
INTEREST RATES AND BANKING CHARGES GUIDE

For personal bank accounts with
Lloyds Bank International Limited and
Lloyds Bank (Gibraltar) Limited

Rates correct as at 20 April 2015



LLOYDS BANK

Premier International Account

(For Accounts Opened After 28 November 2014)

Credit Interest Rates

Sterling Premier International Account

(Only available through Lloyds Bank International Limited).

There are no interest rates payable on credit balances at this time.

US Dollar Premier International Account

There are no interest rates payable on credit balances at this time.

Euro Premier International Account

There are no interest rates payable on credit balances at this time.

Note: We calculate interest on a daily basis on cleared credit balances. Where interest is payable, it is paid on the 9th day of each month. All interest rates are variable and subject to change.

Tariff for Account Operation and Debit Cards

Our tariff for some standard services is shown below. Other charges are available on request.

Monthly Fee	There is no monthly fee for the Premier International Account.
Debit Cards	On Sterling, US Dollar or Euro Accounts – no charge
ATM Limit	Sterling Premier Debit Card £500 US Dollar Premier Debit Card \$750 Euro Premier Debit Card €750
Credit Facilities Sterling Account – Planned Overdraft	How much we lend (if any) is subject to our assessment of your personal circumstances. Overdrafts are also repayable on demand.
Monthly Planned and Unplanned Overdraft debit interest rate (Sterling Accounts only)	1.23% (EAR 15.8%)

Tariff for Account Operation and Debit Cards (continued)

Overdraft Buffer Zone (Sterling Accounts only)	£50			
		<p>A buffer zone is an additional fee-free overdraft amount that we provide on a Planned Overdraft to give customers some flexibility.</p> <p>If you go over your account's buffer zone we will charge you the Unplanned Overdraft fees and the daily fee will be worked out on the entire balance of your Unplanned Overdraft (including the amount covered by your buffer zone).</p>		
US Dollar and Euro Accounts – Planned Overdraft	No Planned Overdraft facilities are available for these accounts			
Unplanned Overdrafts (Sterling Accounts only)	Monthly usage fee – £15 (We will charge you a maximum of one monthly usage fee in a monthly billing period)			
	Daily usage fee – when your Unplanned Overdraft balance is:			
	<ul style="list-style-type: none"> ▪ less than £25 – £6 a day ▪ £25 to £100 – £15 a day ▪ more than £100 – £20 a day 			
	(We will charge you a maximum of ten daily usage fees in a monthly billing period)			
Unplanned Overdrafts on Currency Accounts	Annual rate (EAR)	Euro 5.05%	US Dollar 5.50%	
	Rates change in line with base rates (European Central Bank Rate + 5% for Euro accounts and Federal Funds Rate + 5% for US Dollar accounts) although they will not change immediately after a base rate change so please contact us for the latest rates. Please contact us for further information on Unplanned Overdraft charges for these accounts.			
Returned Item fee	£20 for each unpaid item. We will charge you up to a maximum of three fees a day.			
Supplying copies of previous bank statements	£5 per sheet (maximum £10) An administration charge may be made for excessive requests			
Currency conversion fee (Only applicable when the transaction is in a different currency to that of the card)	Sterling Debit Card 2.99%	US Dollar Debit Card 2.99%	Euro Debit Card 2.99%	
Charge for cash withdrawals	1.5% (min £2, max £4.50)	1.5%	1.5%	

Note: EAR stands for Equivalent Annual Rate. APR stands for Annual Percentage Rate.

Tariff for Services – Sending Funds

International Money mover	No charge for payments made through International Currency Internet Banking (non Sterling accounts), International PhoneBank, in writing, or in branch.
Regular International Money mover payments by Standing Order	Nil
Electronic Funds Transfer	£30 – “CHAPS” payment fee within the British Isles
Cash withdrawals from the US Dollar Account and/or Euro Account (By prior arrangement only)	2% on the Sterling equivalent of each currency minimum £3 per currency plus £10 administration fee
International drafts payable abroad	£15 (plus registration fee if posted)
Recalling a payment (Note: We cannot guarantee the cancellation as funds may already have been paid to the beneficiary)	£20 (Note: There may also be adverse exchange rate movement)

In some cases, other banks abroad have to be involved with international payments and they may deduct their charges in addition to those noted above. This means the charges above exclude charges levied by these ‘correspondent’ banks.

Tariff for Services – Receiving Funds

Moving money to your Sterling Premier International Account from a UK based current account is free. Paying Sterling cheques from a UK bank into your Sterling Premier International Account is also free (and takes up to 5 working days).

