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CARDNET

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# INTERCHANGE RATES

**Mastercard and Visa**

June 2018

Updated Visa Intra-Europe EEA and Non-EEA Commercial Rates  
Effective 13 October 2018

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**LLOYDS BANK**

# Mastercard UK Domestic Fees

## Mastercard Consumer Card Interchange Fees

Current rates as at 1 June 2018

Fee Tier	Mastercard Consumer Credit
Contactless	0.30%
MasterPass Wallet	0.30%
Chip & Pin	0.30%
Enhanced Electronic	0.30%
Merchant UCAF	0.30%
Full UCAF	0.30%
Base	0.30%
<b>Refund transaction interchange amount</b>	
	Capped at £0.04

Merchant UCAF = Merchant offers 3D Secure Code  
 Full UCAF = 3D Secure Merchant and Secure Code enrolled Cardholder

## Mastercard Consumer Card Interchange Fees

Current rates as at 1 June 2018

Fee Tier	Mastercard Consumer Debit/Mastercard Consumer Prepaid/Debit Mastercard Consumer	Maestro Consumer/Maestro Consumer Prepaid
Contactless <£30.00	0.20%	0.20%
Contactless > Over £30.00	0.20%	0.20%
MasterPass Wallet	0.20%**	0.20%**
Chip & Pin	0.20%	0.20%
Enhanced Electronic	0.20%	0.20%
Merchant UCAF	0.20%	0.20%
Full UCAF	0.20%	0.20%
Secure eCom	0.20%	0.20%
MoTo	0.20%	0.20%
Base	0.20%	0.20%
<b>Refund transaction interchange amount</b>		
	Capped at £0.04	Capped at £0.04

\*\* = Please consult your Relationship Manager regarding these Fees

# Mastercard UK Domestic Fees

## Mastercard Commercial Card Interchange Fees

Current rates as at 1 June 2018

Fee Tier	Corporate Card/ FleetCard/Purchasing Card/Prepaid Business Preferred/ B2B Product/Central Solution Travel %	Business Card/ Professional Card/ Corporate Executive Card %	Prepaid Commercial %	Debit Mastercard Business/Mastercard Corporate Prepaid	Business Premium Debit	Mastercard Commercial Payments Account (MAP) Effective 1 June 17	
						General	B2B <sup>c</sup>
Contactless <£30.00	1.50%	1.30%	1.30%	0.70%	0.95%		
Contactless > Over £30.00				0.80%	1.05%		
MasterPass Wallet	1.60%	1.40%	1.40%	0.80%	1.05%	1.90%	1.90% <sup>a</sup>
							1.00% <sup>b</sup>
Chip & Pin	1.50%	1.30%	1.30%	0.70%	0.95%		
Enhanced Electronic	1.60%	1.40%	1.40%	1.10%	1.35%		
Merchant UCAF	1.60%	1.40%	1.40%	0.80%	1.05%	1.90%	1.90% <sup>a</sup>
							1.00% <sup>b</sup>
Full UCAF	1.75%	1.55%	1.55%	0.95%	1.20%	1.90%	1.90% <sup>a</sup>
							1.00% <sup>b</sup>
Base	1.90%	1.70%	1.70%	1.10%	1.35%	1.90%	1.90% <sup>a</sup>
							1.00% <sup>b</sup>
Large Ticket Level 1	1.00% + £12.00						
Large Ticket Level 2	0.75% + £27.00						
Incentive	-0.30%	-0.30%	-0.30%				

### Refund transaction interchange amount

	Capped at £0.04	Capped at £0.04	Capped at £0.04	Capped at £0.04	Capped at £0.04	Capped at £0.04	Capped at £0.04
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Corporate Card incentive fees apply if the acquirer meets the requirements and provides the required additional data.

a = For transaction amounts less than or equal to GBP 3,000

b = For transaction amounts more than GBP 3,000

c = Available for all card acceptor business codes (MCCs) except Airlines (3000-3299, 4511),

Automobile/Vehicle Rental (3351-3500, 7521, 7513, 7519), Passenger Railways (4112), and Eating Places, Restaurants (5812)

