
WORLDWIDE SERVICE

Your banking charges guide

Applicable from 2 September 2016



LLOYDS BANK

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Your guide to our charges

This guide tells you everything you need to know about the fees and charges that apply to your account. It also tells you by what time we need to receive your instructions if you want us to make different types of payments on your behalf. You might find it helpful to keep this guide with your bank statements and use it to plan ahead and avoid unnecessary charges.

Unless you pay a monthly fee for an account with added benefits, we won't normally charge you for everyday banking – providing your account is in credit. There are some times, like using a Planned Overdraft or your cards abroad where there may be charges. This guide will tell you exactly what charges apply, how they work and when they may be applied.

If you want to use a service we haven't covered here, we'll always let you know before you are charged. If we make any changes to our fees that are to your disadvantage, we'll let you know what our new charges are. You can check our up-to-date charges at lloydsbank.com/international

When charges are applied

Different fees are taken from your account at different times. For example, regular fees like monthly account fees will come out of your account at the end of your monthly billing period. This is usually from the 10th of each month to the 9th of the next month, but it can vary. If you'd like to check what your monthly billing period is please just ask us in branch, or call us on **+44 (0) 20 7839 2099**.

There are some charges that are made at the time we provide you with the service. Other charges, such as overdraft interest or Unplanned Overdraft fees, are worked out at the end of the monthly billing period and we'll always let you know the amount before they are taken from your account.

If you change an account or service that has a regular fee attached to it part way through your billing period, you'll only pay for the time you've actually had it.

Account charges

To check what type of account you have please see your statement, or call us on **+44 (0) 20 7839 2099**.

Account	Monthly fee	Main benefits
WWS Cheque Account	£6	An account that gives you everyday banking plus: <ul style="list-style-type: none"> ▪ £30 interest free Planned Overdraft (subject to application and approval)
WWS Executive Gold Account	£10	An account that gives you everyday banking plus: <ul style="list-style-type: none"> ▪ £100 interest free Planned Overdraft (subject to application and approval) If your account is £2,500 or more in credit for a whole charging cycle you won't have to pay the £10 monthly fee for that month.
WWS Instant Access Account (includes former WWS 90 Day Account.)	No fee	<ul style="list-style-type: none"> ▪ Save from as little as £1 ▪ Instant access ▪ Interest paid monthly (or annually for former WWS 90 Day Account customers)
WWS Executive Platinum Savings Account (No longer available, but existing accounts remain valid.)	No fee	<ul style="list-style-type: none"> ▪ Save from as little as £250 ▪ Instant access ▪ An introductory bonus available for the first 12 months
WWS Gold Savings Account	No fee	<ul style="list-style-type: none"> ▪ Save from £2,500 ▪ Instant access ▪ Quarterly or annual interest options available
WWS Executive Gold Savings Account (Available to WWS Executive Gold Account customers only.)	No fee	<ul style="list-style-type: none"> ▪ Save from £10,000 ▪ Instant access ▪ Monthly or annual interest options available

If you would like to find out full details about your account benefits and how to make the most of them please get in touch with us.

Interest rates

You can find details of your interest rate by calling **+44 (0) 20 7839 2099** and requesting WWS Interest Rates (OB656A). Alternatively you can visit lloydsbank.com/international

If in the future we need to make any changes to your account's interest rates and charges that are to your disadvantage we will write to you telling you of the changes at least two months in advance.

If we change our interest rates in your favour we will make the change and tell you afterwards by writing to you or publishing it in newspapers, branches, on our website or through International PhoneBank.

Borrowing from us*

An overdraft is where as part of our overall service, we are willing to lend you money through your account with us. 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 us to increase an existing Planned Overdraft limit at any time. You must be 18 or older to have an overdraft.

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

If you try to make a payment but do not have enough available money in your account, we will treat this as a request for an Unplanned

Overdraft to cover that payment. We will either agree to your request or you will not be able to make that payment. Fees will normally be charged in either case. Please see your account Terms and Conditions for more details about overdrafts and available funds.

You will also normally be charged interest if you use a Planned or Unplanned Overdraft. All overdrafts are repayable on demand.

* Please note the information in this section applies to customers with sterling accounts only. Please contact us if you have a Euro or US dollar account.

Overdraft buffer

If you go into a Planned or Unplanned Overdraft we provide a £10 buffer, which means there'll be no additional overdraft fees to pay if you remain within this buffer: however, you will be charged debit interest.

If you have a WWS Executive Gold Account, and you have a Planned Overdraft, we will not charge you any Unplanned Overdraft Fees if you slip over your Planned Overdraft limit by up to £20.

Returned items

Where you do not have enough available money to make a payment and we do not agree to give you 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. We will charge you the following fee:



RETURNED ITEM FEE

£10 for each item. We will charge you up to a maximum of three Returned Item Fees a day. This fee will not be charged if the amount of the payment that we decline is £10 or less.

