



**LLOYDS BANK**

## Invoice Discounting – other Fees and Charges effective 1 July 2016

### Payment Charges\*

<b>BACS Payment</b> Sending a payment to a domestic bank account	Free of Charge
<b>International Payment Charge</b> Sending a payment in a currency other than sterling	£25 each
<b>Same Day Payment</b> Sending a payment to a domestic bank account to arrive on the same day	£25 each

### Account Services

<b>3rd Party Recharge</b> Fees of third party suppliers we engage	Charged at cost
<b>Additional Computer Reports</b> Charge for providing additional or duplicate computer generated reports	£25 per report
<b>Additional Support Fee</b> The provision of a temporary increase in the level of service, above that which is covered by your Service Fee.	Cost to be agreed with you in advance
<b>Audit Charge</b> Charge for additional onsite audit examination	£500 each
<b>Audit Letter</b> Charge for the completion of an Audit letter requested by your accountant	£50 per letter
<b>Manual Schedule Fee</b> Charge for processing a manually submitted notification schedule	£25 per schedule
<b>Reconciliation Fee</b> For completion of the month end reconciliation on your behalf	£150 per reconciliation
<b>Status Enquiries Overseas</b> Charge for obtaining a 3 <sup>rd</sup> party credit report for a non-domestic entity	Charged at cost

### Additional Funding

<b>Advance Rate Increase</b> Charge for arranging and processing an increase in your Advance Rate, on either a temporary or permanent basis	5.5% of the additional funding made available when applied, subject to a minimum fee £100.
<b>Payment exceeding Availability</b> Charge for releasing funds in excess of your availability	5.5% of the overpayment, subject to a minimum fee of £100
<b>Review Limit Increase</b> Charge for arranging and processing a temporary or permanent increase in your Review Limit	1.5% of the limit increase, subject to a minimum fee of £250

Continued overleaf

**COMMERCIAL BANKING**

## Legal Documentation and Procedures

<b>Amendment to Security</b> This charge is applied for either altering or entering into additional security (legal) documentation to support your facility	£250 each
<b>Breach Fee</b> A fee applied when formal written notification of a breach of your agreement is issued	£100 each
<b>Collect Out Fees</b> A contractual fee to cover costs in respect of the additional services and administration which will be provided by us following a Termination Event	Up to 5% of the funds recovered
<b>Facility Amendment Letter</b> Charge for issuing a letter outlining amendments made to your facility	Free of Charge
<b>Letters - Bank On Notice / Call Up</b> Charge for issuing a formal notice letter to your bank following a breach of your agreement e.g. Bank on Notice, Indemnifier Call Up	£50 per letter
<b>Late Ledger Fee</b> Processing a month end ledger received beyond the due date specified in your agreement	£100 each

All of the above fees and charges are exclusive of VAT where applicable

\* Cut off times apply to the processing of payments to bank accounts. Payments may take several working days to arrive.

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

Calls 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.

[lloydsbankcommercialfinance.co.uk](http://lloydsbankcommercialfinance.co.uk)

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