

Our agreement with you is made up of the general conditions (contained in the Personal Banking terms and conditions leaflet) and additional conditions. These additional conditions include the conditions below, information in the International Payments leaflet, and other information we tell you when you ask us to make the payment. If there is any overlap or conflict between the additional conditions and the Personal Banking terms and conditions, the additional conditions apply.

The international payments service allows you to make an electronic payment from an account you hold with us to a person ('beneficiary') either outside the UK or in a currency other than sterling within the UK. It is provided by Lloyds TSB Bank plc or Lloyds TSB Scotland plc, whichever holds your account.

## 1 Making an International Payment

- 1.1 We must receive your payment instruction before the cut-off time on a working day so that we can start processing it the same day. The cut-off time for international payments is 2pm for euros and 3pm for all other currencies.
- 1.2 By '**working day**' we mean any day on which a particular bank is open for business as required for the processing of an international payment. Our working days are Monday to Friday (other than English bank holidays) but foreign banks may have different working days, for example because they observe local bank holidays.
- 1.3 When you give us a payment instruction you must give us the name of the beneficiary, and the name and address of their bank; and
  - 1.3.1 if you are making a payment in euro or any other EEA currency to a bank account in the EEA, Switzerland or Monaco you must give us the International Bank Account Number (IBAN) and Bank Identifier Code (BIC) for the beneficiary's account. By '**EEA**' we mean the European Economic Area (this includes members of the European Union plus Norway, Iceland and Liechtenstein). By '**EEA currency**' we mean the euro or any official currency of an EEA country; or
  - 1.3.2 if you are making any other payment you must give us the beneficiary's account number and the routing or clearing codes of their bank, and any other details we ask you for so we can make the payment.
- 1.4 Provided we receive your payment instruction before the cut-off time on a working day, we will take the money from your account the same day. If the beneficiary's account is in the EEA, the timescales for payments set out in the Personal Banking terms and conditions leaflet will apply. If the beneficiary's account is outside the EEA, you can ask us for details about how long the payment will take to arrive.
- 1.5 You cannot cancel or change your payment instruction once you have given it to us because we start processing it when we receive it. If you ask us to cancel a payment instruction that is already being processed, you acknowledge that:
  - 1.5.1 if the payment has been credited into the beneficiary's account, we can only recall the payment (or any part of it) with the agreement of the beneficiary's bank and the beneficiary.

- 1.5.2 we may make a charge for trying to cancel or change the payment, whether or not we succeed. We will tell you the amount of our charges for this service at the time you request it.

- 1.5.3 if you asked for the original payment to be taken from your account in a foreign currency, we will convert it into sterling before we pay it into your account. The amount paid back into your account may be less than the amount taken for the original payment. The exchange rate may also have worsened between taking the money out and paying the money in.

## 2 Exchange rates

- 2.1 If you ask us to send the payment in a currency other than sterling we will tell you the exchange rate that will apply. If the payment is in a currency which differs from the currency of the beneficiary's account, we cannot control any exchange rate applied by the beneficiary's bank or any agent bank.

## 3 Charges

- 3.1 If you ask us to make the payment in euro or any other EEA currency to a bank account in the EEA, Switzerland or Monaco you will pay our charges (including the charges of any agent bank we use) and the beneficiary will pay their bank's charges.
- 3.2 If you are requesting any other international payment you may ask:
  - 3.2.1 to pay all charges, where you also agree to pay the charges of the beneficiary's bank and any agent banks we use, instead of the beneficiary; or
  - 3.2.2 for charges to be shared, where you agree to pay our charges and the beneficiary pays their bank's charges, and, if we use an agent bank when sending the payment, their charge (if any) is deducted from the payment before it reaches the beneficiary's bank.We will not always be able to tell you in advance what the beneficiary's bank or any agent bank will charge.
- 3.3 We will take our charges for dealing with your international payment, and, where appropriate, any charges by the beneficiary's bank and any agent bank (unless the payment falls within condition 3.2.2 above, and the agent bank's charge is deducted from the payment) from your account.

## 4 Statements and information

- 4.1 The payment transaction details, including the sterling equivalent of the payment, the charges which apply and any breakdown of these and the exchange rate which applied will be confirmed to you in writing immediately after the payment has left your account and will be shown on the statement for your account.