



LLOYDS BANK

Cardnet transparency and disclosure items.

	Interchange	Scheme Fees
UK Domestic Credit Cards		
Visa Credit (Including Visa V pay / Electron Credit / Premium)	0.30%	0.023% + 0.810p
Mastercard Credit (includes World/Premium/Signia)	0.30%	0.029% + 0.983p
Diners/Discover (consumer credit cards issued within the EU)	0.30% to 1.75%	0.15%
UK Domestic Debit Cards		
Visa Consumer Debit	0.20%	0.0180% + 0.810p
Mastercard/ Maestro Debit	0.20% to 1.90%	0.029% + 0.983p
UK Domestic Commercial Cards		
Visa Corporate, Purchasing and Business Cards	1.35% to 1.85%	0.023% + 0.810p
Visa Business Debit	0.50% to 1.15%	0.0180% + 0.810p
Mastercard Corporate, Purchasing and Business Cards	0.70% to 2.25%	0.029% + 0.983p
Diners/Discover	0.30% to 1.75%	0.15%
EEA (INTRA) / International Cards		
Visa	0.20% to 2.00%	0.473% + 10.111p
Mastercard	0.20% to 2.00%	0.029% + 10.391p
Diners/Discover (Consumer Cards issued outside of the EU)	0.30% to 1.75%	0.15%
Other (These card types cannot be processed as a Dynamic Currency Conversion Transaction)		
JCB (Available on the Multi Currency Platform)	0.20% to 2.75%	0.0500% +Auth 2.5641p and Settlement 2.5641p
UPI (Available on the Multi Currency Platform)	0.20% to 1.50%	0.0010% to 0.20% + 0.3419p to 0.5128p

Scheme Fees

Scheme Fees are paid by us to the Card Schemes on each individual transaction. In addition to the scheme fees disclosed above, Cardnet are also charged the following fees: 0.045% for all EEA (Intra)Mastercard/Maestro Cross Border Transactions, 0.45% for all International Mastercard/Maestro Cross Border Transactions, 0.025% for all Mastercard UK Domestic/EEA (Intra) Card Not Present transactions, 0.025% for all Mastercard UK Domestic/EEA (Intra) MOTO transactions, 0.05% for all Mastercard International Card Not Present Transactions, 0.05% for all Mastercard International MOTO transactions, 0.010% for all Visa Domestic Card Not Present transactions, 0.10% for all Visa EEA(Intra) / International Card Present transactions and 0.15% for all Visa EEA (Intra) /International Card Not Present transactions and 0.55% for International Card Not Present transactions.

Interchange Fees

Interchange Fee is a fee paid by us through the Card Schemes to the Card Issuer on each individual Transaction. Interchange rates are set centrally by the Card Schemes on an industry wide basis. Different Interchange fees will apply to Mastercard Eastern/Western Sub Regions/Visa EEA Markets and International Transactions. For full list of interchange rates and processing methods, visit www.lloydsbankcardnet.com/interchange

Interchange and Scheme Fees are correct as of June 2022 printing but may vary.

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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
Lloyds Bank plc is covered by the Financial Ombudsman Service.
(Please note that due to the eligibility criteria of this scheme not all Lloyds Bank customers will be covered.)