Cheque Collections

Up to £100	£5
£100 and above	25p per £100, minimum £15 per cheque, maximum £80 per cheque

Cheque Negotiation (Correspondent banks may also charge a levy based on the value of the cheque)

Negotiation to Sterling Account

Up to £100	£5
£100 and above	25p per £100, minimum £15 per cheque, maximum £80 per cheque
For cheques in a foreign currency drawn in a different country (not UK) e.g. US Dollars drawn in France	As above, but minimum £10 per cheque

Negotiation to Currency Account

If the cheque is the same currency as the account	£2 per cheque
If the cheque requires currency conversion	£4 per cheque

Electronic bank transfers from another financial institution

Any amount	Nil
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International Account

(For Accounts Opened After 28 November 2014)

Credit Interest Rates

Sterling International Account

(Only available through Lloyds Bank International Limited).

There are no interest rates payable on credit balances at this time.

US Dollar International Account

There are no interest rates payable on credit balances at this time.

Euro International Account

There are no interest rates payable on credit balances at this time.

Note: We calculate interest on a daily basis on cleared credit balances. Where interest is payable, it is paid on the 9th day of each month. All interest rates are variable and subject to change.

Tariff for Account Operation and Debit Cards

Our tariff for some standard services is shown below. Other charges are available on request.

Monthly fee for the International Account:	If you are opening more than one International account in the same name(s):
£ Sterling Account – £7.50	The following rules for charging apply for accounts opened in the same name(s) if you haven't told us which account to take the fee from:
US Dollar account – \$10.00	<ul style="list-style-type: none">■ £ Sterling and US Dollar Accounts – £7.50 fee will be taken from your Sterling account■ £ Sterling and Euro Accounts – £7.50 fee will be taken from your Sterling account.■ US Dollar and Euro Accounts – \$10.00 fee will be taken from your US Dollar account■ £ Sterling, US Dollar and Euro Accounts – £7.50 fee will be taken from your Sterling account■ If you open more than one sole account, only one fee is payable■ If you open more than one joint account in the same names, only one fee is payable■ If you open more than one joint account in different names, then fees are payable on all accounts■ If you open a sole account and a joint account, a fee is payable on both accounts
Euro Account – €8.00	
Note: No monthly fee will be charged for the first three months, except where the account has been converted from a Premier International Account.	
Debit Cards	On Sterling, US Dollar or Euro Accounts – no charge

ATM Limit	Sterling Debit Card £500 US Dollar Debit Card \$750 Euro Debit Card €750		
Credit Facilities Sterling Account – Planned Overdraft	How much we lend (if any) is subject to our assessment of your personal circumstances. Overdrafts are also repayable on demand.		
Monthly Planned and Unplanned Overdraft debit interest rate (Sterling Accounts only – see note 1)	1.23% (EAR 15.8%)		
Overdraft Buffer Zone (Sterling Accounts only)	<p>£50</p> <p>A buffer zone is an additional fee-free overdraft amount that we provide on a Planned Overdraft to give customers some flexibility.</p> <p>If you go over your account's buffer zone we will charge you the Unplanned Overdraft fees and the daily fee will be worked out on the entire balance of your Unplanned Overdraft (including the amount covered by your buffer zone).</p>		
US Dollar and Euro Accounts – Planned Overdraft	No Planned Overdraft facilities are available for these accounts		
Unplanned Overdrafts (Sterling Accounts only)	<p>Monthly usage fee – £15 (We will charge you a maximum of one monthly usage fee in a monthly billing period)</p> <p>Daily usage fee – when your Unplanned Overdraft balance is:</p> <ul style="list-style-type: none"> ▪ less than £25 – £6 a day ▪ £25 to £100 – £15 a day ▪ more than £100 – £20 a day <p>(We will charge you a maximum of ten daily usage fees in a monthly billing period)</p>		
Unplanned Overdrafts on Currency Accounts	Annual rate (EAR)	Euro 5.15%	US Dollar 5.25%
	Rates change in line with base rates (European Central Bank Rate + 5% for Euro accounts and Federal Funds Rate + 5% for US Dollar accounts) although they will not change immediately after a base rate change so please contact us for the latest rates. Please contact us for further information on Unplanned Overdraft charges for these accounts.		

Note 1: For the International (Sterling) Account the EAR quoted does not take into account the monthly fee. The Planned and Unplanned Overdraft borrowing rate EAR is calculated on the same basis. EAR stands for Equivalent Annual Rate. APR stands for Annual Percentage Rate.

