



## Deposit Rates

- Current Accounts **0.05% variable**
- Savings Accounts **Up to 1.15% variable**
- Fixed Deposits **Subject to individual terms**
- Bonus Saver Account **Up to 1.5% per annum variable (without bonus)**  
**Up to 2.5%\* per annum variable (with bonus)**

## Lending Rates

- Car Loans **10.25% (reducing balance) fixed**
- Mortgages **8.5% variable**
- Personal Loans **14.0% fixed**
- Overdrafts **15.75% variable**
- Unauthorised Overdrafts **24.00% variable**
- Credit Cards **1.99% per month variable**
- Unauthorised borrowing rate payable on any unauthorised borrowing on current account or loan principle if payment is missed **2.0% per month on delayed payment**

## Account Services

- Minimum monthly balance fee on current accounts if balance falls below AED 10,000 or equivalent currency<sup>2</sup> **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)**

## Payments

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

## Cheques and 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 cheque<sup>3</sup> **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 (other than Lloyds TSB) **AED 2**
- Balance enquiry at ATM (other than Lloyds TSB) **AED 1**
- Declined transaction at ATM (other than Lloyds TSB) **AED 1**
- Cash withdrawal at any VISA/ATM outside the UAE **2.5% of amount withdrawn**

## 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 deposit<sup>5</sup> **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 limit (min AED 300)**
- Unauthorised overdraft borrowing fee **AED 250**
- Unpaid loan repayment **AED 300**

\*The bonus is only payable until 31/3/2010

\*\*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.

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> Plus any correspondent and sundry bank charges.

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

<sup>5</sup> Plus market replacement costs calculated at time of breakage.

All interest rates and charges quoted are per annum and in AED, unless stated otherwise. Interest rates are effective from 9th November 2009. Interest rates on current accounts apply if customers have registered for this service. The bank reserves the right to alter the above terms and conditions without notice.

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

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 Bank plc is a wholly-owned subsidiary of Lloyds Banking Group plc whose office is Henry Duncan House, 120 George Street, Edinburgh EH2 4LH. All applications for finance are subject to status. Terms and conditions apply.

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.

