

International Payments

Need to send money abroad securely?

Trust us to get it there.



Lloyds TSB | for the journey...

Sending money abroad with Lloyds TSB.

It's easy and secure.

As a Lloyds TSB customer, if you need to send money overseas, we can help. Whether you need to send money to Europe or elsewhere like the USA, you can rely on us for an international payments service that's safe and easy to use.

Secure

- When you send money abroad with us you can be sure that your payments will get to their destination safely and on time.
- Plus, if you ask us to, we'll send you a text message to confirm that the money has been sent.

Easy

- You can talk to one of our expert advisors over the phone from 8am to 8pm, and make a request to send an international payment 24 hours a day, 365 days of the year.
- You can also arrange payments at any of our 1,900 branches.
- Because you have an account with us, giving an instruction will be fast and simple.
- We'll store details of any payment you make, making it even easier if you need to send money to the same person again.

Competitive

- Our exchange rates and fees are some of the best on the high street.

How much will it cost to send my payment?

You'll need to answer two simple questions to find out how much you will pay...

Question 1. How much money are you sending?

The Lloyds TSB fee you will pay depends on the amount of money you send:

If you are sending up to £5,000 = **£20**

If you are sending £5,000 and over = **£35**

Question 2. Where are you sending your money and in what currency?

The answer to this question will decide whether you pay any other charges in addition to the Lloyds TSB fee above.

If you are sending your money in EEA (European Economic Area) currencies* and Swiss Francs to countries in the EEA,† Monaco or Switzerland you pay no additional fees.

For these payments you pay the Lloyds TSB fee only (either £20 or £35).
The person receiving the payment pays their bank's fees.

OR

If you are not sending your money in EEA currencies to countries in the EEA.

Option 1. You choose to pay the Lloyds TSB fee (either £20 or £35) and the person receiving the payment pays their bank's fees. If we use an agent, their charge may be deducted from the payment before it reaches the recipient's bank. We may not be able to tell you in advance what an agent or recipient bank will charge.

Option 2. You can choose to pay all the charges i.e. the Lloyds TSB fee (either £20 or £35), any agent's fees and the fees charged by the recipient's bank. We may not be able to tell you in advance what an agent or recipient bank will charge.

*EEA currencies: Bulgarian Lev, Czech Koruna, Danish Krone, Estonian Kroon, Hungarian Forint, Latvian Lat, Lithuanian Litas, Polish Zloty, Romanian Leu, Euro, Swedish Krona, Icelandic Krona, Norwegian Krone and Sterling.

If you wish to send any currency other than sterling to a bank in the UK we will use the International Payment service.

†EEA Countries: Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden.

What exchange rate will I get?

We recommend you make the payment in the currency of the country you are sending it to.

If you send foreign currency we will tell you the Lloyds TSB exchange rate at the time you give us your instruction. This means you'll know exactly how much money is being sent and exactly what money is leaving your account. If, due to cut-off times, we can't process your payment until the next working day the same exchange rate you were told will apply.

If you send sterling, you won't know what exchange rate is going to be used by the receiving bank when the money arrives or exactly how much money the person you are paying will get. To find out our standard exchange rates for international payments, please visit us in branch or call **0845 3 000 000**.

What do I need to make a payment?

You will need to give us accurate information about the person you are sending money to. This includes:

- their Bank Identifier Code (BIC), SWIFT code or national bank code
- their bank account number or International Bank Account Number (IBAN)
- their full name and address.

BIC and IBAN are similar to a bank account number and sort code in the UK and are compulsory for payments to EEA countries. You will need to get this from the person receiving the payment.

How to make a payment.

- **By telephone** – call PhoneBank® to make an international payment up to £5,000 on **0845 3 000 000**. You can talk to one of our expert advisors from 8am to 8pm, and request to send an international payment 24 hours a day, 365 days of the year.
- **In branch** – you can arrange to make an international payment for any amount at any of our branches.

Please note for us to send your payment on the day you order it, we need to have your request by 2pm for payments in euros and by 3pm for any other currencies. Otherwise we will process your payment the next working day and the exchange rate you were told at the time you gave your instruction will apply.

How long will my payment take to arrive?

Once we have received your instruction to send an international payment, the table below tells you the maximum time the payment will take to reach the other person's bank – provided you've given us the instruction on a working day before the cut-off time.

Currency and destination	Maximum delivery times
Euros to EEA, Monaco or Switzerland.	Three working days.
Any other EEA currency or Swiss Francs to any EEA country, Monaco or Switzerland.	Four working days.
Any other currency to Europe, North America, Canada, South Africa, Australia, New Zealand, Middle East and the Far East.	Three working days.
Any currency to any other countries.	12 working days.

For details on how long your payment will take to arrive in countries not mentioned above please ask us.

Other ways to send money abroad.

International Drafts

This is a cheque made payable to a person of your choice which you can post to them. There is a charge of £20 and it will take about five working days for you to receive the draft. There may also be local bank charges for the person receiving it. How long it will take for the funds to be available will depend on the banking practice of the country it's deposited in.

Money Transfer Card

If you have a Silver Account with us, then you can use your Lloyds TSB Money Transfer Card to send money abroad to family or friends – it's quick, simple and safe. Please visit www.lloydstsb.com/moneytransfercard for more details.

Please contact us if you'd like this in Braille,
large print or audio.

If you have a hearing or speech impairment and would prefer to respond to this by textphone,
please call 0845 300 2281.

Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help us improve our quality of service. If you need to call us from abroad, or prefer not to use our 0845 number, you can also call on 01733 347 007.

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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.

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