# Intra EEA Fees

## Mastercard Consumer Card Interchange Fees

## Mastercard Commercial Card Interchange Fees

Current rates as at 1 June 2018

Fee Tier	Mastercard Consumer Credit	Mastercard Consumer Debit/ Mastercard Consumer Prepaid/ Debit Mastercard Consumer	Delayed Debit	Mastercard Corporate/ Mastercard Electronic Corporate/ Business Premium Debit	Mastercard BusinessCard/ Mastercard Professional Credit/ Mastercard Executive BusinessCard/ Mastercard Corporate Executive Card/ Mastercard Electronic BusinessCard/ Debit Mastercard for Business	Mastercard Purchasing	Mastercard Fleetcard	Mastercard Prepaid Commercial/ Debit Mastercard Prepaid Commercial	Mastercard Commercial Payments		
									B2B Transactions Less Than or Equal to EUR 3,000	B2B Transactions Above EUR 3,000	Non-B2B <sup>12</sup>
Contactless under EUR 25	0.30%	0.20%	0.20%	0.80%	0.80%	0.80%	0.80%	0.55%			n/a
MasterPass Wallet				1.60% (-0.30%)	1.35% (-0.30%)	1.35% (-0.50 EUR)	1.35% (-0.30%)	1.35% (-0.30%)	1.90%	1.00%	1.90%
Chip				1.50% (-0.30%)	1.25% (-0.30%)	1.25% (-0.50 EUR)	1.25% (-0.30%)	1.25% (-0.30%)			n/a
Enhanced Electronic				1.60% (-0.30%)	1.35% (-0.30%)	1.35% (-0.50 EUR)	1.35% (-0.30%)	1.35% (-0.30%)			n/a
Merchant UCAF				1.60% (-0.30%)	1.35% (-0.30%)	1.35% (-0.50 EUR)	1.35% (-0.30%)	1.35% (-0.30%)	1.90%	1.00%	1.90%
Full UCAF				1.75% (-0.30%)	1.50% (-0.30%)	1.50% (-0.50 EUR)	1.50% (-0.30%)	1.50% (-0.30%)	1.90%	1.00%	1.90%
Base				1.90% (-0.30%)	1.65% (-0.30%)	1.65% (-0.50 EUR)	1.65% (-0.30%)	1.65% (-0.30%)	1.90%	1.00%	1.90%
Large Ticket Level 1 – transactions greater than EUR 3,000. Enriched data incentive not applicable						1.00% + EUR 20.00	1.00% + EUR 20.00			n/a	
Large Ticket Level 2 – transactions greater than EUR 10,000. Enriched data incentive not applicable						0.75% + EUR 45.00	0.75% + EUR 45.00			n/a	
<b>Refund transaction interchange amount</b>											
	Capped at €0.05	Capped at €0.05	Capped at €0.05	Capped at €0.05	Capped at €0.05	Capped at €0.05	Capped at €0.05	Capped at €0.05	Capped at €0.05	Capped at €0.05	Capped at €0.05

Intra-EEA fallback fees apply to cross-border transactions where the issuer country and merchant country are both in the Mastercard EEA subregion.

Corporate Card incentive fees apply if the acquirer meets the requirements and provides the required additional data.

<sup>12</sup> = Applicable to MCCs: Airline (3000 – 3299, 3300 – 3350, 4511), Automobile/Vehicle Rental (3351 – 3500, 7512, 7513, 7519), Passenger Railways (4112), and Eating Places, Restaurants (5812)

# Intra EEA Fees

## Maestro Card Interchange Fees

Current rates as at 1 June 2018

Fee Tier	Maestro Consumer/Consumer Prepaid	Maestro Small Business	Maestro Prepaid Commercial
Contactless under EUR 25	0.20%	0.80%	0.45% + € 0.03
Secure e-Commerce		1.50%	1.05% + €0.05
Pin-Verified		1.35%	0.50% + €0.05
Signature verified		1.65%	0.75% + €0.05
MoTo		1.50%	1.05% + €0.05
Chip		1.25%	0.40% + €0.05
Chip-Late Presentment		1.65%	0.75% + €0.05
Masterpass Wallet		1.50%	1.50%
<b>Refund transaction interchange amount</b>			
	Capped at €0.05	Capped at €0.05	Capped at €0.05

### Intra EEA Region Includes:

#### The 28 Member States of the European Union

Austria, Belgium, Bulgaria, Cyprus, Croatia, Czech Republic, Denmark, Estonia, Finland (including Aland Islands), France (Including French Guiana, Guadeloupe, Martinique, Reunion, Mayotte, Saint Barthelemy, Saint Martin (French Part), Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal (including Azores & Maderia), Romania, Slovakia, Slovenia, Spain (including Canary Islands, Ceuta, Melilla), Sweden and United Kingdom (including Gibraltar), Iceland, Liechtenstein, Norway (including Svalbard and Jan Mayen).

# Intra European Fees

## Mastercard Consumer Card Interchange Fees

Current rates as at 1 June 2018

Fee Tier	Mastercard Consumer Standard/ Mastercard Electronic %	Mastercard Gold %	Mastercard Platinum %	Mastercard World/ World Black Edition %	Mastercard World Elite %	Mastercard Prepaid Consumer %	Mastercard Prepaid Platinum %	Debit Mastercard/ Prepaid/ Debit Mastercard World/ World Elite Debit Mastercard %	Mastercard Corporate/ Mastercard World Business/ Mastercard Electronic Corporate/ Regulated Individual Pay %	Mastercard BusinessCard/ Mastercard Professional Card/ Mastercard Executive BusinessCard/ Mastercard Corporate Executive Card/ Mastercard Electronic BusinessCard/ Debit Mastercard for Business %	Mastercard Purchasing %	Mastercard Fleetcard %	Mastercard Prepaid Commercial %
Contactless under EUR 25	1.14%	1.23%	1.90%	2.00%	2.10%	1.14%	1.85%	1.14%	1.15%	1.15%	1.15%	1.15%	1.15%
MasterPass Wallet	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Chip	1.14%	1.23%	1.90%	2.00%	2.10%	1.14%	1.85%	1.14%	1.75% (-0.30%)	1.70% (-0.30%)	1.75% (-0.30%)	1.75% (-0.30%)	1.70% (-0.30%)
Enhanced Electronic	1.29%	1.38%	1.90%	2.00%	2.10%	1.29%	1.85%	1.29%	1.85% (-0.30%)	1.80% (-0.30%)	1.85% (-0.30%)	1.85% (-0.30%)	1.80% (-0.30%)
Merchant UCAF	1.29%	1.38%	1.90%	2.00%	2.10%	1.29%	1.85%	1.29%	1.85% (-0.30%)	1.80% (-0.30%)	1.85% (-0.30%)	1.85% (-0.30%)	1.80% (-0.30%)
Full UCAF	1.49%	1.58%	1.90%	2.00%	2.10%	1.49%	1.85%	1.49%	2.00% (-0.30%)	1.95% (-0.30%)	2.00% (-0.30%)	2.00% (-0.30%)	1.95% (-0.30%)
Base	1.64%	1.73%	1.90%	2.00%	2.10%	1.64%	1.85%	1.64%	2.25% (-0.30%)	2.10% (-0.30%)	2.25% (-0.30%)	2.25% (-0.30%)	2.10% (-0.30%)
Large Ticket Level 1 – transactions greater than EUR 3,000. Enriched data incentive not applicable											1.60% + EUR 14.50	1.60% + EUR 14.50	
Large Ticket Level 2 – transactions greater than EUR 10,000. Enriched data incentive not applicable											1.35% + EUR 39.50	1.35% + EUR 39.50	
<b>Refund transaction interchange amount</b>													
	Capped at €0.05	Capped at €0.05	Capped at €0.05	Capped at €0.05	Capped at €0.05	Capped at €0.05	Capped at €0.05	Capped at €0.05	Capped at €0.05	Capped at €0.05	Capped at €0.05	Capped at €0.05	Capped at €0.05

