

# SERVICES & CHARGES

## ACCOUNT PAYMENTS

	TARIFF PER ITEM
Cheque paid out	59p
Direct Debit (including Bacs debits)	40p
Standing Order	50p
Transfer to another account in your name within Bank of Scotland	FREE
Debit Card transactions	44p
Other debits including CHAPS and Faster Payments* payments	59p

\*Electronic transfer schemes for sending payments. This charge applies to posting the transaction to your account and not the charge associated with the transmission of the payment.

## ACCOUNTS RECEIPTS

	TARIFF PER ITEM
Credit paid in at any Lloyds Banking Group branch	75p
Credit paid in via a night safe	£2.75
Charge per cheque (non-bulk) paid in	28p
Automated credits (including Faster Payments)	15p
Transfer from another account in your name within Bank of Scotland	FREE
Other credits (including CHAPS receipts)	75p

## OTHER SERVICES

	TARIFF PER ITEM
Cash paid in over the counter	53p per £100
Cash paid out over the counter at any Lloyds Banking Group branch	53p per £100
Cash exchanged over the counter	£2.00 per £100
Cash withdrawal by debit card at any Lloyds Banking Group Cashpoint®	FREE
Cash withdrawal by debit card at another bank's ATM	42p
Recall of automated credit standing order	£5.00
Unpaid cheque, Standing Order or Direct Debit returned due to lack of funds*	£30.00
Currency banknote orders delivered direct to your business address**	£5.00
<b>STOPPED CHEQUE</b>	
if not lost or stolen, your instruction to us not to pay a cheque you have issued	£10.00
if the cheque has been lost or stolen.	FREE

\*If we have to return one of your cheques, standing orders or Direct Debits due to lack of funds, we will make a charge. If we are unable to pay an item for a technical reason i.e. a cheque is out of date we will advise you, but not make a charge.

\*\*Charge is applied at the time of order.

## DOMESTIC PAYMENTS

	TARIFF PER ITEM
<b>MANUAL INSTRUCTIONS</b>	
CHAPS payment	£30.00
<b>CORPORATE ONLINE*</b>	
CHAPS payment	£12.00
Immediate Faster Payment	£5.00
Future Dated Faster Payment	£5.00
Bacs single payment	20p plus Direct Debit entry fee
Bacs multiple payments	20p plus Direct Debit entry fee
* Tariff based on Regular User Tariff	
<b>BACSTEL-IP</b>	
Bacs file submitted - via own software or Commercial Bureau - multi processing file submission and for each individual day section	£4.00
Per Debit or Credit item	10p
Setting up a new Bacs Service User Number	£250.00 minimum for application including Direct Debit £150.00 for Direct Credit only application
Bacs recall	£5.00
Bacs trace	£5.00
Bacs File Extraction	£50.00
Bacs Excess (Overlimit)	£50.00
PKI Smartcard - new, replacement or renewal Smart Card used to secure direct submission of files to Bacs	£25.53 plus VAT
PKI Smartcard Reader	£29.79 plus VAT
Hardware Security Module (HSM) Certificate	£553.18 plus VAT per certificate
<b>TELEPAY</b>	
Telepay - debit or credit item	32p
Telepay Excess (Overlimit)	£50.00
Note: You can use a range of electronic payment systems, which require a payment limit. However, we will charge you on each occasion that you exceed your limit without prior agreement.	

## INTERNATIONAL PAYMENTS

	TARIFF PER ITEM
<b>MANUAL INSTRUCTIONS</b>	
Euro Money mover	Min £16.00 Max £40.00 25p per £100  An additional £7 is applied for payments that do not contain a valid BIC or IBAN
International Money mover - Standard	Min £13.00 Max £40.00 25p per £100
International Money mover - Express	Min £19.00 Max £46.00 25p per £100
<b>CORPORATE ONLINE</b>	
International Payments - Euro:	
Below €50,000	£12.00
Above €50,000	£18.00
International Payment - Non Euro	£18.00
International Draft	£10.00

<b>CANCELLATION/AMENDMENTS</b>	
Applicable to all payment types, International Drafts cannot be amended once issued	£20.00
Note: We cannot guarantee the cancellation, as funds may already have been paid to the beneficiary. If this happens, we will refund the recall fee. Where the transaction is in a different currency from the account to be debited (including sterling), the appropriate rate of exchange will be advised to you at the time of the transaction.	
<b>CHASERS</b>	
Chasers for non-receipt	£10.00 - £15.00 each

