



LLOYDS BANK

Cardnet transparency and disclosure items.

	Interchange	Scheme Fees
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%
Debit Cards		
Visa Consumer Debit	0.20%	0.0180% + 0.810p
Mastercard/ Maestro Debit	0.2% to 2.00%	0.029% + 0.983p
Commercial Cards		
Visa Corporate, Purchasing and Business Cards	1.40% to 1.70%	0.023% + 0.810p
Visa Business Debit	0.30% + £0.05 ¹ (Cap of £5.00 per transaction)	0.0180% + 0.810p
Mastercard Corporate, Purchasing and Business Cards	0.40% to 2.25%	0.029% + 0.983p
Diners/Discover	0.30% to 1.75%	0.15%
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%
Additional E-Commerce and Moto Scheme Fees		
Visa UK & EU		0.0100%
Visa International		0.5500%
Mastercard UK & EU E-Commerce		0.0236%
Mastercard UK & EU Moto		0.0236% + 0.0250%
Mastercard International E-Commerce		0.0500%
Mastercard International Moto		0.0500% + 0.0500%
Other (These card types cannot be processed as a Dynamic Currency Conversion Transaction)		
JCB (Available on the Multi Currency Platform)	0.2000% to 2.7500%	0.0500% +Auth 2.5641p and Settlement 2.5641p
UPI (Available on the Multi Currency Platform)	0.2000% to 1.5000%	0.0010% to 0.20% + 0.3419p to 0.5128p

Interchange & Scheme Fees

¹This is the interchange fee for Secure Visa Business Debit Transactions. The interchange fee for Non Secure Visa Business Debit Transactions is 0.30% + £0.05 (Cap of £5).

Additional Disclosure Scheme Fees

A scheme fee of 0.045% will apply to all Intra Mastercard/Maestro Cross Border Transactions. A scheme fee of 0.45% will apply to all international Mastercard/Maestro Cross Border Transactions.

Interchange & Scheme Fees

Interchange Fee is a fee paid by us through 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 March 2021 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.)