Intra-European interchange and service fees are applicable to transactions between merchants and issuers established in different Mastercard Europe subregions (Western and Eastern subregions), unless bilaterally-agreed fallback rates apply.

Corporate Card incentive fees apply if the acquirer meets the requirements and provides the required additional data.

Full UCAF tier is applicable to any Mastercard Electronic card internet transactions only through the use of Mastercard Securecode through Universal Card Acceptance (UCAF) authentication.

Contactless – for transactions less than or equal to EUR 25 or its equivalent local currency. Transactions greater than EUR 25 or its equivalent local currency are processed under normal Mastercard acceptance criteria.

# Intra European Fees

## Maestro Interchange Fees

Current rates as at 1 June 2018

Fee Tier	Maestro (excluding all Maestro Prepaid)	Maestro Prepaid Consumer & Commercial	Maestro Small Business
Contactless under EUR 25	0.75% + €0.03	0.75% + €0.03	1.15%
Chip	0.70% + €0.05	0.70% + €0.05	1.70%
Chip – Late Presentment	1.10% + €0.05	1.10% + €0.05	2.10%
PIN – Verified	0.85% + €0.05	0.85% + €0.05	1.80%
Signature Verified	1.10% + €0.05	1.10% + €0.05	2.10%
Secure E-Commerce	1.50 + €0.05	1.50 + €0.05	1.95%
MoTo	1.50 + €0.05	1.50 + €0.05	1.95%
<b>Refund transaction interchange amount</b>			
	Capped at €0.05	Capped at €0.05	Capped at €0.05

# Intra Fees – Western Subregion

## Mastercard Consumer Card Interchange Fees

## Mastercard Commercial Card Interchange Fees

Current rates as at 1 June 2018

Fee Tier	Mastercard Consumer Standard/ Mastercard Gold/ Mastercard Platinum/ Mastercard Electronic %	Mastercard World/World Black Edition %	Mastercard World Elite/	Mastercard Prepaid Consumer/ Mastercard Prepaid Platinum %	Debit Mastercard/ Debit Mastercard Prepaid/ Debit Mastercard World/World Elite Debit Mastercard %	Mastercard Corporate/ Mastercard World Business/ Mastercard Electronic Corporate/ Business Premium Debit/ European Regulated Individual Pay %	Mastercard BusinessCard/ Mastercard Electronic BusinessCard/ Mastercard Professional Card/ Debit Mastercard for Business %	Mastercard Purchasing %	Mastercard Fleetcard %	Mastercard Prepaid Commercial %
Contactless	0.80%	0.80%	0.80%	0.55%	0.80%	0.80%	0.80%	0.80%	0.80%	0.55%
MasterPass Wallet	n/a									
Chip	0.80%	1.30%	1.50%	0.55%	0.80%	1.50% (-0.30%)	1.25% (-0.30%)	1.50% (-0.30%)	1.50% (-0.30%)	1.25% (-0.30%)
Enhanced Electronic	0.95%	1.40%	1.60%	0.70%	0.95%	1.60% (-0.30%)	1.35% (-0.30%)	1.60% (-0.30%)	1.60% (-0.30%)	1.35% (-0.30%)
Merchant UCAF	0.95%	1.40%	1.60%	0.70%	0.95%	1.60% (-0.30%)	1.35% (-0.30%)	1.60% (-0.30%)	1.60% (-0.30%)	1.35% (-0.30%)
Full UCAF	1.15%	1.55%	1.75%	0.75%	1.15%	1.75% (-0.30%)	1.50% (-0.30%)	1.75% (-0.30%)	1.75% (-0.30%)	1.50% (-0.30%)
BASE	1.20%	1.70%	1.90%	0.85%	1.20%	1.90% (-0.30%)	1.65% (-0.30%)	1.90% (-0.30%)	1.90% (-0.30%)	1.65% (-0.30%)
Large Ticket Level 1 (Transactions greater than EUR 3,000)								1.00% + EUR 20.00	1.00% + EUR 20.00	
Large Ticket Level 2 (Transactions greater than EUR 10,000)								0.75% + EUR 45.00	0.75% + EUR 45.00	
<b>Refund transaction interchange amount</b>										
	Capped at €0.05	Capped at €0.05	Capped at €0.05	Capped at €0.05	Capped at €0.05	Capped at €0.05	Capped at €0.05	Capped at €0.05	Capped at €0.05	Capped at €0.05

Intra-Western fees apply to cross-border transactions where the issuer country and the merchant country are in the Mastercard Western subregion except when both the issuer and the merchant country are both in the Mastercard EEA subregion.

