



Private Banking Premier Service - Guide to our charges

This is your guide to the main fees and charges for services on your Private Banking Premier account and debit card. Rates that apply to your Private Banking Premier accounts can be found in our Private Banking Premier accounts - rates of interest guide. We've designed this guide to help you plan ahead and avoid unnecessary charges in the future so you may find it helpful to keep it with your bank statements for reference.

We don't charge a fee to set up and use a Planned Overdraft. All you pay is interest on the amount you borrow. If you slip into the red unexpectedly, we may agree to cover your payments with an Unplanned Overdraft. There are charges for this – please see the Unplanned Overdrafts section of this document for full details. There'll also be a charge if you use special services, such as requesting copy statements. This guide explains how these charges work, and when we apply them.

If you ask us for a service that is not covered here or if we make any changes to our fees, we'll always let you know before you are charged. You can also check the latest information either online at www.lloydstsb.com or by phoning The Private Banking Telephone Service on **0845 300 2750**.

MONTHLY CHARGE IF YOU HAVE A PRIVATE BANKING PREMIER CURRENT ACCOUNT

If the cleared balance on your current account is at least £10,000 in credit throughout the monthly charging period or if you maintain a managed portfolio with Private Banking of £250,000 or more - **there is no charge**.

If the cleared current account balance falls below £10,000 at any time during the monthly charging period and you do not have a managed portfolio with Private Banking of £250,000 or more - **£25 a month**.

Our monthly charging period for the Private Banking Premier current account

runs from the 2nd of one month to the 1st of the next month, or is based on the day of the month you opened your account, depending of the type of account you may have held with us previously.

MONTHLY CHARGE IF YOU HAVE A PRIVATE BANKING PREMIER PLUS ACCOUNT Irrespective of your credit balance - **£25 a month**

No fee waivers apply to the 'Plus' option.

Our monthly charging period for the Private Banking Premier Plus account runs from the 2nd of one month to the close of business on the 1st of the next month.

If you open, upgrade or close your account part way through a month, you will only pay for the days you have used.

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.

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

All overdrafts are repayable on demand.

Please contact us if you would like to discuss your requirements, or if you have any financial difficulties, and we will do our best to help.

Please see condition 10 in 'the Personal Banking terms and conditions' for more details about overdrafts.

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.

PLANNED OVERDRAFTS

A 'Planned Overdraft' is an overdraft up to an agreed overdraft limit which you arrange with us in advance and which increases the available funds in your account. If we agree to provide you with a Planned Overdraft, we'll let you know about any further conditions which apply.

You must be 18 or over to have a Planned Overdraft.

We will not charge you fees for setting up a Planned Overdraft.

UNPLANNED OVERDRAFTS

If you try to make a payment out of your account (for example, by Direct Debit or cheque) for which you don't have enough available funds, we will treat this as a request for an 'Unplanned Overdraft', or for an increase in an Unplanned Overdraft you already have. We will consider whether to agree to your request taking into account your personal circumstances.

You will be charged interest if you use a Planned or Unplanned Overdraft. The same rate of interest is currently payable for both Planned and Unplanned Overdrafts.

If we agree to your request for an Unplanned Overdraft, we will charge you the following fees:

Fee	Amount	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). We will charge you a maximum of one monthly fee in a monthly billing period.
Daily fee	Unplanned Overdraft balance is: less than £50 £6 a day £50 to £200 £15 a day more than £200 £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. We will charge you a maximum of 10 daily fees in a monthly billing period.

Please note, 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).

The monthly billing period is generally from the 2nd of each month, to the 1st of the next but this can vary for some clients. For example, it could start on the 10th of each month. This means you may be charged a monthly fee more than once within a calendar month (but never more than once in the same monthly billing period). If you are unsure when your monthly billing period starts, please contact us to find out.

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.

If you make a mistake. We understand that everyone can make mistakes from time to time. This is why you will not be charged any fees for the first time you use an Unplanned Overdraft, as long as you have not used one in the last 12 months. Both monthly and daily 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.

Interest will still be charged on the balance of your Unplanned Overdraft.

RETURNED ITEMS

Where you do not have enough available funds to make a payment and we do not agree to grant 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. Our charge for considering the request, dealing with the other bank and telling you about this service is as follows.

