

## HOW TO MAKE LOAN REDEMPTION

### USING YOUR FUNDS

We need you to complete and return the Full Repayment of Loan (using own funds) form before we can proceed with your request. Your request may be delayed if any information we require is missing. Please make sure you have read the important notice section of the form before signing. For corporate account customers, please sign the form with the company stamp as appropriate.

### CHARGES AND COSTS

	Details
NOTARISATION FEE	This is based on respective jurisdictions  Fees vary according to the legal requirements of the relevant jurisdictions, indicative fees will be advised when request is made.
FUNDING BREAK COST	This applies if you choose to fully repay your loan on a different date from the next scheduled payment due date, covering the cost the Bank incurs when breaking a fixed deal.  Calculation for the cost as follows:  "Outstanding loan principal" x "No. of day from intended full repayment date to next scheduled payment due date" x "funding break cost rate/ 365 or 360 days" 365 days for GBP, HKD and SGD loans 360 days for other currencies loans
LEGAL COSTS	All legal costs incurred in connection with the settlement and discharge of mortgage will be covered by you.

### IMPORTANT INFORMATION

	Your action
LOAN ROLLOVER	Your loan will be rolled over to the intended full repayment date on the next scheduled payment due date. Please therefore let us know at least 2 business days before the next scheduled payment due date if the intended full repayment date has been changed.
ARREARS PAYMENTS	It is your obligation to settle any payments due to the Bank. Any arrears payments will be subject to overdue interest.
SETTLE YOUR LOAN IN A DIFFERENT CURRENCY	If you want to settle your loan in a currency different from the original loan currency, you can contact the redemption officer at least 4 business days prior to intended full repayment date and before 3.30 p.m. United Kingdom time to fix the foreign exchange rate for the full repayment monies. <b>PLEASE NOTE:</b> If we do not hear from you, we will apply the Bank's prevailing foreign exchange rate at 11.00 a.m. United Kingdom time 3 business days prior to intended full repayment date for the conversion.  Once the foreign exchange rate has been executed, the contract cannot be cancelled or modified. The Bank is not responsible for any losses and costs that may incur in terms of reversing the foreign exchange contract.
RELEASE TITLE DOCUMENTS	Upon receipt and clearance of the final payout proceeds, we will inform the appointed solicitor for processing the discharge of mortgage. The solicitor will send you the title documents after you have settled the legal costs. Please also ensure you have provided us with accurate solicitor details.
APPOINTMENT OF OUR PANEL SOLICITORS	We may be required to appoint our panel solicitors in certain jurisdictions to act on the Bank's behalf.

Please do not hesitate to contact us if you have any queries.

# Full repayment of loan (using own funds)

For personal customers and corporate customers

## 1 Your account details

Please write clearly in the white spaces with capital letters or cross the boxes.

Name of customer(s) (or business name if applicable)

First customer

Second customer

Loan account number

□ □ - □ □ □ □ □ □ □ □ - L □ □ □

Contact telephone number

( )

Email address

## 2 Your source of funds details

 Funds from third party

Relationship with customer

Purpose of payment

 Income/bonus

Profession

Annual Income

Bonus

 Sale of other properties

Address of property

 Sale of investment

Details of investment

 Others

Please specify

## 3 Your payment details

Repayment currency

Repayment date \*

D D / M M / Y Y Y Y

 Telegraphic Transfer (please provide copy of remittance advice when available)

## 4 Release of property

After the entire loan outstanding (including all principal amounts, accrued interest, costs, fees, charges and other amounts payable) has been repaid or paid in full, please forward the title deeds and documents of the mortgaged property to the following solicitors to proceed with the discharge formalities. I/We undertake to pay the solicitors all legal fees and disbursements that are incurred in the course of processing the discharge.

Address of property

 Panel solicitor arranged by Lloyds Bank (not applicable to property in United States) My own solicitor (details below)

Name of firm

Name of contact person

Address

Telephone number

( )

Fax number

( )

Email address

We will send the title deeds to the correspondence address held in our records once full repayment has been completed, unless you notify us otherwise.

## 5 Your confirmation

I/We confirm that I/we have read and understood the Important Notice below and the instruction will be processed in accordance with the Banking Services terms and conditions.

Please print name

First customer

Please print name

Second customer

Your signature

Additional signature if required by your signing instructions held with the Bank

D D / M M / Y Y Y Y

D D / M M / Y Y Y Y

1. Please return this form by email then forward the original by post.  
By email: [imsredemption@lloydsbank.co.uk](mailto:imsredemption@lloydsbank.co.uk)  
By post: Lloyds Bank plc, IMS Customer Service, PO Box 3413, Sheffield, South Yorkshire, S4 7YB, United Kingdom
- \* 2. This application form should reach us at least 7 business days prior to the intended full repayment date.
3. Full repayment monies must be credited to the Bank's designated account before or on the specified full repayment date with advice to us. Any late receipt of funds will be subject to interest charges, which vary according to the loan currency.
4. For fixed loans, any full repayment not made on the next scheduled payment due date will be subject to funding break cost, which is calculated on the breakage costs incurred for the funding term.
5. Where the signing instructions for your account require instructions to be given to us by more than one account holder/authorised signatory, please ensure that all necessary persons complete and sign Section 5 ('Your confirmation') before returning this form to the Bank.
6. If you currently have a Principal & Interest loan and pay by direct debit we will collect the final regular instalment by direct debit, unless instructed otherwise.
7. We may contact you on receipt of this form for further information to support your request.