
INTEREST RATES AND BANKING CHARGES GUIDE

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

Rates correct as at 1 March 2018



LLOYDS BANK

Premier International Account

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 for accounts opened after 28 November 2014 | There is no monthly fee for the Premier International Account. |
| Monthly Fee for accounts opened before 28 November 2014 | Tariff for account operation and debit cards Monthly Subscription for the Premier International Account: No subscription charge for the first three months. £ Sterling Account – Balances over £2,500 – FREE If balance falls below £2,500 at any point in the month – £20 US Dollar Account – Balances over \$3,500 – FREE If balance falls below \$3,500 at any point in the month – \$30 Euro Account – Balances over €2,500 – FREE If balance falls below €2,500 at any point in the month – €20 |
| Debit Cards | On Sterling, US Dollar or Euro Accounts – no charge |
| Cash Machine 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. |

Tariff for Account Operation and Debit Cards (continued)

| | | | |
|---|---|--|-------------------------------------|
| Monthly Planned and Unplanned Overdraft debit interest rate (Sterling Accounts only) | 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 | <p>Rates change in line with base rates. Please contact us for further information on Unplanned Overdraft charges for these accounts.</p> <p>Annual rate</p> <p>Euro 5.00% + European Central Bank Rate (ECB rate)</p> <p>US Dollar 5.00% + Federal Funds Rate (FED rate)</p> | | |
| Returned Item fee | <p>£20 for each unpaid item.</p> <p>We will charge you up to a maximum of three fees a day.</p> | | |
| Supplying copies of previous bank statements | <p>£5 per sheet (maximum £10)</p> <p>An administration charge may be made for excessive requests</p> | | |
| Currency conversion fee (Only applicable when the transaction is in a different currency to that of the card) | <p>Sterling Debit Card</p> <p>2.99%</p> | <p>US Dollar Debit Card</p> <p>2.99%</p> | <p>Euro Debit Card</p> <p>2.99%</p> |
| Charge for cash withdrawals | £1.50 | 1.5% | 1.5% |

Tariff for Services – Sending Funds

| | |
|---|--|
| International Moneymover | No charge for payments made through International Currency Internet Banking (non Sterling accounts), International PhoneBank, in writing, or in branch.* |
| Correspondent Bank Fee* | |
| Zone 1 (USA, Canada and Europe) | £12 |
| Zone 2 (Rest of the world) | £20 |
| (Note: For the purposes of the Correspondent Bank Fee, Europe is defined as all EEA countries plus Jersey, Guernsey, Isle of Man, Monaco, San Marino and Switzerland) | |
| Regular International Moneymover payments by Standing Order | Nil |
| Electronic Funds Transfer | £30 – “CHAPS” payment fee within the British Isles |
| International drafts payable abroad | £15 (plus registration fee if posted) |
| Banker’s draft/cheque (sterling) | £10 |
| Recalling a payment | £20 |
| (Note: We cannot guarantee the cancellation as funds may already have been paid to the beneficiary. There may also be adverse exchange rate movement) | |

* When making an International Payment there are two charging methods:

Split Charges: Recipient and Correspondent banks abroad may charge a fee for receiving payments which will be paid by the recipient if you choose to share charges.

Pay all Charges: A Correspondent Bank Fee will be payable for international payments where you choose to pay the charges for the recipient, if you are permitted to do so based upon the destination of the payment and the type of account that you hold. The Correspondent Bank Fee replaces all correspondent bank charges. The recipient bank may still charge its customer a fee but we cannot provide information about such a fee. The amount of the Correspondent Bank Fee depends on the location of the recipient bank.