Tariff for Account Operation and Debit Cards (continued)

Returned Item fee	£20 for each unpaid item. We will charge you up to a maximum of three fees a day.		
Supplying copies of previous bank statements	£5 per sheet (maximum £10) An administration charge may be made for excessive requests		
Currency conversion fee (Only applicable when the transaction is in a different currency to that of the card)	Sterling Debit Card 2.99%	US Dollar Debit Card 2.99%	Euro Debit Card 2.99%
Charge for cash withdrawals	1.5% (min £2, max £4.50)	1.5%	1.5%

Tariff for Services – Sending Funds

International Moneylover	No charge for payments made through International Currency Internet Banking (non Sterling accounts), International PhoneBank, in writing, or in branch.
Regular International Moneylover payments by Standing Order	Nil
Electronic Funds Transfer	£30 – “CHAPS” payment fee within the British Isles
Cash withdrawals from the US Dollar Account and/or Euro Account (By prior arrangement only)	2% on the Sterling equivalent of each currency minimum £3 per currency plus £10 administration fee
International drafts payable abroad	£15 (plus registration fee if posted)
Recalling a payment (Note: We cannot guarantee the cancellation as funds may already have been paid to the beneficiary)	£20 (Note: There may also be adverse exchange rate movement)

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International Savings Accounts

International Bonus Saver Account

Sterling International Bonus Saver (Issue 9)

These rates apply to new accounts opened from 20 April 2015

Interest is paid monthly and is variable. Bonus rate is fixed for the first 12 months.*

Tier	Gross rate % (inc bonus)	AER % (inc bonus)	Gross rate % (excl bonus)	AER % (excl bonus)	Bonus %*
£500,000+	0.60	0.60	0.20	0.20	0.40
£100,000+	0.50	0.50	0.20	0.20	0.30
£1+	0.30	0.30	0.20	0.20	0.10

Euro International Bonus Saver (Issue 8)

These rates apply to new accounts opened from 20th October 2014

Interest is paid monthly and is variable. Bonus rate is fixed for the first 12 months.*

Tier	Gross rate % (inc bonus)	AER % (inc bonus)	Gross rate % (excl bonus)	AER % (excl bonus)	Bonus %*
€1+	0.15	0.15	0.05	0.05	0.10

US Dollar International Bonus Saver (Issue 9)

These rates apply to new accounts opened from 20 April 2015

Interest is paid monthly and is variable. Bonus rate is fixed for the first 12 months.*

Tier	Gross rate % (inc bonus)	AER % (inc bonus)	Gross rate % (excl bonus)	AER % (excl bonus)	Bonus %*
\$500,000+	0.20	0.20	0.10	0.10	0.10
\$100,000+	0.15	0.15	0.10	0.10	0.05
\$1+	0.12	0.12	0.10	0.10	0.02

Fixed Term Deposit

We offer a range of Fixed Term Deposits available in terms from 1 week to 1 year. For further details and current interest rates (subject to availability) please contact us.

International Regular Saver

Interest is paid monthly and is fixed.

Tier	Gross rate	AER
£1+	1.00%	1.00%

This rate only applies for the first 12 months when the account converts to an International Instant Access Saver account.

International Instant Access Saver

Interest is paid monthly and is variable.

Tier	Gross rate	AER
£1+	0.10%	0.10%

Gross Rate – This is the contractual rate of interest payable before the deduction of income tax.

AER Rate – This stands for Annual Equivalent Rate. It illustrates what your interest rate would be if interest was paid and compounded each year and allows you to easily compare different savings accounts.

Please go to lloydsbank.com/international

Important Information

Lloyds Bank International Limited trading as Lloyds Bank. Registered Office and principal place of business: PO Box 160, 25 New Street, St. Helier, Jersey JE4 8RG. Registered in Jersey No. 4029. Regulated by the Jersey Financial Services Commission. We abide by the Jersey Code of Practice for Consumer Lending.

The Isle of Man branch of Lloyds Bank International Limited is licensed by the Isle of Man Financial Supervision Commission and registered with the Insurance and Pensions Authority in respect of General Business.

The Guernsey branch of Lloyds Bank International Limited is licensed to conduct banking, investment and insurance intermediary business

by the Guernsey Financial Services Commission under the Banking Supervision (Bailiwick of Guernsey) Law 1994, the Protection of Investors (Bailiwick of Guernsey) Law 1987 and the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law 2002.

Lloyds Bank (Gibraltar) Limited trading as Lloyds Bank. Registered Office: Royal Ocean Plaza, Ocean Village, Gibraltar GX11 1AA. Registered in Gibraltar No. 99982. Regulated and authorised by the Gibraltar Financial Services Commission for the conduct of banking, investment and insurance mediation business.



LLOYDS BANK

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