Full UCAF tier is applicable to any Mastercard Electronic card internet transactions only through the use of Mastercard Securecode through Universal Card Acceptance (UCAF) authentication.

PayPass – for transactions less than or equal to EUR 25 or its equivalent local currency. Transactions greater than EUR 25 or its equivalent local currency are processed under normal Mastercard acceptance criteria.

**Western Subregion includes: The 28 Member States of the European Union with the addition of:**

Switzerland, Andorra, Monaco, San Marino, and Holy See (Vatican City State), Antarctica, Greenland, Faroe Islands, Saint Barthelemy, Falklands Islands, Guernsey, Isle of Man, Jersey, Saint Helena, Ascension and Tristan Da Cunha Helena, South Georgia and the South Sandwich Islands.

**The 28 Member States of the European Union:**

Austria, Belgium, Bulgaria, Cyprus, Croatia, Czech Republic, Denmark, Estonia, Finland (including Aland Islands), France (including French Guiana, Guadeloupe, Martinique, Reunion, Mayotte, Saint Barthelemy, Saint Martin(FrenchPart), Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal (including Azores & Maderia), Romania, Slovakia, Slovenia, Spain (including Canary Islands, Ceuta, Melilla), Sweden and United Kingdom (including Gibraltar), Iceland, Liechtenstein, Norway (including Svalbard and Jan Mayen).



# Intra Fees – Eastern Subregion

## Mastercard Consumer Card Interchange Fees

## Mastercard Commercial Card Interchange Fees

Current rates as at 1 June 2018

Fee Tier	Mastercard Consumer Standard/Mastercard Electronic %	Mastercard Gold %	Mastercard Platinum %	Mastercard World/World Black Edition %	Mastercard World Elite/	Mastercard Prepaid Consumer %	Debit Mastercard/Debit Mastercard Prepaid/Debit Mastercard World/World Elite Debit Mastercard	Mastercard Corporate/Mastercard World Business/Mastercard Electronic Corporate/ Business Premium Debit %	Mastercard BusinessCard/Mastercard Professional Card/Mastercard Executive BusinessCard/Mastercard Corporate Executive Card/Mastercard Electronic Business Card/Debit Mastercard for Business %	Mastercard Purchasing %	Mastercard Fleetcard %	Mastercard Prepaid Commercial %
Contactless	1.14%	1.23%	1.90%	2.00%	2.10%	1.14%	1.14%	1.15%	1.15%	1.15%	1.15%	1.15%
MasterPass Wallet	n/a											
Chip	1.14%	1.23%	1.90%	2.00%	2.10%	1.14%	1.14%	1.75% (-0.30%)	1.70% (-0.30%)	1.75% (-0.30%)	1.75% (-0.30%)	1.70% (-0.30%)
Enhanced Electronic	1.29%	1.38%	1.90%	2.00%	2.10%	1.29%	1.29%	1.85% (-0.30%)	1.80% (-0.30%)	1.85% (-0.30%)	1.85% (-0.30%)	1.80% (-0.30%)
Merchant UCAF	1.29%	1.38%	1.90%	2.00%	2.10%	1.29%	1.29%	1.85% (-0.30%)	1.80% (-0.30%)	1.85% (-0.30%)	1.85% (-0.30%)	1.80% (-0.30%)
Full UCAF	1.49%	1.58%	1.90%	2.00%	2.10%	1.49%	1.49%	2.00% (-0.30%)	1.95% (-0.30%)	2.00% (-0.30%)	2.00% (-0.30%)	1.95% (-0.30%)
BASE	1.64%	1.73%	1.90%	2.00%	2.10%	1.64%	1.64%	2.25% (-0.30%)	2.10% (-0.30%)	2.25% (-0.30%)	2.25% (-0.30%)	2.10% (-0.30%)
Large Ticket Level 1 (Transactions greater than EUR 3,000)										1.60% + EUR 14.50	1.60% + EUR 14.50	
Large Ticket Level 2 (Transactions greater than EUR 10,000)										1.35% + EUR 39.50	1.35% + EUR 39.50	
<b>Refund transaction interchange amount</b>												
	Capped at €0.05	Capped at €0.05	Capped at €0.05	Capped at €0.05	Capped at €0.05	Capped at €0.05	Capped at €0.05	Capped at €0.05	Capped at €0.05	Capped at €0.05	Capped at €0.05	Capped at €0.05

Intra-Eastern Fees apply to cross-border transactions where the issuer country and merchant country are both in the Mastercard Eastern subregion.

### Eastern Subregion includes:

Albania, Armenia, Azerbaijan, Belarus, Bosnia and Herzegovina, Georgia, Israel, Kazakhstan, Kosovo (United Nations Mission in Kosovo), Kyrgyzstan, Macedonia, Moldova, Montenegro, Russian Federation, Serbia, Tajikistan, Turkey, Turkmenistan, Ukraine, and Uzbekistan.

