

Our fees and charges

What you can
expect to pay.



Free Banking Services

- ✓ Account opening
- ✓ 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 using your Lloyds TSB Middle East debit card
- ✓ 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 personal and car loans
- ✓ No administration fee for lump sum repayments of your mortgage¹ (for Standard rate and Lifetime Tracker mortgages)
- ✓ No administration fee for the total repayment of your mortgage (for Standard rate and Lifetime Tracker mortgages)

Account Services

- Minimum Balance fee on current accounts if balance falls below AED 3,000 or equivalent currency² **AED 25**
- Statement of account (per cycle) (free within the agreed cycle) **AED 25**
- Standing order set-up **AED 50** (per item)
- Standing order amendment (Lloyds TSB Middle East to Lloyds TSB Middle East free) **AED 25**
- Penalty fee for insufficient funds for standing orders **AED 25**
- General administration fee (*) **AED 50** (per item)
- Unauthorised borrowing rate payable on any unauthorised borrowing on a current account **2% p.m.**
- Over the counter cash advance withdrawals (excluding Lloyds TSB Middle East debit cards) **2% p.m.**
(min AED 30)

Payments

	Manual	Internet
Issuing of bank Cheque	AED 30	AED 30
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

- Additional cheque book 25 leaf **AED 25** (per book)
- Special clearing (for cheques drawn in Dubai only) **AED 150**
- Outward collection of foreign currency cheque³ **AED 100**
- Inward collection cheque issued for beneficiary outside UAE in AED **0.25%** (min AED 100)
- Inward collection cheque issued for beneficiary outside UAE in foreign currency **0.25%** (min AED 100)
- Encashment of travellers cheques (account holders only) **1%** (min AED 100)
- Cheques returned drawn on the account (per cheque) **AED 100**
- Stop payment (per cheque) **AED 50**
- Withdrawal of non AED **0.75%** (min AED 50)

Cards & ATM Facilities

Replacement lost or stolen card or PIN	AED 25
Copy of card transaction slip	AED 25

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	2.50% per month
Card limit exceeded	AED 100

Debit Cards

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
Fees for using an ATM outside the UAE	2.5% of amount withdrawn
Processing fee for foreign currency transaction added to the foreign exchange rate.	2.00%

Home Loans For Properties in the UAE

- Mortgage arrangement fee⁵ subject to individual terms
- Commitment fee (only refundable upon completion of mortgage) **AED 1,000**
- Valuation fee **AED 2,500**
- Mortgage statement duplicate or interim **AED 100**
- Late mortgage repayment **AED 300**
- General administration fee* **AED 100** (per item)
- Early Repayment Charge¹ subject to individual terms

Deposit Services

- Breaking fixed deposit⁶ **AED 500**

Other Lending Services

- Arrangement fees for personal loans, car loans and overdrafts **1% of loan**
(min AED 500 max AED 2,500)
- Unauthorised overdraft borrowing fee **AED 250**
- Installment deferment charges⁷ **AED 100** (per deferment)
- Delayed payment penal interest charges on personal loans, car loans and home loans **2% of the delayed amount**
- Loan Rescheduling fee⁸ **AED 250**

Contacting Us

Telephone

04-3422000

Fax

04-3422660

www.lloydstsb.ae

Visit us in branch

Different terms and conditions may 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, account liabilities), status enquiry, duplicated copies of letters issued, photocopies of security documentation, and approval of tenancy.

1 The minimum amount for an early repayment is AED 50,000. The bank requires your written instruction minimum 3 working days prior to the monthly repayment date.

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. This fee will not be charged for the first 3 months from the account open date.

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 See current mortgage portfolio for further details.

6 Plus market replacement costs calculated at time of breakage, which may affect the original amount invested.

7 Known as 'Unpaid loan repayments'.

8 At bank's discretion.

Fees and charges are effective from 1st June 2011. The bank reserves the right to alter the above terms and conditions without notice.

All applications for finance are subject to status Lloyds TSB Bank plc has a licence issued by the UAE Central Bank to carry on banking business in the United Arab Emirates. Lloyds TSB Bank plc, (Registered in England & Wales). Registered Number 2065, 25 Gresham Street, London EC2V 7HN. Lloyds TSB Bank plc is authorised and regulated by the Financial Services Authority for investments in the UK. Rules and regulations made under the Financial Services and Markets Act 2000 for the protection of investors, including the Financial Services Compensation Scheme, do not apply to the investment business of companies within the Lloyds Banking Group carried out from offices outside the United Kingdom. Lloyds TSB home loan is subject to the Bank's standard lending terms and conditions, and dependent on the value of the property and your ability to meet repayment obligations. Please remember that your home will be at risk if you do not make repayments due on your mortgage, or any other loan secured against it. Best International Bank based on a survey by Ethos of 21 UAE banks, 2010.

