

Our fees and charges

Mortgages for properties in the UAE

- Mortgage arrangement fee **1% of loan amount**
- Commitment fee (non refundable and payable on submission of application) **AED 1,000**
- Valuation fee **AED 2,500**
- Mortgage statement duplicate or interim **AED 100**
- Unpaid mortgage repayment **AED 300**
- General administration fee* **AED 100** (per item)

Deposit Services

- Breaking fixed deposit⁵ **AED 500**

Other Lending Services

- Personal loan arrangement fee **1% of loan** (min AED 300)
- Car loan arrangement fee **1% of loan** (min AED 300)
- Overdraft arrangement fee **1% of loan** (min AED 300)
- Unauthorised overdraft borrowing fee **AED 250**
- Unpaid loan repayments **AED 300**

For further information please call our solutions team on **+971 342 2000**.

Lloyds TSB Bank Plc
Al Wasl Road, opposite Safa Park
PO Box 3766
Dubai, United Arab Emirates

Different terms and conditions apply for customers in the Collective Advantage scheme.

*Please ask a member of staff for further details. Typically a general administration fee will be applied for: certificates (clearance letters, account balance, outstanding liabilities), status enquiry, duplicate copies of letters issued, photocopies of security documentation, and approval of tenancy.

¹ The minimum amount for a mortgage repayment is AED 50,000 at the end of each month. All lump sum repayments will be credited to your mortgage account at the end of the month. We require your written instructions prior to the 25th and your account to be able to cover these funds.

² Minimum balance fee will be applied in every instance even in the event of an Overdraft Facility being agreed, and regardless of any other product holdings, with the exception of those customers who maintain a Lloyds TSB local mortgage over a property in the UAE.

³ Plus any correspondent and sundry bank charges.

⁴ Payment will be made on same day value payments within the UAE. Other currency payments will be made on spot value unless agreed otherwise.

⁵ Plus market replacement costs calculated at time of breakage.

Fees and charges are effective from 1st October 2008. The bank reserves the right to alter the above terms and conditions without notice.

All applications for finance are subject to status

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What you can expect to pay

Free Banking Services

- ✓ Account opening
- ✓ Free Internet Banking
- ✓ No annual fee for credit cards (Classic or Gold)
- ✓ 50 days interest free credit on your credit cards (Classic or Gold)
- ✓ Free cash withdrawals and balance enquiries at any Lloyds TSB ATM within the UAE
- ✓ Free local currency payments received from within the UAE
- ✓ Free transfers to your Lloyds TSB International accounts
- ✓ Free internal transfers
- ✓ Payment of Etisalat and DEWA bills at no charge
- ✓ No early repayment fee for all types of loans
- ✓ No administration fee for lump sum repayments of your mortgage¹
- ✓ No administration fee for the total repayment of your mortgage

Account Services

- Minimum balance fee on current accounts if balance falls below AED 10,000 or equivalent currency² **AED 100**
- Duplicate statement per page **AED 50**
- Standing order set-up or amendment **AED 50**
- Returned Standing Order **AED 300**
- General administration fee* **AED 100** (per item)
- Unauthorised borrowing rate payable on any unauthorised borrowing on current account or loan principle if payment is missed **2% p.m.**

Payments

	Manual	Internet
Draft/manager's cheque	AED 150	AED 150
AED payment within UAE	AED 75	AED 40
Foreign currency international payment ³	AED 125	AED 75
Cancellation of draft/manager's cheque	AED 100	n/a
Latest time to submit:		
UAE payments ⁴	11.30am	11.30am
Other currency payments	12.30pm	3.30pm
Incoming international payment	AED 20	n/a

Cheques & Foreign Currencies

- Cheque Book **AED 25**
- Cheque issued for beneficiary outside the UAE **AED 60**
- Special clearing (for cheques drawn in Dubai only) **AED 150**
- Collection of foreign currency cheque³ **AED 50**
- Cheque issued for beneficiary outside UAE in AED **0.25%** (min AED 100)
- Cheque issued for beneficiary outside UAE in foreign currency **0.25%** (min AED 100)
- Encashment of travellers cheques (account holders only) **1%** (min AED 50)
- Encashment of travellers cheques (for Lloyds TSB Dubai Gold Card holders only) **free**
- Returned cheque **AED 300**
- Cheque stopped **AED 100**
- Withdrawal of non AED **0.75%** (min AED 50)

Cards & ATM Facilities

Replacement card or pin	AED 50
Credit Cards	
Payment of credit on your Classic or Gold credit card is due 20 days from statement day	
Minimum monthly repayment due	5% (min AED 100)
Late payment fee	AED 200
Cash advance handling fee	AED 20 flat
Cash advance interest charge	2.5% (min AED 25)
Card limit exceeded	AED 100
Copy of transaction	AED 50
Debit Cards	
Annual fee	AED 25
Cash withdrawal at ATM	
<small>(other than Lloyds TSB, Emirates Islamic Bank, Emirates Bank International and NBD)</small>	AED 2
Balance enquiry at ATM	
<small>(other than Lloyds TSB, Emirates Islamic Bank, Emirates Bank International and NBD)</small>	AED 1
Declined transaction at ATM	
<small>(other than Lloyds TSB, Emirates Islamic Bank, Emirates Bank International and NBD)</small>	AED 1
Cash withdrawal at any VISA/ATM outside the UAE	2.5% of amount withdrawn