# International Fees

## Mastercard Consumer Card Interchange Fees

Current rates as at 1 June 2018

Fee Tier	Mastercard Consumer %	Consumer Premium %	Consumer Super Premium%	Corporate/European Regulated Individual Pay/Mastercard Business Card/Mastercard Professional Card/ Mastercard Corporate Executive Business Card/Mastercard Executive Card/Mastercard Prepaid Commercial/Debit Mastercard for Business %	Purchasing/Fleetcard %
Consumer Standard	1.60%	1.85%	1.98%	2.00%	2.00%
Merchant UCAF	1.44%	1.85%	1.98%	n/a	n/a
Full UCAF	1.54%	1.85%	1.98%	n/a	n/a
Consumer Electronic	1.10%	1.85%	1.98%	1.85%	n/a
Large Ticket	n/a	n/a	n/a	n/a	0.90% + USD 30.00
Commercial Purchasing Data Rate II	n/a	n/a	n/a	n/a	1.70%
<b>Refund transaction interchange amount</b>					
	Capped at €0.05	Capped at €0.05	Capped at €0.05	Capped at €0.05	Capped at €0.05

Interregional interchange fees apply to transactions between a Customer established in the Mastercard Europe region and another Customer in a country outside the Mastercard Europe Region.

# Visa UK Domestic Fees

## Visa Consumer Card Interchange Fees

Current rates as at 1 June 2018

Interchange Fees	Immediate Debit & Prepaid £	Credit & Deferred Debit %	Charge Card %			
Contactless (£0.00 – £2.00)	0.20%	0.30%	0.30%			
Contactless (£2.01 – £10.00)						
Contactless (£10.01 – £15.00)						
Contactless (£15.01 – £20.00)						
Parking (£0.00 – £35.00)						
Vending (£0.00 – £15.00)						
EMV Chip						
Secure Electronic Commerce	0.20%	n/a	n/a			
UK V.me by Visa						
Electronic Commerce – Low Value Payment (£0.00 – £2.00). First transaction must be Secure E-Com						
Card Not Present – CVV2				0.30%	0.30%	
Recurring Transaction						
Card Not Present (CNP)				0.30%	0.30%	
Standard/Non-Electronic						
Airline – Chip Terminal						
Airline				n/a		
<b>Me2Me Registered Merchants*</b>						
Secure	0.20% (capped at £0.50)	n/a	n/a			
Non Secure	0.20% (capped at £1.00)	n/a	n/a			
<b>Standard Refund Interchange Fees</b>						
Refund – Card Present	0.20%	0.30%	0.30%			
Refund – MoTo and CNP						
Refund – E-Commerce						

**\* = Me2Me Merchant Criteria**

- a. Funds are being transferred by a cardholder to an account or portal in the cardholder's name
- b. Qualifying MCCs are: 6012, 6211, 9311, 9399
- c. Within the qualifying MCCs, the merchant has an Average Transaction Value for UK domestic consumer debit greater than £1,000, based on the previous calendar year

## Visa Commercial Card Interchange Fees

Current rates as at 1 June 2018

Interchange Fees	Immediate Debit & Prepaid £	Credit & Deferred Debit %	Charge Card %
Business – Secure	0.20% + £0.01 (MIF cap of £0.75 per transaction)	1.40%	n/a
Business – Non Secure	0.20% + £0.11 (MIF cap of £1.50 per transaction)	1.40%	n/a
Corporate	n/a	1.70%	n/a
Purchasing	n/a	1.70%	n/a
B2B Virtual Payments Programme <sup>4</sup>	n/a	2.00%	n/a

4. Virtual cards. Can only be accepted in CNP environments. Qualifying MCCs are: 3000 – 3300, 3351 – 3441, 3501 – 3999, 4112, 4131, 4411, 4511, 4582, 4722, 5962, 6513, 7011, 7012, 7032, 7033, 7298, 7512, 7513, 7519, 7991, 7997, 7999

# Intra Visa Europe Fees – EEA\* Markets

## Visa Consumer Card Interchange Fees

Current rates as at 1 June 2018

Interchange Fees	Immediate Debit %	Credit & Deferred Debit %
Contactless & Paywave Known & Variable (€0.00 to €20.00)	0.20%	0.30%
Secure	0.20%	0.30%
EMV Terminal online authorised or offline approved (exc Fallback)		
Paywave Transit & Contactless (above €20.00)		
Parking EMV terminal online authorised or offline approve (below €50.00)		
Vending EMV terminal online authorised or offline approved (below €20.00)		
Secure E-Commerce	0.20%	0.30%
<b>Non Secure</b>		
Electronic authorised – magstripe read online authorised		
Electronic data capture – magstripe read not authorised		
CVV2 Card Not Present		
Recurring		
Card Not Present		
Airline MCCs (n/a for Immediate Debit)		
Standard Non-Electronic or Reclassified		

\* Transactions where both the merchant and the issuer are within an EEA country

### EEA Markets:

Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden & UK.

