

Personal Banking

# Banking charges.

Everything you need to know in one guide.



Lloyds TSB | for the journey...

# Your guide to our charges

If you have a personal account at any of our UK branches, this guide tells you everything you need to know about our main fees and charges. You might find it helpful to keep it with your bank statements and use it to plan ahead and avoid unnecessary charges.

Unless you pay a monthly fee for an account with added benefits, we don't normally charge you for everyday banking – providing your account is in credit. There are some events, however, like using a Planned Overdraft or your cards abroad, where there may be charges. This guide will tell you exactly how the charges work, and when they may be applied.

If you want to use a service we haven't covered here, or if we make any changes to our fees, we'll always let you know before you are charged.

## When charges are applied

Different fees are taken from your account at different times. For example, regular fees like monthly account fees or the cost of Mobile Banking will come out of your account at the end of your monthly billing period. This is usually from the second of each month to the first of the next month, but it can vary. If you'd like to check what your monthly billing period is please just ask us in branch, or call us on **0845 3 000 000**.

There are some charges that are made at the time we provide you with the service. Other charges, such as overdraft interest or Unplanned Overdraft fees, are worked out at the end of the monthly billing period and we'll always let you know the amount before they are taken from your account.

If you change an account or service that has a regular fee attached to it part way through your billing period, you'll only pay for the time you've actually had it.

### Contents

	Page
Current account charges	2
Borrowing from us with an Overdraft	3
Debit and Cashpoint card charges	5
Mobile Services	5
Other Services	6
Cheque Clearing Process	6
Voicing any concerns	6

## Current account charges

To check what type of current account you have please see your statement, visit us in branch or call 0845 3 000 000.

Type of current account	Monthly fees	Main benefits
Classic, Under 19s and Cash accounts	Free	<ul style="list-style-type: none"> <li>Free banking for everyday transactions when you are in credit</li> </ul>
Student	Free	<ul style="list-style-type: none"> <li>Tiered interest free Planned Overdraft available (subject to status). No fee charged the first time you use an Unplanned Overdraft, as long as you haven't already done so in the last 12 months*</li> <li>Special discounts and incentives – which are detailed in your welcome pack</li> </ul>
Islamic Student	Free	<ul style="list-style-type: none"> <li>All the main Student account benefits plus money managed in a Shariah way</li> </ul>
Graduate	Free	<ul style="list-style-type: none"> <li>Tiered interest free Planned Overdraft available (subject to status)</li> </ul>
Islamic Graduate	Free	<ul style="list-style-type: none"> <li>All the main Graduate account benefits plus money managed in a Shariah way</li> </ul>
Islamic	Free	<ul style="list-style-type: none"> <li>All the main Classic account benefits. No interest paid or received (in accordance with Shariah law) and this means no Planned Overdraft available. Money managed in a Shariah way</li> </ul>
Silver	£7.95	<p>An account that gives you everyday banking plus:</p> <ul style="list-style-type: none"> <li>AA Roadside Assistance and Accident Management</li> <li>Mobile Phone Insurance</li> <li>European Travel Insurance</li> <li>Money Transfer Card and Travel Money Card</li> </ul>
Gold†	£12	<p>An account that gives you everyday banking plus:</p> <ul style="list-style-type: none"> <li>AA Roadside Assistance and Accident Management</li> <li>Mobile Phone Insurance and Save My Numbers™</li> <li>Worldwide Travel Insurance</li> <li>£100 interest free Planned Overdraft (subject to application and approval)</li> </ul>
Platinum‡	£17	<p>An account that gives you everyday banking plus:</p> <ul style="list-style-type: none"> <li>AA Roadside Assistance with Relay, Home Start and Accident Management</li> <li>Mobile Phone Insurance and Save My Numbers™</li> <li>Worldwide Travel Insurance plus either family or winter sports cover</li> <li>£250 interest free Planned Overdraft (subject to application and approval).</li> </ul> <p>No fee charged for the first time you use an Unplanned Overdraft, as long as you haven't already done so in the last 12 months*</p>
Premier**	£25	<p>An account that gives you everyday banking plus:</p> <ul style="list-style-type: none"> <li>AA Roadside Assistance with Relay, Stay Mobile, Home Start and Accident Management Service</li> <li>Mobile Phone Insurance and Save My Numbers™</li> <li>Worldwide Travel Insurance including family and winter sports cover</li> <li>£500 interest free Planned Overdraft (subject to application and approval).</li> </ul> <p>No fee charged the first time you use an Unplanned Overdraft, as long as you haven't already done so in the last 12 months*</p> <ul style="list-style-type: none"> <li>Identity Theft Protection</li> <li>Home Emergency Cover</li> </ul>

## Vantage and Plus Accounts

You can add Vantage or Plus on to selected accounts to earn more interest on your money when you meet certain conditions. There is no extra charge for this and you will pay the standard fee for that type of account.†† For more details of our interest rates please ask in branch, visit us at [www.lloydstsb.com](http://www.lloydstsb.com) or call 0845 3 000 000.

