



Mayfair Banking Service - Guide to our charges

BUSINESS CLIENTS

This is your guide to the main fees and charges for services on your Mayfair business accounts, and this guide applies to business clients with an annual banking turnover of up to £1 million, whether operating as a limited company, partnership, limited liability partnership or sole trader. Rates that apply to your Mayfair business 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 viewing the charges as displayed in our offices or by contacting your Senior Private Banking Manager.

Charges are calculated monthly, which makes planning your cashflow easier. The charging period is from the 10th of one month to the 9th of the following month and interest will be debited monthly in arrears.

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 and will be debited monthly in advance.

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

RELATIONSHIP FEE

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

£480 p.a.

(or £40 per month)

Banking arrangements (other than day to day banking services)	
Stopped cheque (although we make no charge if the cheque was lost or stolen)	£10
Special cheque presentation	£10
Statements We will send you regular statements monthly or as agreed with your Senior Private Banking Manager	Free
Duplicate statements*	£5 per page (£10 maximum per request).
Banker's draft/cheque (in £s sterling)	£20
CHAPS electronic payment	£30
Returned Cheque (if a cheque you pay into your account is returned to us unpaid by another bank or branch)	Free
Audit Letters (details of balances and other information provided, at your request to your accountant)	£30 per half hour (minimum £60)
Status enquiry You can request information about a third party to assess if they can commit to a financial arrangement or make a payment. This can only be requested with the third party's consent and the information is based on their account status at the time of enquiry.	£10

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

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

Internet Banking through Lloyds TSB Online for Business Register and manage your day to day banking via the internet	Free*
Text Alert Service Register through Lloyds TSB Online for Business and receive texts each week with your account balance	Free

*Charges will apply for payment transactions made using this service. Please refer to www.lloydstsbbusiness.com/internetbanking for more information on these charges.

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).

Borrowing

CHARGES WHEN YOU BORROW

If you need to borrow money for any purpose or period, please speak to your Senior Private Banking Manager first to avoid extra charges. Then, once we have agreed terms we will write to you, to let you know the interest rate, when it's charged and what fees are payable. In case of an agreed overdraft, the limit, review date and current interest rate will be shown on your statement. Contact your Senior Private Banking Manager for further details of the interest rates and fees that apply to our borrowing facilities.

ARRANGEMENT FEES

A fee will be charged to cover the cost of negotiating and arranging a loan or overdraft. This may also be charged when facilities are reviewed. The amount of the fee will be discussed with you when the loan or overdraft is arranged. Facilities up to £100,000 would normally incur a fee of 1.0% per annum.

COMMITMENT FEES

Commitment fees may be payable in certain circumstances.

SECURITY FEES

Additional charges may be made to cover the costs involved in arranging security and these will be discussed with you in advance and charged separately.

OTHER FEES

Other fees will be advised and charged when the service is provided and will appear on your statement with a short narrative description.

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 circumstances. All overdrafts are repayable on demand.

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

Please see condition 14 on page 11 in the Mayfair Private Banking terms and conditions for business clients for more details.

We provide two types of overdraft: a Planned Overdraft and an Unplanned Overdraft.

If you decide that 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.

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 circumstances.

You will be charged interest if you use a Planned or an Unplanned Overdraft.

A higher rate of interest is charged on an Unplanned Overdraft than a Planned Overdraft. For our current interest rates please see the Mayfair Rates of Interest Guide or speak to your Senior Private Banking Manager.

UNPAID 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.

Unpaid items might include a cheque returned for lack of funds, or a standing order or direct debit not paid and will be charged at £20 per item. These will be charged when they are incurred. We will write to you every time an item is returned unpaid.

Important information

Lending is subject to assessment of your financial position. You must be 18 or over to apply. Overdraft facilities are repayable in full on demand by the Bank.

As the law stands most banking services are exempt from VAT. If this should change, we reserve the right to add VAT to these charges.

If at any point you think that we have charged you the wrong amount, please speak to your Senior Private Banking Manager. If we cannot resolve your query there and then, we will usually acknowledge it within five working days and sort it out as soon as possible. Then, if we agree that we have made a mistake, we will refund the money.

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 service.