

COMMERCIAL BANKING

COMMISSIONS FOR CORRESPONDENT BANKING SERVICES

Choose the services your business needs

At Lloyds Bank we understand that your business is unique. That's why we offer a large range of services so that you can select those which are suited to your business needs.

This brochure contains our standard commissions for correspondent banking services, which are provided by the UK offices of Lloyds Bank plc. All prices are in Sterling or the foreign currency equivalent and are operative from September 2009*.

Account services

| Account conditions | |
|-----------------------------|-----------------------------|
| Account Maintenance Fee | GBP 100.00 per month |
| Interest Arrangements | |
| Interest Rate Utilised | Subject to agreement |
| Debit Interest Margin | Subject to agreement |
| Credit Interest Margin | Subject to agreement |
| Minimum Balance Requirement | Subject to agreement |

Payments

| Commercial payments (non-PSD compliant) | | |
|---|----------------|------------------|
| Processing Fees – taken at the time | | |
| MT103 to Lloyds Bank Beneficiary | (BEN/SHA) | Free of charge |
| | (OUR) <GBP 100 | GBP 2.00 |
| | >GBP 100 | GBP 7.00 |
| MT103 to Another UK Bank Beneficiary | (BEN/SHA) | Free of charge |
| | (OUR) | GBP 12.00 |
| MT103 to Non-UK Bank Beneficiary | (BEN/SHA) | Free of charge |
| | (OUR) | GBP 20.00 |

* For Trade Products, operative from 9 January 2012.



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Payments (cont.)

| PSD compliant payments | | |
|--|-------|-----------------|
| Processing Fees – taken at the time | | |
| MT103 to Lloyds Bank Beneficiary | (SHA) | Free of charge |
| MT103 to Another UK Bank Beneficiary | (SHA) | GBP 3.00 |
| MT103 to a Non-UK Bank Beneficiary | (SHA) | GBP 3.00 |

| Treasury payments | |
|---|------------------|
| Processing Fees – charged via invoice | |
| MT200 series to credit to another Lloyds Bank account | GBP 1.50 |
| MT200 series to credit another bank | GBP 3.00 |
| Additional Fees | |
| Non-STP Fee | GBP 7.50 |
| Manually Inputted Payment Instruction | GBP 25.00 |
| Payment Cancellation Fee | GBP 20.00 |
| Payment Enquiries | GBP 10.00 |

Receipts

| Processing Fees – charged via invoice | |
|---------------------------------------|-----------------|
| Commercial Payment Receipts | GBP 0.75 |
| Treasury Payment Receipts | GBP 0.75 |
| Other Electronic Receipts | GBP 0.75 |

Clearing scheme participation

| Euro clearing indirect participation | |
|---|----------------------|
| Service Fees – charged via invoice | |
| SEPA Credit Transfer Service | Subject to agreement |
| TARGET2 Service | Subject to agreement |

Cheques

| GBP cash letter | |
|---|------------------|
| Service Fees – charged via invoice | |
| Commercial Cheques | GBP 0.55 |
| Travellers Cheques | GBP 0.45 |
| Schedules (Deposits) | GBP 3.00 |
| Unpaid Cheques | GBP 10.00 |

| Currency cash letter (Euro and USD drawn in the UK) | |
|---|------------------|
| Service Fees – charged via invoice | |
| Clearing Items | GBP 2.50 |
| Non-Clearing Items | GBP 25.00 |
| Schedules (Deposits) | GBP 3.00 |
| Unpaid Cheques | GBP 10.00 |

| Collection | |
|--|------------------|
| Service Fees – deducted from value or charged via invoice | |
| Cheque processed on collection basis | GBP 25.00 |
| Unpaid Cheque | GBP 10.00 |

| Bank drafts | |
|--|-----------------|
| Service Fees – charged via invoice | |
| All drafts issued in excess of GBP 5,000.00 must be accompanied by an Advice of Cheque (MT110), items will not be honoured without an advice. | |
| Cheques drawn on your account with Lloyds Bank | GBP 0.55 |
| Non-Standard Cheques drawn on your account with Lloyds Bank | GBP 4.00 |
| Unpaid Cheque | Free of charge |

Reporting services

| SWIFT reporting | |
|---|-----------------------------|
| Service Fees – charged via invoice | |
| MT900/910 | Free of charge |
| MT940/950 | GBP 100.00 per month |
| MT942 | Subject to agreement |

Enquiries

| | | |
|--|----------------|------------------|
| Enquiries on entries over your account | Under 3 months | Free of charge |
| | 3 – 6 months | GBP 30.00 |
| | Over 6 months | GBP 60.00 |

Export Letters of Credit

| Tariff | Details |
|---|---|
| Pre-Advising | £35 |
| Advising | £50 |
| Checking/Paying of drawings | 0.125% per presentation (minimum £60 and maximum £200) |
| Confirmation | Subject to arrangement. To be calculated for the total period at risk (validity and usance) |
| Presentation with discrepancies | £50 deducted from proceeds for each set of documents |
| Amendments: | |
| Extension in time or increase in amount | Credit bearing our confirmation will attract additional confirmation fee |
| All other amendments | £50 |
| Cancellation | £50 |
| Acceptance/Deferred Payment/Negotiation | Subject to arrangement |
| Transfer | 0.5% (minimum £100) per transfer |
| Proceeds assigned to third parties | £75 |

Inward collections

| Tariff | Details |
|---|--|
| Documentary and clean collections to be released against payment | 0.25% per transaction (minimum £30, maximum £85) |
| Documentary and clean collections to be released against acceptance and payable at maturity | 0.5% per transaction (minimum £60, maximum £150) |
| Availing or discounting of bills | Subject to arrangement |
| Documentary and clean collections received from remitters abroad (other than banks) | Additional £40 per item |
| Delivery order | £100 each |
| Unpaid item | £40 for each bill held unaccepted or unpaid (to be taken in addition to collection commission) |

Guarantees and Standby Letters of Credit

| Tariff | Details |
|---|---|
| Issuing | Subject to arrangement (payable quarterly in advance). There is also a one-off administration charge of £100 for standard items, and £150 for non-standard items. This charge is in addition to the issuing fee |
| Confirmation | Subject to arrangement. To be calculated for the total period at risk (validity and usance) |
| Presentation with discrepancies | £50 deducted from proceeds for each set of documents |
| Amendments: | |
| Extension in time or increase in amount | Credit bearing our confirmation will attract additional confirmation fee |
| All other amendments (including reduction) | £75 |
| Cancellation | £50 |
| Payment and settlement of Standby Letters of Credit presentation | £75 |
| Guarantees passed on without responsibility and Standby Letters of Credit advised (but not confirmed) | £60 for advising and amendments |
| Payment on demand on guarantees | £75 |

Irrevocable reimbursement undertakings

| Tariff | Details |
|---------|------------------------|
| Issuing | Subject to arrangement |

Standard commissions

All prices are in Sterling or the foreign currency equivalent and are operative from September 2009, except Trade Product prices operative from 9 January 2012

If you need further information please contact us

 Financial Institutions
Lloyds Bank plc
25 Gresham Street
London
EC2R 7HN

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

If you have a hearing or speech impairment you can use Text Relay (previously Typetalk).

 (+44) 20 7626 1500

 SWIFT: LOYDGB2L
(Please mark all messages For Attention of Financial Institutions)

 (+44) 20 7661 4790

Important information

Your call 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. Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales No. 2065. Telephone: 020 7626 1500. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration Number 119278.



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