\* This only applies to the first time your account goes into Unplanned Overdraft. Both monthly and daily Unplanned Overdraft fees will become payable if:

- your Unplanned Overdraft balance at the end of a day is greater than what it was at the end of the previous day; and/or
- the Unplanned Overdraft has still not been repaid at the start of the next monthly billing period.

† If you opened your account before 14 January 2005 your monthly fee will be waived if your balance remains at or above £2,000 during the monthly billing period.

‡ If you opened your account before 14 January 2005 your monthly fee will be waived if your balance remains at or above £4,000 during the monthly billing period.

\*\* If you opened your account before 18 September 2006 your monthly fee will be waived if your balance remains at or above £7,500 during the monthly billing period.

†† If you add Vantage or Plus to an account with a fee waiver, you will lose the waiver and the standard monthly fee will apply.

## Borrowing from us with an Overdraft

An overdraft is where, as part of our overall service, we are willing to lend you money through your current account. We provide two types of overdraft: a Planned Overdraft and an Unplanned Overdraft.

If you decide you need an overdraft, you can ask us in advance for a Planned Overdraft. You can also ask to increase an existing Planned Overdraft limit at any time. You must be 18 or over to have a Planned Overdraft.

How much we lend depends on our assessment of your personal circumstances. Lloyds TSB is a responsible lender and we only want you to borrow what you can afford and in a way that is best for you.

If you try to make a payment but do not have enough available money in your account, then we will either agree to an Unplanned Overdraft covering that payment or you will not be able to make that payment. Fees will normally be charged in either case. Please see condition 10 in 'Your Banking Relationship with us', the Personal Banking Terms and Conditions, for more details about overdrafts and available funds.

You will also normally be charged interest if you use a Planned or Unplanned Overdraft. All overdrafts are repayable on demand.

## Overdraft Fees

We will not charge you fees for setting up a Planned Overdraft but if we agree to your request for an Unplanned Overdraft, we will charge you the following fees:

Fee	Unplanned Overdraft fees – Amount	Unplanned Overdraft fees – Description
Monthly fee	£15	You will pay this fee if you have an Unplanned Overdraft at any time during your monthly billing period (even if your next monthly billing period is only a few days away) <b>We will charge you a maximum of one monthly fee in a monthly billing period</b>
Daily fee	<b>Unplanned Overdraft balance is:</b> less than £25    £6 a day £25 to £100    £15 a day more than £100    £20 a day	You will pay a daily fee for using an Unplanned Overdraft. The amount of the fee will be worked out at the end of each day (including weekends and bank holidays) on the balance of your Unplanned Overdraft <b>We will charge you a maximum of 10 daily fees in a monthly billing period</b>

An Unplanned Overdraft continues until it is repaid. So, at the start of any monthly billing period, if you still have an Unplanned Overdraft from the previous monthly billing period, you will incur a further monthly fee and up to another 10 daily fees (depending on when you pay it back).

Unplanned Overdrafts are intended to be used for short-term borrowing. You will find it cheaper to ask for a new or increased Planned Overdraft that meets your needs, rather than using an Unplanned Overdraft. You can do this by visiting us in branch or calling us on **0845 3 000 000**.

## Interest payable on overdrafts

The same rate of interest is currently payable for both Planned and Unplanned Overdrafts. The rate you pay will depend on the type of current account you have with us. For details of our interest rates please ask in any branch, visit us at [www.lloydstsb.com](http://www.lloydstsb.com) or call **0845 3 000 032**.

## Returned items

Where you do not have enough available money to make a payment and we do not agree to give you or extend an Unplanned Overdraft, you will not be able to make that payment. We will write to tell you we have declined your request. We will charge you the following fee:

Returned item fee  
£20 for each item. We will charge you up to a maximum of three fees a day

## Avoiding Overdraft Charges

If your account goes over its limit, you'll have until 3.30pm (UK time) that day to pay in enough money or arrange a Planned Overdraft to cover all your payments. If you do, you won't pay a penny in overdraft fees.

