

Cardnet transparency and disclosure items

(These are components of your Service Charge, not additional charges)

	Interchange	Scheme Fees
Credit Cards		
Visa Credit (Including Visa V pay / Electron Credit / Premium)	0.30%	0.0140% + 0.4880p
Mastercard Credit (includes World/Premium/Signia)	0.30%	0.0281% + 0.7000p
Diners/Discover (consumer credit cards issued within the EU)	0.30% to 1.75%	0.1500%
Debit Cards		
Visa Consumer Debit	0.20%	0.0100% + 0.4880p
Mastercard/ Maestro Debit	0.20%	0.0281% to 0.0425% + 0.7000p
Commercial Cards		
Visa Corporate, Purchasing and Business Cards	1.40% to 1.70%	0.0140% + 0.4880p
Visa Business Debit	0.20% + £0.01 ¹ (Cap of 75p per transaction)	0.0100% + 0.4880p
Mastercard Corporate, Purchasing and Business Cards	0.40% to 2.25%	0.0281% + 0.7000p
Diners/Discover	0.30% to 1.75%	0.15%
International Cards		
Visa (Consumer)	1.00% to 1.97%	0.460% + 6.4920p
Visa (Commercial)	1.10% to 2.00%	0.460% + 6.4920p
Mastercard/Maestro (Consumer)	1.10% to 1.98%	0.0281% + 9.5410p
Mastercard/Maestro (Commercial)	1.10% to 2.00%	0.0281% + 9.5410p
Diners Card (Consumer Cards issued outside of the EU)	0.30% to 1.75%	0.1500%
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
Multi currency – Card types authorised and service charges		
Visa	0.2000% to 1.9700% ¹	0.0100% + 0.4880p to 0.460% + 6.4920p
Mastercard	0.2000% to 2.2500%	0.0281% + 0.7000p to 0.0281% + 9.5410p
Commercial Cards	0.4500% to 2.2500%	0.0100% + 0.4880p to 0.0281% + 9.5410p

¹This is the interchange fee for Secure Visa Business Debit Transactions. The interchange fee for Non Secure Visa Business Debit Transactions is 0.20% + £0.11 with a cap of £1.50.

Additional Scheme Fees

Scheme Fees are paid by us to the Card Schemes on each individual Transaction.

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. A scheme fee of 0.01% will apply to all Visa Domestic/Intra Ecom Transactions. A scheme fee of 0.1% will apply to all Visa International Ecom Transactions. Interchange Fee is a fee paid by us 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 <https://lloydsbankcardnet.com/interchange>. **Interchange rates are correct as of December 2017 but may vary. Scheme Fees are correct as of April 2018 but may vary (your Service Charge is based on these).**