

Charges



International

Charges for all accounts

Effective from 7th April 2008

Charges

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

	Fee
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

	Amount	Fee
Non-Euro payments	£0 - £4,000	£14
	£4,000.01 - £8,000	£20
	£8,000.01 - £12,000	£25
	£12,000.01 +	£30
Euro payments	£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). 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

Non-Euro payments	Sterling value	Non STP fee	STP
	£0 - £100	£0	£0
	£100.01 +	£6	£3
Euro payments	Sterling value	Non STP fee	STP
	£0 - £100	£0	£0
	£100.01 - £8,000	£3	£0
	£8,000.01 +	£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'.

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 6328 or if you are calling from outside of the UK on + 44 (0) 1539 740750 or writing to:

Customer Relations Manager
Halifax 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.

Halifax International is a registered business name in Jersey and Isle of Man for Lloyds TSB Offshore Limited.

Lloyds TSB Offshore Limited. Registered Office: PO Box 160, 25 New Street, St Helier, Jersey, JE4 8RG. Registered in Jersey, number 4029. Regulated by the Jersey Financial Services Commission. The Isle of Man branch of Lloyds TSB Offshore Limited is licensed by the Isle of Man Financial Supervision Commission to take deposits and carry on investment business and is registered with the Insurance and Pensions Authority in respect of General Business. Business Address: Po Box 111, Peveril Buildings, Peveril Square, Douglas, Isle of Man IM99 1JJ.

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 publicly available information. An abridged version of Lloyds TSB Offshore Limited's latest financial statements is available on www.lloydstsb-offshore.com

General

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

Halifax International makes no charge for the use of its Internet Banking Service. However, any charge made by your Telecoms Provider and/or Internet Service Provider (ISP) for using the Internet will still apply.

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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