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 |
|------------|-----|

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 |

| | |
|---|---|
| Cash Machine 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) | £50 A buffer zone is an additional fee-free overdraft amount that we provide on a Planned Overdraft to give customers some flexibility. 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). |
| 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 | Rates change in line with base rates. Please contact us for further information on Unplanned Overdraft charges for these accounts. Annual rate Euro 5.00% + European Central Bank Rate (ECB rate) US Dollar 5.00% + Federal Funds Rate (FED rate) |

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 | £1.50 | 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.* | | |
| Correspondent Bank Fee* | | | |
| Zone 1 (USA, Canada and Europe) | £12 | | |
| Zone 2 (Rest of the world) | £20 | | |
| (Note: For the purposes of the Correspondent Bank Fee, Europe is defined as all EEA countries plus Jersey, Guernsey, Isle of Man, Monaco, San Marino and Switzerland) | | | |
| Regular International Moneylover payments by Standing Order | Nil | | |
| Electronic Funds Transfer | £30 – “CHAPS” payment fee within the British Isles | | |
| International drafts payable abroad | £15 (plus registration fee if posted) | | |
| Banker’s draft/cheque (sterling) | £10 | | |

Recalling a payment £20

(Note: We cannot guarantee the cancellation as funds may already have been paid to the beneficiary. There may also be adverse exchange rate movement)

* When making an International Payment there are two charging methods:

Split Charges: Recipient and Correspondent banks abroad may charge a fee for receiving payments which will be paid by the recipient if you choose to share charges.

Pay all Charges: A Correspondent Bank Fee will be payable for international payments where you choose to pay the charges for the recipient, if you are permitted to do so based upon the destination of the payment and the type of account that you hold. The Correspondent Bank Fee replaces all correspondent bank charges. The recipient bank may still charge its customer a fee but we cannot provide information about such a fee. The amount of the Correspondent Bank Fee depends on the location of the recipient bank.

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 |
|------------|-----|

International Savings Accounts

International Bonus Saver Account

Sterling International Bonus Saver (Issue 11)

These rates apply to all accounts (irrespective of opening date) from 1 December 2017.

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+ | 0.45 | 0.45 | 0.20 | 0.20 | 0.25 |
| £100,000+ | 0.40 | 0.40 | 0.20 | 0.20 | 0.20 |
| £1+ | 0.35 | 0.35 | 0.20 | 0.20 | 0.15 |

US Dollar International Bonus Saver (Issue 9)

These rates apply to all accounts (irrespective of opening date) from 1 February 2018.

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+ | 0.70 | 0.70 | 0.20 | 0.20 | 0.50 |
| \$100,000+ | 0.55 | 0.55 | 0.20 | 0.20 | 0.35 |
| \$1+ | 0.37 | 0.37 | 0.20 | 0.20 | 0.17 |

Fixed Term Deposit

Interest rate is fixed and interest is paid at the end of the term. The Account Conditions outline the withdrawal conditions.

2 Year Sterling (GBP) Fixed Term Deposit. (Minimum £10,000 – Maximum £5,000,000)

This rate applies to new accounts opened from 1 December 2017.

| Tier | Gross rate | AER |
|----------|------------|-------|
| £10,000+ | 0.85% | 0.85% |

1 Year US Dollar (USD) Fixed Term Deposit. (Minimum \$10,000 – Maximum \$5,000,000)

This rate applies to new accounts opened from 1 February 2018.

| Tier | Gross rate | AER |
|-----------|------------|-------|
| \$10,000+ | 1.55% | 1.55% |

International Regular Saver

Interest is paid monthly and is fixed.

This rate applies to all accounts (irrespective of opening date) from 1 December 2017.

| Tier | Gross rate | AER |
|------|------------|-------|
| £1+ | 0.95% | 0.95% |

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.

This rate applies to all accounts (irrespective of opening date) from 1 December 2017.

| Tier | Gross rate | AER |
|------|------------|-------|
| £1+ | 0.10% | 0.10% |

Money Market Call (GBP)

Interest is paid monthly and is variable.

These rates apply to all accounts (irrespective of opening date) from 1 December 2017.

| Tier | Gross rate | AER |
|-------------|------------|-------|
| £1+ | 0.10% | 0.10% |
| £1,000,000+ | 0.20% | 0.20% |

Money Market Call (USD)

Interest is paid monthly and is variable.

These rates apply to all accounts from 1 February 2018.

| Tier | Gross rate | AER |
|-----------|------------|-------|
| \$1+ | 0.00% | 0.00% |
| \$15,000+ | 0.25% | 0.25% |

Money Market Call (EUR)

Interest is paid monthly and is variable.