Interest payable on overdrafts

The same rate of interest is currently payable for both Planned Overdrafts and Unplanned Overdrafts. The rate you pay will depend on the type of account you have. For details of our interests rates call **+44 (0) 20 7839 2099** or visit lloydsbank.com/international

Avoiding overdraft charges

If your account goes over its limit, you'll have until 3.30pm (UK time) to pay money into your account to avoid Returned Item Fees and ensure the payment goes out, but you have until midnight to avoid overdraft fees and interest.

The money that you pay in must be available to use immediately. For example, by paying in cash at any branch or transferring money from another personal account you hold with us using Internet Banking or International PhoneBank.

You can stay in touch by checking your balance on a daily basis:

- **At any Lloyds Bank branch**
- **At any Cashpoint®**
- Through International PhoneBank on **03457 449900** (from UK, Channel Islands or Isle of Man) or **+44 (0) 1539 736626** (from rest of World)
- Online at lloydsbank.com/international

Cashpoint® and debit card charges

Service	Charges
When you withdraw cash in the UK, Channel Islands or Isle of Man (whether at an ATM or over the counter)	
Using your debit card or Cashpoint® card at a Lloyds Bank Cashpoint® machine or branch in the UK, Channel Islands or Isle of Man	Free
Using your debit card at a non-Lloyds Bank Cashpoint® machine or non Lloyds Bank branch in the UK, Channel Islands or Isle of Man	Lloyds Bank does not make a charge but the owner of the machine may. If so, the machine will show you the amount and tell you that it will be taken from your account when you withdraw the cash.

Service	Charges
When you use your debit card to purchase foreign currency or travellers cheques in the UK, Channel Islands or Isle of Man	
From Lloyds Bank branches	Foreign currency and foreign currency travellers cheques: free. Sterling traveller's cheques: 1.5% of the amount with a minimum transaction charge of £3.00. You won't pay this fee if you order sterling travellers cheques over the phone and collect from a branch.
From any other banks, travel agents, bureaux de change and outlets displaying the Visa sign	Lloyds Bank does not make a charge but the provider of foreign currency or travellers cheques may make a charge.

Cashpoint® and debit card charges (continued)

Service	Charges
When you withdraw cash abroad (whether at an ATM or over the counter)	
Using your Lloyds Bank debit card	When you withdraw cash abroad normally we convert a withdrawal to sterling on the day it is processed by Visa using the Visa Payment Scheme Exchange Rate. We will charge a non-sterling transaction fee of 2.99% of the value of the withdrawal and we will charge a non-sterling cash fee of 1.5% of the value of the withdrawal which will be a minimum of £2.00 and a maximum of £4.50. Where you elect to allow the ATM operator / financial service provider to make the conversion to sterling we will charge a foreign cash fee of 1.5% of the value of the withdrawal which will be a minimum of £2.00 and a maximum of £4.50. The provider of the foreign currency may make a separate charge for conversion.
Using your Cashpoint® card	When you withdraw cash abroad normally we convert a withdrawal to sterling on the day it is processed by Visa using the Visa Payment Scheme Exchange Rate. We will charge a non-sterling transaction fee of 2.99% of the value of the withdrawal and we will charge a non-sterling cash fee of 1.5% of the value of the withdrawal which will be a minimum of £1.50. Where you elect to allow the ATM operator / financial service provider to make the conversion to sterling we will charge a foreign cash fee of 1.5% of the value of the withdrawal which will be a minimum of £1.50. The provider of the foreign currency may make a separate charge for conversion. Please note there is no maximum non-sterling cash fee or foreign cash fee.

Cashpoint® and debit card charges (continued)

Service	Charges
When you use your debit card to make a purchase or other transaction (not cash withdrawal, foreign currency or travellers cheque purchase) in a currency other than sterling whether you are in the UK, Channel Islands, Isle of Man or abroad	
Using your Lloyds Bank debit card	The amount is converted to sterling on the day it is processed by Visa using the Visa Payment Scheme Exchange Rate. We will charge a non-sterling transaction fee of 2.99% of the value of the transaction. We will also charge a non-sterling purchase fee of £1: this charge is waived for WWS Executive Gold customers.

Other services

Services	Charges
If you ask us to stop a cheque (unless the cheque was lost or stolen, when this would be free of charge)	£10
Special cheque presentation – if you ask for a cheque to be ‘expressed cleared’	£10
Returned cheque – if a cheque you pay into your account is returned to us unpaid by another bank or branch	No fee
Statements – We will send you regular account statements which are free of charge	No fee
Duplicate statements	£5 for each request
Banker’s draft/cheque (sterling)	£10
CHAPS Payment – when you transfer cleared money to accounts held at any other bank on the same day, to arrive the same day.	£30

Other services (continued)

We make an additional charge for excessive requests (such as for many duplicate statements) and requests other than those outlined in the table.