The money you pay in must be available to use immediately. For example, by paying cash in over the counter at any branch or transferring money from another personal account you hold with us using Internet Banking or Telephone Banking.

You can stay in control by checking your balance on a daily basis:

- at any Lloyds TSB branch
- at any Cashpoint®
- through Telephone Banking on **0845 3 000 000**
- online at [www.lloydstsb.com](http://www.lloydstsb.com)
- by using Mobile Services.

## Our Control option

Control is an add-on for Classic accounts that can help you to stay on top of your finances. For a £10 monthly fee Control will help you in two ways:

- In most cases, it prevents your account from going into Unplanned Overdraft.
- It includes the Mobile Banking Pack which gives you more tools to help you stay informed about what's going on with your account.

The reduced Unplanned Overdraft charges applicable to Control are as follows:

Fee	Amount	Description
Returned item fee	£10	You only pay £10 for each item (usually this is £20 for each item)
Unplanned Overdraft fees	£15 per monthly billing period No daily fees	Charged only when you go unplanned because we can't check your balance (for example, you use your debit card in an aeroplane)

## Overdraft information on other accounts

### Islamic accounts

We ensure that all of our Islamic accounts comply with Shariah and we typically do not provide Planned Overdrafts to Islamic account holders. Where you do not have enough available money to make a payment, we will not usually agree to provide an Unplanned Overdraft either and the returned item fee will apply. In some instances, where we do agree to cover that payment by giving you an Unplanned Overdraft you will pay a management fee for us providing and managing this (but you will not be charged interest). This monthly management fee will be £15 and will apply if you have or make use of an Unplanned Overdraft at any time during a monthly billing period.

### Cash accounts

For Cash accounts we do not provide a Planned Overdraft. If we do not agree to give you an Unplanned Overdraft, you will not be able to make the payment and the returned item fee will apply. If we do give you an Unplanned Overdraft, you will be charged the monthly Unplanned Overdraft fee of £15. However, we will not charge you if your Unplanned Overdraft is less than £10 or it is the first time you have used an Unplanned Overdraft in the last 12 months.\*

\*You will not be charged the first time you exceed the buffer of £10 in a 12 month period. The monthly fee will become payable if:

- your Unplanned Overdraft balance at the end of the day is greater than what it was at the end of the previous day; and/or
- the Unplanned Overdraft has still not been paid at the start of the next monthly billing period.

## Under 19s and Service accounts

For Under 19s and Service accounts we do not provide a Planned Overdraft and we will not charge Unplanned Overdraft fees or Returned Item fees.

## Debit card and Cashpoint® card charges

When you take out cash	Charges
From Lloyds TSB Cashpoint® machines	Free
LINK Machine All LINK cash machines will give you an advance on-screen warning about any charges. This warning will tell you who's making the charge. You can then continue or cancel the transaction	Lloyds TSB does not make a charge but the owner of the machine may
From non-LINK cash machines in the UK and worldwide displaying the Visa sign, or over the counter at a bank (other than Lloyds TSB) or any other outlet displaying the Visa sign	Debit cards: 1.5% of the amount with a minimum transaction charge of £2.00 and a maximum charge for each transaction of £4.50. Cashpoint® cards: 1.5% of the amount with a minimum transaction charge of £1.50. Please note: there is no maximum transaction fee

When you use your Lloyds TSB debit card in the UK to buy foreign currency or traveller's cheques	Charges
From Lloyds TSB branches	Foreign currency and foreign currency traveller's cheques: free sterling traveller's cheques: 1.5% of the amount with a minimum transaction charge of £3.00
From any other banks, travel agents, bureaux de change and other outlets displaying the Visa sign	All foreign currency and all traveller's cheques: 1.5% of the amount with a minimum transaction charge of £2.00 and a maximum charge for each transaction of £4.50

Transactions abroad	Charges
Cash withdrawals and purchases	The amount is converted to sterling on the day it is processed by Visa using the exchange rate set by Visa plus a 2.99% foreign exchange fee
Cash withdrawals are also subject to:	Debit cards: 1.5% of the amount with a minimum transaction charge of £2.00 and a maximum charge for each transaction of £4.50. Cashpoint® cards: 1.5% of the amount with a minimum transaction charge of £1.50. Please note: there is no maximum transaction fee
When making purchases (not cash withdrawals) abroad, online, or on the phone, in a currency other than sterling, the transaction is also subject to:	A £1 charge for each transaction except where a Platinum Debit card or a Premier Debit card has been used

