



Mayfair Banking Service - Guide to our charges

This is your guide to the main fees and charges for services on your Mayfair personal account(s) and debit card. Rates that apply to your Mayfair accounts can be found in the 'Mayfair Rates of Interest' leaflet. 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 by visiting www.lloydstsb.com or by contacting your Senior Private Banking Manager.

The monthly charging period runs from the 10th of one month to the 9th 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.

Everyday transactions on your Mayfair account are free of charges providing your account remains in credit.

MAYFAIR BANKING RELATIONSHIP FEE

This fee is for your banking relationship with Lloyds TSB Private Banking Limited under its Mayfair Banking Service. It entitles you to a dedicated Senior Private Banking Manager and access, subject to status, to a range of banking products. Your relationship manager will facilitate your day to day banking activities and aim to provide solutions to your banking needs, for which additional charges may be applicable.

Any associated Mayfair bank accounts deriving from your relationship, such as any personal sole or joint accounts, accounts for a partner or spouse and any other account(s) as agreed with your Senior Private Banking Manager are covered under the one fee.

The fee will be collected from an account as agreed with your Senior Private Banking Manager. The fee will be debited monthly in advance unless otherwise agreed.

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.

Lloyds TSB Private Banking Limited is a responsible lender. How much we lend depends on our assessment of your personal circumstances. 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 Mayfair Private Banking Service 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 will let you know about any further conditions or fees which may apply.

You must be 18 or over to have 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 do not 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.

There are fees payable on standard Lloyds TSB accounts for Unplanned Overdrafts. For these accounts, if a customer has an Unplanned Overdraft any time during a monthly billing period they will be charged a monthly fee of £15.

Daily fees ranging from £6 to £20 will also be payable depending on the balance of the Unplanned Overdraft (up to maximum of 10 in a monthly billing period).

However, you will be pleased to note that, as a Mayfair Banking Service client, you will not pay any of these fees if you use an Unplanned Overdraft, although interest is still payable on the balance.

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 unless otherwise agreed with your Senior Private Banking Manager. For our current interest rates please see the Mayfair Rates

of Interest Guide or speak to your Senior Private Banking Manager.

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.

You can check your balance:

- at any Cashpoint®
- online at www.lloydstsb.com
- by using Mobile Services
- by contacting your Senior Private Banking Manager.

RELATIONSHIP FEE

£480 p.a.

(Not payable by clients who also subscribe to the Mayfair Asset Management Service)

(or £40 per month)

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 Lloyds TSB Private Banking 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.

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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 Lloyds TSB Private Banking 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 from 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

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

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 please contact your Senior Private Banking Manager

**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

Correspondence	
Retained mail	£90 p.a.
Audit Letters	£30 per half hour, minimum £60

Safe custody service	
Envelopes	£25 p.a.
Small parcels/deed boxes (under 20 x 14 x 12cms)	£25 p.a.
Medium-sized boxes (under 34 x 21 x 13cms)	£50 p.a.
Inspection/withdrawal	Free

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 our charges please contact your Senior Private Banking Manager.

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.