## RETURNED CHEQUE

	TARIFF PER ITEM
If a cheque credited to your account is returned to us unpaid by another bank or branch, for any reason, we will debit your account, advise you and either return it to you or present it again for payment	FREE

## CORPORATE ONLINE MONTHLY SERVICE AND EQUIPMENT FEES

	TARIFF PER ITEM
Corporate Online Monthly Service Fees*	£30.00
Smartcard - at set-up the first 6 cards are free	£25.53 plus VAT
Smartcard Reader - at set-up the first 2 readers are free	£29.79 plus VAT
RSA Secure ID Token - at set-up the first 2 tokens are free	£12.77 plus VAT
* Tariff based on Regular User Tariff	

## OTHER CHARGES

	TARIFF PER ITEM
<b>BANKER'S DRAFT</b>	
A cheque raised by the Bank to guarantee payment	£10.00
<b>SPECIAL CHEQUE PRESENTATION</b>	
A cheque paid into your account, sent direct to another branch or bank for payment	£10.00
<b>STATEMENTS</b>	
You will receive a regular statement of your account	FREE
<b>COPY STATEMENTS</b>	
Last statement (if lost or not received)	FREE
Earlier statement	£5.00 per sheet
Statement posted to multiple addresses	£1.00 per additional sheet
<b>VOUCHERS WITH STATEMENTS</b>	
If you require us to return some or all of your vouchers with your statements	£6.00 per sheet
<b>AUDIT LETTERS</b>	
Details of balances and other information provided, with your authority, to your accountant	£25.00 + VAT per hour
Banker's reference/Status enquiry	£10.21
<b>STANDING ORDERS AND DIRECT DEBITS</b>	
For a list of your Standing Orders and Direct Debits	FREE
<b>PROVISION OF SWEEP FACILITIES</b>	
Transaction charge for transfer of funds between the business current account and other accounts	Daily fee - £10.00 per month Weekly fee - £7.00 per month Monthly fee- £5.00 per month
Note: Sweep, also known as auto transfers	

## INTERNATIONAL CHARGES

	TARIFF PER ITEM
<b>RECEIVING MONEY FROM ABROAD</b>	
<b>BANK TRANSFER</b>	
A handling charge will be deducted unless the person sending the money has elected to pay this	Up to £100.00 = £2.00 Over £100.00 = £7.00
<b>CHEQUE NEGOTIATION</b>	
Cheques lodged to a sterling account	Up to £100, £5 Over £100, 25p per £100, per currency, per country (Minimum £8.00, Maximum £80.00)
Cheques lodged to a currency account <small>Note: Cheques expressed in a different currency from the country upon which the cheque is drawn. There will be an interest charge for the number of days that Lloyds TSB is out of funds for cheques expressed in sterling drawn on a country other than the UK.</small>	Up to £100, £5 Over £100, 25p per £100, per currency, per country (Minimum £8.00, Maximum £80.00)
<b>CHEQUE COLLECTION</b>	
Depending on the country involved, collection can take from a few days to over a month, the charge is taken whether the cheque is paid or not	Up to £100, £5 Over £100, 25p per £100, per currency, per country (Minimum £15.00, Maximum £80.00)
<b>UNPAID CHEQUES</b>	
For negotiations the value of the cheque will be debited to your account using the prevailing exchange rate. This means that the amount debited to your account may differ to the amount originally credited	£5.00 handling charge
<small>Note: Where the transaction is in a different currency from the account (including sterling), the appropriate rate of exchange will be advised to you at the time of the transaction.</small>	

## CURRENCY ACCOUNTS

	TARIFF PER ITEM
Maintenance fee (includes transfer to/from sterling account)	£5.00 per month
Cash paid in or out	£2.00 per £100 (minimum £3.00)

## CORPORATE CARDS

	ANNUAL FEE
<b>ANNUAL SPEND PER CARDHOLDER</b>	
Under £2,500	£30.00
£2,500 to £4,999	£25.00
£5,000 to £9,999	£20.00
£10,000 to £29,999	£15.00
£30,000 and above	FREE

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