Any extra work undertaken in connection with any service may be charged at an hourly rate of £25 pro rata (minimum £15).

International payments and deposits	Charges
International Moneylover	No charge for payments made through Offshore Currency Internet Banking (non sterling accounts), International Phonebank, in writing or in branch.*
Regular International Moneylover payments by Standing Order	Free
Recalling a payment (Note: We cannot guarantee the cancellation as funds may already have been paid to the beneficiary)	£20**
International Drafts payable abroad	£15 (plus registration fee if posted)
Electronic payments received from abroad	Free

* Plus any charges levied by the correspondent bank abroad.

** There may also be adverse exchange rate movement.

Bills and cheques payable abroad or in foreign currency	Charges
Outward collection Clean bills and cheques (including dividend warrants)	25p per £100; min £15 max £80 (reduced to £5 for cheques and dividend warrants up to £100)
Negotiations of bills and cheques (including dividend warrants)	Up to £100; £5 over £100; 25p per £100 min £8 max £80
Cheques payable in a different currency from the country upon which the cheque is drawn	As above, but min £15 per cheque
Charge for cheques sent for negotiation are later returned unpaid	£5

Cheque clearing process

Cheques go through a clearing process so that 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 two working days after the day a cheque has been paid in (for example paid in Monday, interest Wednesday).**
- **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)**

If you want to pay in a foreign currency cheque, or a sterling cheque where the paying bank is outside the UK, Channel Islands, the Isle of Man or Gibraltar, unless you request otherwise, we will “collect” the cheque. In some circumstances, if you ask us we may agree to “negotiate” a foreign cheque.

Further details of what “collecting” or “negotiating” a cheque means can be found in Section 4.6 of the Personal Banking Terms and Conditions booklet (OB5299).

Processing times

We can process payment instructions, providing we have all the necessary details, on the working day that we receive them. To do this we must

receive your payment instruction before the “cut-off” time shown on the table below.

Payment type	Process cut-off time
CHAPS	
Relationship Manager	4.25pm (UK time)
Branch	4.25pm (UK time)
PhoneBank	5pm (UK time)
Internet Banking	4.25pm (UK time)
INTERNATIONAL MONEY TRANSFERS (IMT)	
for all currencies	
Relationship Manager	2pm (UK time)
Branch	2pm (UK time)
PhoneBank	2pm (UK time)
Internet Banking	2pm (UK time)
ACCOUNT TRANSFER – CROSS CURRENCY	
Relationship Manager	3pm (UK time)
Branch	3pm (UK time)
PhoneBank	2.30pm (UK time)
Internet Banking	3pm (UK time)
ACCOUNT TRANSFER – SAME CURRENCY	
Relationship Manager	3pm (UK time)
Branch	3pm (UK time)
PhoneBank	2.30pm (UK time)
Internet Banking	4pm (UK time)


You can make a payment by our PhoneBank and Internet Banking services at anytime, but if your payment is made after the cut-off time then we will make it the next working day.


How to Complain

Our priority is to provide you with the highest level of customer service. However, if you should have a problem please let us know so we can provide a solution as quickly as possible. If you need information about our complaints procedure, please ask for a copy of our brochure ‘How to Complain’ (OB905).

I'd like to get in touch

 lloydsbank.com/international/worldwideservice@lloydsbank.co.uk

 Call us on 03457 301 996 or +44 (0)20 7839 2099 from outside the UK

 Write to us at
Lloyds Bank International Limited
PO Box 12, Peveril Buildings
Douglas, Isle of Man IM99 1SS

Please contact us if you'd like this information in an alternative format such as Braille, large print or audio.

If you have a hearing or speech impairment and would prefer to use a Textphone, call us on 0345 300 2281 (lines open 24 hours a day, seven days a week).

If you are Deaf and prefer to use BSL then you can use the SignVideo service available on our website lloydsbank.com/signvideo.as

Important information

Lloyds Bank plc trading as WorldWide Service. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales No. 2065. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration number 119278. Authorisation can be checked on the Financial Services Register at www.fca.org.uk. We subscribe to The Lending Code, copies of the code can be obtained from www.lendingstandardsboard.org.uk.

Eligible deposits with us are protected by the Financial Services Compensation Scheme. We are covered by the Financial Ombudsman Service.

When you speak to us on the phone some calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service. We accept calls made through RNID Tynetalk.

Messages sent by email may not be secure and may be intercepted by third parties. Please do not use email to send us communications which contain confidential information as we require these communications to be in writing. If you disregard this warning, you agree that you do so at your own risk and that you will not hold the Bank responsible for any loss that you suffer as a result.

At Lloyds Bank, our priority is to provide you with the highest level of customer service. However, please let us know if you have a problem, so we can find a solution as quickly as possible. If you need information about our complaint procedure, please ask for a copy of our brochure 'How to Complain'.

Cashpoint® is a registered trademark of Lloyds Bank plc.



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