### Applicable to the following transactions:

- EEA Issued Visa Europe cards transacting at EEA based merchants (in a different country)
- Non-EEA Issued Visa Europe cards transacting at EEA based merchants
- EEA issued Visa Europe cards transacting at Turkish merchants

## Visa Commercial Card Interchange Fees

Current rates as at 1 June 2018

Effective 13 October 2018

Interchange Fees	Immediate Debit	Credit & Deferred Debit %	Immediate Debit	Credit & Deferred Debit %
Business Standard	€ 0.60	1.45%	0.75%	1.60%
Business Debit Extended Access <sup>¥</sup>			0.75% + EUR 0.60	n/a
Business Parking	€ 0.60	1.30%	No Longer Available. Business EMV Rate Applies	
Business Vending	€ 0.60	1.30%		
Business EMV (including Contactless)	€ 0.60	1.30%	0.75%	1.35%
Business Electronic Online Authorised	€ 0.60	1.40%	0.75%	1.45%
Corporate/Purchasing Standard <sup>§</sup>	n/a	1.50%	n/a	1.85%
Corporate/Purchasing Parking	n/a	1.35%	No Longer Available. Business EMV Rate Applies	
Corporate/Purchasing Vending	n/a	1.35%		
Corporate/Purchasing EMV <sup>§</sup> (including Contactless)	n/a	1.35%	n/a	1.55%
Corporate/Purchasing Electronic Online Authorised <sup>§</sup>	n/a	1.45%	n/a	1.65%
B2B Virtual Payments Programme <sup>4</sup>	n/a	2.00%	n/a	2.00%
Intra-Europe Israel and Turkey <sup>∞</sup> Business Debit, Business Credit, Visa Corporate and Visa Purchasing			2.00%	2.00%

¥ = Effective 13 October 2018 through 31 December 2019, Visa Business debit cards issued from the following countries will qualify for the Business Debit

Extended Access rate: Bulgaria, Cyprus, Czech Republic, Germany, Greece, Hungary, Iceland, Latvia, Lithuania, Romania, Slovakia, Slovenia, Spain & Switzerland. Visa will review country qualification and communicate the results annually.

§ = Visa Purchasing acquirers may receive an additional interchange incentive of EUR 0.50 if they submit the transaction with additional data

∞ = Israel and Turkey issued commercial cards transacting in other Europe region countries (including a Turkey-issued card transacting in Israel and vice versa) and commercial cards from other Europe region countries transacting in Israel and Turkey

The intra-Europe EEA and non-EEA rates for Visa Business immediate debit products will also apply on a domestic basis to the following countries: Andorra, France, Greece, Hungary, Iceland, Liechtenstein, Luxembourg, Monaco, San Marino, Sweden and Vatican City.

4. Virtual cards. Can only be accepted in CNP environments. Qualifying MCCs are: 3000 – 3999, 4112, 4131, 4411, 4511, 4582, 4722, 5962, 6513, 7011, 7012, 7032, 7033, 7298, 7512, 7513, 7519, 7991, 7997, 7999

## V PAY Cards

Current rates as at 1 June 2018

Interchange Fees	V PAY
Contactless Low Value	0.20%
Secure	0.20%
Non-Secure	0.20%

# Intra Visa Europe Fees – Non-EEA\* Markets

## Visa Consumer Card Interchange Fees

Current rates as at 1 June 2018

Interchange Fees	Immediate Debit €	Credit & Deferred Debit %
Contactless (€0.00 to €20.00)	€0.06	0.50%
Variable Fare Contactless below €20.00	€0.06	0.50%
Known Fare Contactless below €20.00	€0.06	0.50%
Variable Fare Contactless above €20.00	€0.15	0.50%
<b>Secure</b>		
EMV Terminal online authorised or offline approved (exc Fallback)	€0.15	0.50%
Parking EMV terminal online authorised or offline approved (below €50.00)	€0.15	0.50%
Vending EMV terminal online authorised or offline approved (below €20.00)	€0.15	0.50%
Secure E-Commerce	€0.15	0.50%
V.me	€0.15	0.50%
<b>Non Secure</b>		
Electronic authorised – magstripe read online authorised	€0.16	0.60%
Electronic data capture – magstripe read not authorised	€0.22	0.70%
CVV2 Card Not Present	€0.16	0.60%
Recurring	€0.16	0.60%
Card Not Present	€0.22	0.70%
Airline MCCs (n/a for Immediate Debit)	n/a	0.75%
Standard Non-Electronic or Reclassified	€0.22	0.75%

\* Transactions where either the merchant or the issuer or both are within a non-EEA country

# Intra Visa Europe Fees – Non-EEA\* Markets (continued)

## Visa Commercial Card Interchange Fees

Current rates as at 1 June 2018

Effective 13 October 2018

Interchange Fees	Immediate Debit	Credit & Deferred Debit %	Immediate Debit	Credit & Deferred Debit %	
Business Standard	€0.60	1.45%	0.75%	1.60%	
Business Debit Extended Access <sup>Y</sup>		n/a	0.75% + EUR 0.60	n/a	
Business Parking		1.30%	No Longer Available. Business EMV Rate Applies		
Business Vending		1.30%			
Business EMV (including Contactless)		1.30%	0.75%	1.35%	
Business Electronic Online Authorised		1.40%	0.75%	1.45%	
Corporate/Purchasing Standard		n/a	1.50%	n/a	1.85%
Corporate/Purchasing Parking			1.35%	No Longer Available. Business EMV Rate Applies	
Corporate/Purchasing Vending			1.35%		
Corporate/Purchasing EMV <sup>§</sup> (Including Contactless)			1.35%	n/a	1.55%
Corporate/Purchasing Electronic Online Authorised <sup>§</sup>	1.45%		n/a	1.65%	
B2B Virtual Payments Programme <sup>4</sup>	n/a	2.00%	n/a	2.00%	
Intra-Europe Israel and Turkey <sup>∞</sup> Business Debit Business Credit Visa Corporate and Visa Purchasing			2.00%	2.00%	

### Non-EEA Markets

Andorra, Greenland, Israel, Monaco, San Marino, Switzerland, Turkey, Vatican City.

