

# Price List

# Charges for all accounts

## Effective from 1st November 2009

Although there are no monthly fees when you bank with us, we do make a charge for some more specialised services. Full details are outlined below. If you would like us to advise you of the most cost-effective option to carry out a transaction, please call.

All the charges listed are quoted in Sterling (GBP). If your account is a non-Sterling account, we will simply convert the charge into the currency equivalent, at the rate that applies at that time.

In some cases, other banks have to be involved with international payments. These banks may make charges in addition to those given below.

## General charges

	Fee
Audit request	£25 (Subsequent charge of £25 for each additional hour)
Close and re-open ('Bed and Breakfast' transaction)	£25 first account (£20 subsequent accounts)
Reply to status enquiry	£10
Certificate of balance	£5
Duplicate statement	£5 flat charge
Special presentation of a cheque (Sterling accounts only)	£12
Cheques returned unpaid by us	£35 per return (max 3 charges per day)
Trace on a payment made from your account	£15

## Making payments from your account

Sterling bank draft/cheque issued within the UK	£10
Drafts drawn outside the UK in Sterling or other currency	
Up to £200 or currency equivalent	£12
Over £200 or currency equivalent	£16
CHAPS - Same day automated Sterling payment within the UK	£25 per payment (Free for customer transfers between Bank of Scotland and Halifax accounts and vice versa)
SWIFT - Telegraphic transfer payments worldwide	
Charge varies according to the currency type of the payment	

## Making payments from your account (continued)

	<b>Amount</b>	<b>Fee</b>
<b>Non-Euro payments</b>	£0 - £4,000	£14
	£4,000.01 - £8,000	£20
	£8,000.01 - £12,000	£25
	£12,000.01 +	£30
<b>Euro payments</b>	£0 - £4,000	£14
	£4,000.01 - £8,000	£17
	£8,000.01 - £12,000	£20
	£12,000.01 +	£25

(+ post/telex/correspondent charges, where applicable)

Bank of Scotland International charges do not apply to payments to Banco Halifax Hispania.

## Making payments to your account

Payments which include an IBAN number and BIC code can achieve 'straight through processing' or STP. These payments will be processed at a reduced cost.

Inward currency payments or Sterling sent from outside the UK

<b>Non-Euro payments</b>	<b>Sterling value</b>	<b>Non STP fee</b>	<b>STP</b>
	£0 - £100	£0	£0
	£100.01 +	£6	£3
<b>Euro payments</b>	<b>Sterling value</b>	<b>Non STP fee</b>	<b>STP</b>
	£0 - £100	£0	£0
	£100.01 - £8,000	£3	£0
	£8,000 +	£6	£3

Currency cheques/Drafts deposited to your Sterling account after 'Negotiation' 25p per £100 (Min £5/max £40)

Currency cheques/Drafts deposited to your Non-Sterling account after 'Negotiation' or 'Lodgement' basis £1 per item (Min £7 max £12)

Currency cheques/Drafts/International money orders deposited to your account on a 'Collection' basis (+ post/telex/correspondent charges, where applicable) 30p per £100 (Min £15 max £60)

All initial foreign currency cheques will be sent for 'Collection'. After that, cheques will usually be sent for 'Negotiation', although the Bank reserves the right to send cheques for 'Collection'.

# Charges for Bank of Scotland International Flexible Plus Current Account

## Effective from 1st November 2009

This section of the leaflet is a guide to the interest and charges applying to Bank of Scotland International Flexible Plus Current Account. Please also read the 'Charges for all accounts' section of this leaflet.

## General charges

Providing a list of standing orders & direct debits	Free
Unpaid item fee – a fee we charge when we decide to return £35 unpaid, or not to pay, any cheque, card transaction, standing order, direct debit, or other instruction that would result in or increase an Unarranged Overdraft. (We will not charge this more than three times a day).	£35 per return (max 3 charges per day)
If a cheque you pay into your account is returned to us unpaid by another bank	Free
Stopped cheques (except for lost or stolen cheques)	£10

## Debit card

There is no service charge for using your card outside the UK. When using your card outside the UK, the transaction amount will be changed to pounds Sterling on the date we take it out of your account. The exchange rate that will apply to these card transactions will be the visa reference exchange rate, as defined in the terms and conditions for your account. We will charge a conversion fee of 2.75% of the transaction.

Replacement of debit card	Free
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## Overdrafts

Charges for overdrafts are assessed monthly. The charging period coincides with the due date of your statement. For example, if your statement date is the 8th monthly, your charging period will be from the 9th of one month to the 8th of the next. Please note that even if you change your statement date after account opening, the charging period will not alter.



### **Complaints**

We aim to provide the highest possible standard of service to our customers – but know that sometimes, things go wrong. If you have a problem or complaint we want to know. In most cases this can be dealt with by contacting us on 0845 604 6335 or if you are calling from outside of the UK +44 (0)1539 740730 or writing to: Customer Relations Manager, Bank of Scotland International, PO Box 519, Halifax House, 31-33 New Street, St Helier, Jersey, JE4 5UB

A copy of our full complaints procedure is available on request.

The Isle of Man has a Financial Services Ombudsman Scheme covering disputes relating to financial services offered in or from the Isle of Man to individuals.

### **Financial**

Lloyds TSB Offshore Limited places funds with other parts of the Lloyds Banking Group and thus its financial standing is linked to that of the Lloyds Banking Group. Prospective depositors should satisfy themselves as to the financial standings of Lloyds TSB Offshore Limited and its parent based upon publically available information. An abridged version of Lloyds TSB Offshore Limited's latest financial statements is available on [www.lloydstsb-offshore.com](http://www.lloydstsb-offshore.com)

### **About Us**

Bank of Scotland International is a registered business name in Jersey and the Isle of Man for Bank of Scotland plc, regulated by the UK Financial Services Authority and part of the Lloyds Banking Group. Registered in Scotland No.SC327000. Registered Office: The Mound, Edinburgh, EH1 1YZ.

Bank of Scotland plc is regulated by the Jersey Financial Services Commission and licensed by the Isle of Man Financial Supervision Commission to take deposits. The principal business address in the Isle of Man for Bank of Scotland plc is Evergreen House, 43 Circular Road, Isle of Man, British Isles.

### **General**

Telephone calls may be recorded for training, quality monitoring or evidential purposes.

Internet emails are not necessarily secure as information could be intercepted, lost or destroyed. Please do not email any account or other confidential information.

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