## Mobile Services

Service	Charges
<p>Mobile Banking Pack:</p> <ul style="list-style-type: none"> <li>• <b>Limit and balance alerts</b>, which are texts that we send to alert you when your balance is high or low, or near your limit. This can help you avoid overdraft fees and interest</li> <li>• <b>Mobile Banking</b>, which is an application that allows you to get up-to-date balance enquiries and mini-statements on your mobile, and even make transfers between eligible accounts</li> <li>• <b>Balance on Demand</b>, which allows you to receive your balance 24/7 by text</li> </ul>	<p>£2.50 per month, except free for:</p> <ul style="list-style-type: none"> <li>• Premier accounts and accounts with Control</li> <li>• Student accounts until August 2010</li> <li>• Under 19s accounts (you can register from age 16)</li> </ul>
<p>Text Alert Service:</p> <ul style="list-style-type: none"> <li>• Register and receive texts each week with your account balance</li> <li>• Get a Text Alert each time your debit card is used abroad to check it's you</li> </ul>	Free

## Other Services

Service	Charges
If you ask us to stop a cheque (unless the cheque was lost or stolen, when this would be free of charge)	£10
Special cheque presentation – if you ask for a cheque to be 'express cleared'	£10
Returned cheque – If a cheque you pay into your account is returned to us unpaid by another bank or branch	Free
Statements – We will send you regular account statements which are free of charge	Free
Duplicate statements*	£5 for each page (max £10 per request)
Banker's draft/cheque (sterling)	£20
CHAPS Payment – when you transfer cleared money to accounts held at any other bank on the same day, to arrive the same day. This will include an advice to the person you are paying when the payment reaches their bank	£30

\*We make an additional charge for excessive requests (such as for many duplicate statements) and requests other than those outlined in the table.

Overseas payments and deposits	Charges
International Payment	Up to £5,000 – £20 £5,000 and over – £35
International Draft	£20*
India Banking Service (between eligible nominated Lloyds TSB and ICICI Bank accounts)	Free†
Electronic payments received from abroad	£7
Cheques received from abroad	£5-£80 (the charges will depend on the way we choose to get payment of the cheques from the paying bank, the amount of the cheque and which country the cheque is from). For more information visit us at <a href="http://www.lloydstsb.com">www.lloydstsb.com</a>

\*There is a £20 charge for cancelling an international draft (it also costs £20 to re-issue an international draft). Refund conversions will be made using our standard exchange rate for buying that currency on the day we receive the money.

†ICICI Bank will apply a Foreign Currency Conversion charge which is currently 25 Rupees per transaction.

## Cheque clearing process

Cheques go through a clearing process so the amount you pay in may not be available to use straight away. The clearing cycle means that when you pay in a sterling cheque from another UK bank:

- You will see it on your balance the same day we credit it to your account.
- We begin paying interest or reducing any overdraft interest you pay a maximum of two working days after the day a cheque has been paid in (for example, paid in Monday, interest Wednesday).
- No more than four working days after the cheque is paid in, the money is available for you to use (for example, paid in Monday, available Friday) although we can still take the money from your account if the cheque is returned unpaid, even if it puts you into overdraft.
- But an unpaid cheque cannot be taken from your account after the end of the sixth working day (for example, paid in Monday, cannot be taken after the following Tuesday).

Please speak to a member of staff if you would like more details.

## Voicing any concerns

At Lloyds TSB our priority is to provide you with the highest level of customer service. However, if you should have a problem please let us know so we can provide a solution as quickly as possible. If you need information about our complaints procedure, please ask for a copy of our brochure 'how to voice your concerns'.

Please contact any Lloyds TSB branch if you'd like this in Braille, large print or on audio.

You can contact us using RNID Typetalk on any of our telephone numbers. If you need to be called back and would like us to call you through RNID Typetalk, please tell us when you call.

Cashpoint® is a registered trademark of Lloyds TSB Bank plc.

We may monitor or record calls to make sure we have carried out your instructions correctly and to help improve the quality of our service.

Lloyds TSB Bank plc Registered office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 2065.

Lloyds TSB Scotland plc Registered office: Henry Duncan House, 120 George Street, Edinburgh EH2 4LH. Registered in Scotland no. 95237.

Authorised and regulated by the Financial Services Authority. We are members of the Financial Services Compensation Scheme and the Financial Ombudsman Service.

This information is correct as at September 2009.