<sup>Y</sup> = Effective 13 October 2018 through 31 December 2019, Visa Business immediate debit cards issued from the following countries will qualify for the Business Debit Extended Access rate: Bulgaria, Cyprus, Czech Republic, Germany, Greece, Hungary, Iceland, Latvia, Lithuania, Romania, Slovakia, Slovenia, Spain & Switzerland. Visa will review country qualification and communicate the results annually.

<sup>§</sup> = Visa Purchasing acquirers may receive an additional interchange incentive of EUR 0.50 if they submit the transaction with additional data

<sup>∞</sup> = Israel and Turkey issued commercial cards transacting in other Europe region countries (including a Turkey-issued card transacting in Israel and vice versa) and commercial cards from other Europe region countries transacting in Israel and Turkey.

The intra-Europe EEA and non-EEA rates for Visa Business debit products will also apply on a domestic basis to the following countries: Andorra, France, Greece, Hungary, Iceland, Liechtenstein, Luxembourg, Monaco, San Marino, Sweden and Vatican City.

<sup>4</sup>. Virtual cards. Can only be accepted in CNP environments. Qualifying MCCs are: 3000 – 3300, 3351-3441, 3501-3999, 4112, 4131, 4411, 4511, 4582, 4722, 5962, 6513, 7011, 7012, 7032, 7033, 7298, 7512, 7513, 7519, 7991, 7997, 7999

## V PAY Cards

Current rates as at 1 June 2018

Interchange Fees	V PAY
V PAY – Contactless Low Value Payment (below €20.00)	€0.06
V PAY – EMV	€0.15
V PAY – Electronic Commerce	€0.15
V PAY – V.me by Visa (V PAY transactions are not eligible for V.me by Visa incentive rates)	€0.15
V PAY – Non Qualified	€0.22

Any V PAY transactions incorrectly submitted for the fees listed above will qualify for the equivalent Visa consumer immediate debit rate

# Visa International Fees

## Visa Consumer Card Interchange Fees

Current rates as at 1 June 2018

Interchange Fees	Immediate Debit	Credit & Deferred Debit %
Chip Full PIN (Chip Terminal, Chip Card, PIN Authorised)		1.10%
Chip Full (Chip Terminal, Chip Card)		1.10%
Chip Terminal		1.00%
Electronic (Not full Chip data terminal, Mag-stripe card)		1.10%
Chip ISS (Mag-stripe Terminal, Chip Card)		1.20%
Secure eCom		1.44%
Airline		1.10%
Airline Chip		1.00%
Airline Chip Full		1.10%
Airline Chip Full PIN		1.10%
Standard		1.60%
Contactless Transactions can qualify for different rates depending on the POS Entry Mode		
POS Entry Mode 07 = Chip CardRead-Proximity Indicator		1.00%
POS Entry Mode 91 at a Chip Terminal (POS Terminal Capability = 05)		1.00%
POS Entry Mode 91 at Magstripe Only Terminal (POS Terminal Capability = <05>)		1.10%
<b>Visa Infinite &amp; Visa Signature Fees</b>		
Visa Super Premium		1.97%

## Visa Commercial Card Interchange Fees

Current rates as at 1 June 2018

Interchange Fees	Immediate Debit	Credit & Deferred Debit %
Business/Corporate/Purchasing		2.00%
Visa Premium (Visa Platinum)		1.80%
B2B Virtual Payments Programme <sup>1</sup>		2.00%

1. Virtual cards. Can only be accepted in CNP environments. Qualifying MCCs are: 3000 – 3300, 3351 – 3441, 3501 – 3999, 4112, 4131, 4411, 4511, 4582, 4722, 5962, 6513, 7011, 7012, 7032, 7033, 7298, 7512, 7513, 7519, 7991, 7997, 7999

# Republic of Ireland Domestic Fees

## Visa Consumer Card Interchange Fees

Current rates as at 1 June 2018

Interchange Fees	Immediate Debit ppt £	Credit & Deferred Debit %
<b>Secure</b>		
Contactless Low Value under €15.00		n/a
Contactless between €15.00 and €30.00		
EMV Terminal online authorised or offline approved (fallback excluded)	0.105% (Capped at €0.50)	0.30%
Secure Electronic Commerce		
<b>Non Secure</b>		
Standard Non-Electronic or Reclassified	0.105% (Capped at €1.00)	0.30%

## Visa Commercial Card Interchange Fees

Current rates as at 1 June 2018

Interchange Fees	Immediate Debit	Credit & Deferred Debit %
Non-Secure Business Debit	€0.15 + 0.20% (Capped at €2.00 per transaction)	n/a
Secure Business Debit	€0.01 + 0.20% (Capped at €1.00 per transaction)	n/a
Business Standard Credit		1.45%
Business Electronic Online Authorised		1.40%
Business EMV Chip		1.30%
Business – Parking & Vending		1.30%
Corporate/Purchasing Standard		1.50%
Corporate/Purchasing Parking		1.35%
Corporate/Purchasing Vending		1.35%
Corporate/Purchasing EMV		1.35%
Corporate/Purchasing EA		1.45%
B2B Virtual Payments Programme <sup>4</sup>		2.00%

