

## How to make a payment

Payments to Lloyds Bank plc can be made by Telegraphic Transfer, Cheque or Direct Debit or Standing Instruction. Please be aware that payments sent from **third party** accounts will be subject to verification requirements and may not be accepted.

### Telegraphic Transfer

Telegraphic Transfers can be arranged through your local bank. Please choose the currency you wish to remit and then refer to our bank account details for the respective currency from the table below.

Please instruct your remitting bank to format your payment instruction as an **international payment** except HKD payment made in HK and include the following information –

- For the field “**Account with Institution**” (Field 57 in the SWIFT MT103) please complete with **Lloyds Bank**
- For the field “**Beneficiary Customer**” (Field 59 in the SWIFT MT103) please complete with **your loan account number and your name**

If you are sending the payment through internet banking, from any bank worldwide, please ensure you select ‘**foreign/international payment**’ and not ‘domestic payment’ and include the above information relating to fields 57 and 59. This service may not be available to all customers.

In addition, to ensure the funds are valued on the day of receipt, please request your bank to format the payment as detailed below:

Please forward the MT103 (Payment Advice) message 2 days prior to value date to – **Lloyds Bank plc (SWIFT address: LOYDHKHH)**

**Please remember to quote the purpose of transfer and your account number in your remittance instructions as the reference.**

Please note that all remittance charges from your bank and their intermediate bank(s), if any, must be borne by you. Lloyds is not responsible for any charges deducted by other banks, including charges to receive funds for loan repayment by the relevant beneficiary bank.

**Note:** You may have established foreign currency bank accounts in the country of the respective currency, and may wish to arrange transfers from those accounts to our nominated bank accounts. We wish to bring to your attention that such foreign currency bank accounts are likely to be maintained within an overseas retail branch network whereas our nominated bank accounts are international in nature. Since regulations and banking networks vary among countries and banks, it is possible that requests for transfers in the manner described above may be declined by your bank, or additional charges imposed or you may experience delays in the transfer process. We recommend you to check with your bank for further details.

### Cheque

If you are sending the payment by cheque please ensure it is sent at least 4 weeks prior to your next payment date to avoid additional charges. Please be reminded that we do not accept cheques in either HKD or SGD. Cheques sent to Lloyds Bank plc to process will be subject to cheque handling fees as per our schedule of charges.

## Bank account details for account numbers beginning 04 / 06 / 08 / 09:

Swift address: LOYDHKHH

Currency	Correspondent Bank	Details of Account	Lockbox Account Details
AUD	Australia & New Zealand Banking Group Ltd ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands, Victoria, AUSTRALIA 3008 Swift Address: ANZBAU3M	Account Name: Lloyds Bank plc Account No.: 211771AUD00001 BSB No.: 013-024	
CAD	Bank of Montreal P.O. Box 6002, Postal Station Place d'Armes, Montreal, Quebec H2Y 3S8 CANADA Swift Address: BOFMCAM2	Account Name: Lloyds Bank plc Account No.: 31441002644	CAD cheque payments may be sent directly to: Bank of Montreal Bank Address: 3398 Harvester Road, Burlington, Ontario L7N 3M7, CANADA Attn: CBA – International Operations Account No.: 31441002644
CHF	UBS AG, Zurich Global Services, Europestrasse 1, Post Office Box, CH8098 Zurich, SWITZERLAND Swift Address: UBSWCHZH80A	Account Name: Lloyds TSB Pacific Limited Account No.: 0230-93915.05A IBAN No.: CH48 0023 0230 0939 1505A	
EUR	Lloyds Bank plc International Service Centre, P.O. Box 63 2 Brindleyplace, Birmingham, West Midlands B1 2AB, UNITED KINGDOM Swift Address: LOYDGB2L Sort Code: 30-96-34	Account Name: Lloyds Bank plc Account No.: 59009376 IBAN No.: GB66 LOYD 3096 3459 0093 76	
GBP	Lloyds Bank plc International Service Centre, P.O. Box 63 2 Brindleyplace, Birmingham, West Midlands B1 2AB, UNITED KINGDOM Swift Address: LOYDGB2L Sort Code: 30-96-34	Account Name: Lloyds Bank plc Account No.: 01010949 IBAN No.: GB71 LOYD 3096 3401 010949	GBP cheque payments may be sent directly to: Lloyds Bank plc Bank Address: iPSL, International Service Centre, Blaise Pascal House, 100 Pavillion Drive, Northampton NN4 7YP, UNITED KINGDOM Attn: Foreign Cheques Section Lockbox Service Lockbox Account No.: 01011066
	<b><u>For Lloyds Banking Group internet and phone banking</u></b> Lloyds TSB P.O. Box 10, 9 Broad Street St Helier, Jersey JE4 8NG CHANNEL ISLANDS Sort Code: 30-94-61	Account Name: Hong Kong Mortgage Account No: 04821493	
HKD*	The HongKong & Shanghai Banking Corporation Ltd 1 Queen's Road Central HONG KONG Swift Address: HSBCHKHHHKH	Account Name: Lloyds Bank PLC, Hong Kong Account Number: 002-873172-002	
JPY	Sumitomo Mitsui Banking Corporation 1-2, Marunouchi 1-chome, Chiyoda-ku, Tokyo 100-0005 JAPAN Swift Address: SMBCJPJT	Account Name: Lloyds Bank plc Account No.: 5081	
NZD**	ANZ National Bank Limited ANZ Tower, Level 6, 215-229 Lambton Quay, P.O. Box 1492, Wellington NEW ZEALAND Swift Address: ANZBNZ22058	Account Name: Lloyds Bank plc Account No.: 211771-00001	
SGD	Standard Chartered Bank 6 Battery Road, SINGAPORE 049909 Swift Address: SCBLSGSG	Account Name: Lloyds Bank plc, IMS Branch Code: 001 Account No.: 01-026-2029-6	
USD	Bank of America N.A. 222 Broadway, 14 Floor, NY 10038-2510, USA Swift Address: BOFAUS3N / ABA No. 026009593	Account Name: Lloyds Bank plc, IMS CHIPS UID: 096271 Account No.: 6550491522	USD cheque payments may be sent directly to: Bank of America Lockbox Services Via Mail: Lloyds Bank plc, P.O. Box 846067, Dallas, TX 75284-6067, USA Via Courier: Lockbox 846067, 1950 N. Stemmons Freeway, Suite 5010, Dallas, TX 75207, USA Note: Please place <u>Lloyds Bank plc</u> in the reference area of the airbill.