Returned item fee £20 for each unpaid 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 to cover all your payments. If you do, we will make the payments you have requested (so you will not be charged for an Unplanned Overdraft or returned items). The money you pay in must be available to use immediately. For example, you can pay in cash at any branch or transfer money from another Lloyds TSB personal account through

Internet Banking or the Private Banking Telephone Service, if you are registered.

You can check your balance on a daily basis:

- at any Cashpoint®
- by calling the Private Banking Telephone Service
- at any Lloyds TSB branch
- online at www.lloydstsb.com
- by using Mobile Services

DEBIT CARD AND CASHPOINT® CHARGES

When you take cash out	
Cash withdrawals from a Lloyds TSB Cashpoint® machine	Free of charge
Cash withdrawals from a LINK machine. All LINK cash machines will give you an advance on-screen warning about any charge that may apply. This warning will tell you who's making the charge. You can then continue or cancel the transaction	We do not charge for this but the owner of the machine may.
Cash withdrawals - from non-LINK cash machines in the UK and worldwide displaying the Visa sign - over the counter at a bank (other than Lloyds TSB) or other outlet displaying the Visa sign	1.5% of the amount withdrawn. Minimum transaction charge £2.00, maximum transaction charge £4.50.

®Cashpoint is a registered trademark of Lloyds TSB Bank plc

Using your Premier debit card in the UK to buy travellers cheques or foreign currency	
From any Lloyds TSB branch	Foreign currency and foreign currency travellers cheques: free. Sterling travellers cheques: 1.5% of the amount with a minimum transaction charge of £3.00.
From any other banks, travel agents, Bureau de Change and other outlets displaying the Visa sign	All foreign currency and all travellers cheques: 1.5% of the amount withdrawn. Minimum transaction charge £2.00, maximum transaction charge £4.50.

Transactions Abroad	Charges
Cash withdrawals and purchases.*	2.99% foreign exchange fee
Cash withdrawals are also subject to:	1.5% of the amount with a minimum transaction charge of £2 and a maximum charge for each transaction of £4.50
Purchases (not cash withdrawals) abroad, online, or on the phone, in a currency other than sterling	Free when you use your Premier debit card

*For foreign currency cash withdrawals and purchases we convert the amount to sterling on the day it is processed by Visa using the exchange rate set by Visa

MOBILE SERVICES

Service	Charges
Mobile Banking Pack <ul style="list-style-type: none"> • Limit and balance alerts, 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 • Mobile Banking, 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 • Balance on Demand, which allows you to receive your balance 24/7 by text 	Free
Text Alert Service <ul style="list-style-type: none"> • Register and receive texts each week with your account balance • Get a Text Alert each time your debit card is used abroad to check it's you 	Free

OTHER SERVICES

Service	Charges
Stopped cheque (although we make no charge if the cheque was lost or stolen)	£10
Special cheque presentation (If you ask for a cheque to be 'express cleared')	£10
Statements We will send you regular account statements and if you order an extra statement at any Lloyds TSB Cashpoint machine this will be free of charge	Free
Duplicate statements*	£5 per page (£10 maximum per request).
Banker's draft/cheque (sterling)	£20
CHAPS Payment (when you transfer cleared funds to accounts held at any other bank on the same day to arrive the same day. Includes advising beneficiary when payment reaches their bank – if required)	£30
Returned Cheque (if a cheque you pay into your account is returned to us unpaid by another bank or branch)	Free

Overseas payments and deposits	Charges
International Payment (from 30 October 2009)	Up to £5,000 - £20 Over £5,000 - £35
International Draft**	£20
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 www.lloydstsb.com

*We may make an additional charge for excessive requests (such as for many duplicate statements) and requests other than those outlined above.

**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 buying rate of exchange on the day we receive the funds.

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).

Most banking services are exempt from VAT at present. If this should change, we reserve the right to add VAT to these charges.

For more information on Private Banking Premier services and charges please call the Private Banking Telephone Service on **0845 300 2750** or visit us at www.lloydstsb.com.

You can contact us using RNID Typetalk on 0845 300 2750. If you need to be called back and would like us to call you through RNID Typetalk, please tell us when you call.

We may monitor or record phone calls with you in case we need to check we have carried out your instructions correctly and to help improve our 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 under numbers 119278 and 191240 respectively.

**THIS DOCUMENT IS ALSO AVAILABLE IN BRAILLE,
LARGE TYPE AND AUDIO TAPE.**

M54588 1009