4. Virtual cards. Can only be accepted in CNP environments. Qualifying MCCs are: 3000 – 3300, 3351 – 3441, 3501 – 3999, 4112, 4131, 4411, 4511, 4582, 4722, 5962, 6513, 7011, 7012, 7032, 7033, 7298, 7512, 7513, 7519, 7991, 7997, 7999



# Republic of Ireland Domestic Fees

## Mastercard Consumer Card Interchange Fees (Credit) Current rates as at 1 June 2018

Fee Tier	Mastercard Consumer, Mastercard Electronic %	Mastercard World %	Mastercard World Elite/World Signia %
Contactless	0.30%	0.30%	0.30%
Chip & Pin			
Enhanced Electronic			
Merchant UCAF			
Full UCAF			
Base			
<b>Refund transaction interchange amount</b>			
	Capped at €0.05	Capped at €0.05	Capped at €0.05

Merchant UCAF = Merchant offers 3D Secure Code  
Full UCAF = 3D Secure Merchant and Secure Code enrolled Cardholder

## Mastercard Consumer Card Interchange Fees (Debit) Current rates as at 1 June 2018

Fee Tier	Maestro, Maestro Prepaid	Debit Mastercard	Prepaid %			
Contactless	0.10%	0.10%	0.10%			
Chip & Pin						
Enhanced Electronic						
Merchant UCAF						
Full UCAF						
Secure eCom						
MoTo						
Base						
<b>Refund transaction interchange amount</b>						
				Capped at €0.05	Capped at €0.05	Capped at €0.05

## Mastercard Commercial Card Interchange Fees

Current rates as at 1 June 2018

Fee Tier	Mastercard Corporate/ Mastercard FleetCard/ Mastercard Purchasing Card	Mastercard Business/ Mastercard Prepaid Commercial/ Mastercard Professional Card	Debit Mastercard for Business/ Mastercard Corporate Prepaid	Business Premium Debit
Contactless	1.50%	1.25%	0.70%	0.95%
Chip & PIN	1.50%	1.25%	0.70%	0.95%
Enhanced Electronic	1.60%	1.35%	1.10%	1.35%
Merchant UCAF	1.60%	1.35%	0.80%	1.05%
Full UCAF	1.75%	1.50%	0.95%	1.20%
BASE	1.90%	1.65%	1.10%	1.35%
Large Ticket Level 1 (Transactions greater than EUR 3,000)	1.00% + €20.00			
Large Ticket Level 2 (Transactions greater than EUR 10,000)	0.75% + €45.00			
<b>Refund transaction interchange amount</b>				
	Capped at €0.05	Capped at €0.05	Capped at €0.05	Capped at €0.05

Incentive fees of -0.30% for Mastercard FleetCard and Mastercard Purchasing apply if the acquirer meets the requirements and provides the required additional data.

# Mastercard Global Wholesale Travel Transaction Program

Current rates as at 1 June 2018

Business Segment	MCCs		Commercial Business-to-Business Virtual Account Numbers
Airlines	MCC 300-3299	Airlines, Airline Carriers	2.00%
	MCC 4511	Air Carriers, Airlines – not elsewhere classified	
Automobile/Vehicle Rental	MCC 3351-3500	Car Rental Agencies	
	MCC 7512	Automobile Rental Agency – not elsewhere classified	
	MCC 7513	Truck Rental	
	MCC 7519	Motor Home & Recreational Vehicle Rental	
Cruise/Steamship	MCC 4411	Cruise/Steamship	
Global Wholesale Travel Other	MCC 4131	Bus Lines	
	MCC 4582	Airports, Airport Terminals/Flying Fields	
	MCC 4722	Travel Agencies & Tour Operators	
	MCC 5962	Direct Marketing – Travel-Related Arrangement Services	
	MCC 6513	Real Estate Agents & Managers – Rentals	
	MCC 7032	Recreational & Sporting Camps	
	MCC 7033	Campgrounds & Trailer Parks	
	MCC 7012	Timeshares	
	MCC 7298	Health & Beauty Spas	
	MCC 7911	Tourist Attractions & Exhibits	
Hotels & Motels	MCC 7997	Clubs – Country Clubs, Membership (Athletic, Recreation, Sports), Private Golf Courses	
	MCC 7999	Recreation Services – not elsewhere classified	
	MCC 3501-3999	Lodging – Hotels, Motels, Resorts	
Hotels & Motels	MCC 7011	Lodging – Hotels, Motels, Resorts – not elsewhere classified	
	MCC 4112	Passenger Railway	
<b>Refund transaction interchange amount</b>			
	Capped at €0.05		Capped at €0.05

The Global Wholesale Travel Transaction Program (GWTP) does not have geographic restriction. Mastercard defines the rate and announces it to all customers through regional interchange bulletins. The same criteria is used by all participating issuers and acquirers regardless of where the transaction is issued or acquired. Therefore interchange rates apply to wholesale travel transactions that are acquired anywhere in the world and that are initiated with virtual Mastercard account numbers issued anywhere in the world.

Note: This program is NOT open to all issuers by default. Mastercard will determine which Issuers are eligible and will decide which Issuers can participate in the programme.



LLOYDS BANK

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