



Mayfair Banking Service - Guide to our charges

This is your guide to the main 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, we will tell you the cost of that service before you give us the go-ahead. We review our charges from time to time.

The monthly charging period runs from the 9th of one month to the 8th of the next month.

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

The fees and charges referred to in this guide are variable. If we increase any charges or introduce a new charge, we will tell you personally at least 30 days before the change takes effect. You can also check the latest information either by visiting www.lloydstsb.com or by contacting your Senior Private Banker.

BORROWING FROM US

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 16 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.

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. For our current interest rates please see the Mayfair Rates of Interest Guide or speak to your Senior Private Banker.

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.

RELATIONSHIP FEE	£480 p.a.
(Not payable by clients who also subscribe to the Mayfair Asset Management Service)	(or £40 per month)

Using your Lloyds TSB Private Banking debit card to buy foreign currency or traveller's cheques	
From any Lloyds TSB branch	No handling charge or commission
From any other banks, travel agents, Bureau de Change and other outlets displaying the Visa sign	1.5% of the amount withdrawn. Minimum transaction charge £2.00, maximum transaction charge £4.50.
Cash withdrawals and purchases abroad. Also to internet or home shopping card purchases that are not made in sterling.	2.99% foreign exchange fee. In addition, we convert the amount to sterling the day the money leaves your account using the exchange rate set by Visa.
Cash withdrawals are also subject to:	1.5% of the amount withdrawn. Minimum transaction charge £2.00, maximum transaction charge £4.50.

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Cashpoint and Debit Card Charges	
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 a non-LINK machine in the UK or ATMs worldwide displaying the Visa sign - over the counter at any 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.
Mini statements from Lloyds TSB Cashpoint machines	Free
Requesting a receipt	Free

®Cashpoint is a registered trademark of Lloyds TSB Bank plc

International Payments	
Express International Money mover & Euro Money mover	Under £10,000: £20*; £10,000 plus: £30*
Economy International Money mover	£10*
International Draft	£15**
Currency Cheques and Dividends for negotiation/collection	Up to £100 - £5 over £100 - 0.25%; minimum £15, maximum £80 (Intermediary bank charges will be applied)

* It may also be necessary to pay an additional foreign bank charge. This will vary depending on the country of payment destination.

** There will be a £20 charge for a cancellation or re-

issue of an international draft. Refund conversions will be made using our buying rate of exchange on the day we receive the funds. This rate will vary, you may receive back less than the original value of the funds.

Other banking arrangements	
Stopped cheque (although we make no charge if the cheque was lost or stolen)	£10
Special cheque presentation (If you pay 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 charge).
Banker's draft (sterling)	£20
CHAPS Payment (when you transfer cleared funds between accounts held at any other bank. 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

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

We may make an administrative charge for excessive requests such as duplicate statements and requests other than those outlined above.

OCCASIONAL ADMINISTRATION FEES

We'll be happy to respond to the vast majority of your general banking requests and instructions at no extra cost. But if we need to spend a significant amount of time on a particular task for you, we may have to charge an administration fee.

We will discuss it with you in advance, and we will not go ahead without your specific prior agreement.

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 Banker.

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.