\* Available to customers remitting payment through Internet Banking from HSBC accounts in Hong Kong via Bill Payment option, inputting 'Bill Payee A/C number' as your loan account number, omitting the 'L'

\*\* Not available to customers remitting payment through Internet Banking in New Zealand

## How to make a loan repayment

As well as Telegraphic Transfer and Cheque, you can also settle your loan repayment by Direct Debit or Standing Instruction.

### Direct Debit

Selecting our Direct Debit payment option means you do not have to do anything more than complete the authorisation form, then leave the rest to us. We will debit your selected account and value on your payment due date, whether your loan currency is same as your bank account currency or not. Direct Debit payments are available to any customer who maintains an account at –

- A GBP Account held in U.K.; or
- A local bank account in Hong Kong or Singapore, held in HKD or SGD; or
- A Lloyds Bank Premier International Account held in EUR or USD; or
- An AUD Account held in Australia; or
- A USD Account held in U.S.

Please contact us to obtain a relevant Direct Debit Authorisation Form and send to our office address shown on the Contact Us page overleaf. Please note that it can take up to 4 weeks for this process to be completed, therefore please ensure sufficient time is allowed before your next payment is due. You will receive confirmation of your direct debit set up within 6 weeks. In the meantime you should continue to settle your mortgage payments by separate arrangement. Please contact us if you do not receive our confirmation.

If your loan currency differs from the currency of your bank account, you may call us anytime (during rate fixing hours\*) up to 6 business days for GBP Direct Debit or 3 business days for non-GBP Direct Debit before your payment due date to pre-book the exchange rate. If you choose not to pre-book the rate, the conversion rate will be fixed at 11am United Kingdom Time (GMT 0 / +1 hour) 6 business days for GBP Direct Debit or 3 business days for non-GBP Direct Debit prior to the payment due date. We wish to bring your attention that failure in settling the loan payment renders the foreign exchange transaction void. We reserve the right to claim from you any losses that may arise and any costs that may be incurred in association with reversing the foreign exchange transaction.

Please ensure equivalent funds are available for collection up to 6 business days for GBP Direct Debit or 3 business days for non-GBP Direct Debit prior to your next payment due date.

If you want to cancel or suspend your Direct Debit, please advise us at least 6 business days for GBP Direct Debit or 3 business days for non-GBP Direct Debit before the payment due date.

**\* Rate Fixing Hours: 8am to 4pm, United Kingdom Time and Business Days (GMT 0 / +1 hour).**

## Standing Instruction

If you wish to set up a Standing Instruction (for fixed repayment amounts), please contact your own remitting bank directly. Please note that all remittance charges from your bank and their intermediate bank(s), if any, must be borne by you. Lloyds is not responsible for any charges deducted by other banks, including charges to receive funds for loan repayment by the relevant beneficiary bank.

## Pre-booking and FX rate

You may settle the regular loan repayment in a currency different than that of the loan. The acceptable currencies to the bank are AUD, CAD, CHF (Swiss Franc), EUR, GBP, HKD, JPY, NZD, SGD & USD.

If you would like to fix the exchange rate for your next regular loan repayment please contact us by phone on +852 2847 3111 / +65 6416 2848 anytime before your next payment due date during rate fixing hours\* and we will advise you the exact payment due amount in the foreign currency. Once we have confirmed the exchange rate over the phone, the transaction is completed and we will then fax or email you a confirmation with details of the transaction and instruction on how to make payment.

**\* Rate Fixing Hours: 8am to 4pm, United Kingdom Time and Business Days (GMT 0 / +1 hour).**

Toll Free phone number from Malaysia	1-800-81-7654
Phoning from Hong Kong	(852) 2847 3131
Phoning from Singapore	(65) 6416 2890
International Number	(44) 01422 861098
UK Free phone	0800 092 7227
UK Inclusive minutes	0345 835 6612
E-Mail	ims@lloydsbank.co.uk

## Contact Us

If you have an enquiry regarding your Loan, please contact our Customer Service Team by

### Phone

**United Kingdom**  
(44) 01422 861098

### Working Hours

7am to 5pm, United Kingdom Time and Business Days (GMT 0 / +1 hour)

### Fax

**United Kingdom**  
(44) 01422 868378

### Email

[ims@lloydsbank.co.uk](mailto:ims@lloydsbank.co.uk)

### Post

IMS Customer Service  
PO Box 844  
Trinity Road  
Halifax HX1 9RB  
United Kingdom