

Services & charges.

Account payments	Tariff per item
Cheque paid out	50p
Direct Debit (including Bacs debits)	25p
Standing Order	45p
Transfer to another account in your name within Bank of Scotland	FREE
Faster Payments* debits	FREE
Other debits including Debit Card transactions	35p

* 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	25p
Credit paid in via a night safe	£2.00
Charge per cheque (non-bulk) paid in	24p
Automated credits (including Faster Payments)	25p
Transfer from another account in your name within Bank of Scotland	FREE
Other credits (including CHAPS receipts)	25p

Other services	Tariff per item
Cash paid in over the counter	65p per £100
Cash paid out over the counter at any Lloyds Banking Group branch	59p per £100
Cash exchanging	£1.65 per £100
Cash withdrawal by debit card at any Lloyds Banking Group Cashpoint®	FREE
Cash withdrawal by debit card at another bank's ATM	45p
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
Stopped Cheque	
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
All unauthorised borrowing (Including any occasions when you exceed your agreed overdraft limit)	22.5% over the Reference interest rate. Details of the Reference Interest rate can be found here in our Sterling Interest Rates leaflet.

* 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 If we are unable to pay an item for a technical reason i.e. a cheque is out of date we will advise you, but not make a charge.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.

COMMERCIAL BANKING

Domestic payments	Tariff per item
Manual instructions	
CHAPS payment	£30.00
Corporate online*	
CHAPS payment	£12.00
Immediate Faster Payment	£5.00
Future Dated Faster Payment	45p
Bacs single payment	0p plus Direct Debit Entry Fee
Bacs multiple payment	8p plus Direct Debit Entry Fee
* Tariff based on Regular User Tariff.	
Bacstel-ip	
Per file direct (via own software)	£4.50
Per file indirect (via a Commercial Bureau)	£2.75
Per Debit or Credit item	9.8p
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	£10.00
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
Telepay	
Telepay - debit or credit item	32p 14p for Charities
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.

COMMERCIAL BANKING

International payments	Tariff per item
Manual instructions	
Euro Moneymover	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 Moneymover - Standard	Min £13.00 Max £40.00 25p per £100
International Moneymover - Express	Min £19.00 Max £46.00 25p per £100
Corporate online	
International Payments - Euro:	
Below €50,000	£12.00
Above €50,000	£18.00
International Payment - Non Euro	£18.00
International Draft	£10.00
Basic Euro Moneymover (SEPA Credit Transfer)	£5.00
Cancellation/amendments	
Applicable to all payment types, International Drafts cannot be amended once issued	£20.00
<p>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.</p>	
Chasers	
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 core service	FREE
Extra Modules	£25.00 per month per module
CHAPS	
International	
Foreign Exchange	
Full Service (all above modules)	£50.00 per month
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

COMMERCIAL BANKING

Other charges	Tariff per item
Bankers draft	
A cheque raised by the Bank to guarantee payment	£10.00
Special cheque presentation	
A cheque paid into your account, sent direct to another branch or bank for payment	£10.00
Statements	
You will receive a regular statement of your account	FREE
Copy statements	
Last statement (if lost or not received)	FREE
Earlier statement	£5.00 per sheet
Statement posted to multiple addresses	£1.00 per additional sheet
Vouchers with statements	
If you require us to return some or all of your vouchers with your statements	£6.00 per sheet
Audit letters	
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
Standing Orders and Direct Debits	
For a list of your Standing Orders and Direct Debits	FREE
Provision of sweep facilities	
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.

COMMERCIAL BANKING

International charges	Tariff per item
Receiving money from abroad	
Bank transfer	
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
Cheque negotiation	
Cheques lodged to a sterling account	Up to £100, £5 Over £100, 25p per £100, per currency, per country (minimum £8; maximum £80)
Cheques lodged to a currency account	Up to £100, £5 Over £100, 25p per £100, per currency, per country (minimum £8; maximum £80)
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 Lloyds Bank is out of funds for cheques expressed in sterling drawn on a country other than the UK.	
Note: We retain the right of recourse if the cheque is later returned unpaid.	
Cheque collection	
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 cheque country (minimum £15; maximum £80)
Unpaid cheques	
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
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.	

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
Annual spend per cardholder	
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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Please contact us if you'd like this information in an alternative format such as Braille, large print or audio.

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We aim to provide the highest level of customer service possible. If you do experience a problem, we will always seek to resolve this as quickly and efficiently as possible. If you would like a copy of our complaint procedures, please contact your relationship manager or any of our offices. You can also find details on our website at www.bankofscotlandbusiness.co.uk/get-in-touch