These rates apply to all accounts from 5 March 2017.

| Tier | Gross rate | AER |
|------|------------|-------|
| €1+ | 0.01% | 0.01% |

Call Account – Half Yearly Interest (GBP)

Interest is paid half yearly and is variable.

These rates apply to all accounts from 30 March 2009.

| Tier | Gross rate | AER |
|----------|------------|-------|
| £1+ | 0.00% | 0.00% |
| £50,000+ | 0.10% | 0.10% |

Call Account – Monthly Interest (USD)

Interest is paid monthly and is variable.

These rates apply to all accounts from 1 February 2018.

| Tier | Gross rate | AER |
|--------------|------------|-------|
| \$1+ | 0.00% | 0.00% |
| \$100,000+ | 0.20% | 0.20% |
| \$1,000,000+ | 0.20% | 0.20% |

Call Account – Half Yearly Interest (USD)

Interest is paid half yearly and is variable.

These rates apply to all accounts from 1 February 2018.

| Tier | Gross rate | AER |
|------------|------------|-------|
| \$1+ | 0.00% | 0.00% |
| \$250,000+ | 0.20% | 0.20% |

Call Account – Half Yearly Interest (EUR)

Interest is paid half yearly and is variable.

These rates apply to all accounts from 5 March 2018.

| Tier | Gross rate | AER |
|------|------------|-------|
| €1+ | 0.01% | 0.01% |

Call accounts are also available in other currencies, for further information contact your Relationship Manager.

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

Issued by Lloyds Bank International Limited and Lloyds Bank (Gibraltar) Limited which trade as Lloyds Bank.

Lloyds Bank International Limited. Registered Office and principal place of business: PO Box 160, 25 New Street, St. Helier, Jersey JE4 8RG.

Lloyds Bank International Limited is incorporated in Jersey No. 4029 and is regulated by the Jersey Financial Services Commission to carry on deposit-taking business under the Banking Business (Jersey) Law 1991 and investment and general insurance mediation business under the Financial Services (Jersey) Law 1998. Lloyds Bank International Limited subscribes to the Jersey Code of Practice for Consumer Lending and has also notified the Jersey Financial Services Commission that it carries on money service business.

Lloyds Bank International Limited is a participant in the Jersey Bank Depositors Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. Eligible deposits are deposits held by private individuals and charities. Depositor protection does not extend to corporations, small to medium sized enterprises, partnerships and trusts. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website www.gov.je/dcs or on request.

The Isle of Man branch of Lloyds Bank International Limited of PO Box 111, Peveril Buildings, Peveril Square, Douglas, Isle of Man IM99 1JJ is licensed by the Isle of Man Financial Services Authority to conduct deposit-taking and investment business and is also registered as an insurance intermediary in respect of general business.

The Isle of Man branch of Lloyds Bank International Limited is a participant in the Isle of Man Depositors' Compensation Scheme as set out in the Depositors' Compensation Scheme Regulations 2010.

The Guernsey branch of Lloyds Bank International Limited, principal place of business: PO Box 136, Sarnia House, Le Truchot, St. Peter Port, Guernsey GY1 4EN is licensed by the Guernsey Financial Services Commission to take deposits and to carry on controlled investment business and insurance intermediary business under the Banking Supervision (Bailiwick of Guernsey) Law 1994, the Protection of Investors (Bailiwick of Guernsey) Law 1987 (as amended) and the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law 2002 (as amended), respectively, and is also registered with the Guernsey Financial Services Commission as a money service provider.

The Guernsey branch of Lloyds Bank International Limited is a participant in the Guernsey Banking Deposit Compensation Scheme. The Scheme offers protection for 'qualifying deposits' up to £50,000, subject to certain limitations. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details are available on the Scheme's website www.dcs.gg or on request from Telephone: +44 (0) 1481 706359 or Post: PO Box 53, 1 Smith Street, St. Peter Port, Guernsey GY1 4BD.

Lloyds Bank (Gibraltar) Limited. Registered Office and principal place of business: 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 (Gibraltar) Limited is a participant in the Gibraltar Deposit Guarantee Scheme. Details of the Scheme are available on request.

Please note that, in relation to banking services which we provide, you might not be eligible for compensation under a deposit protection guarantee scheme available in your country of residence. If in doubt, contact your local banking regulator, visit their website or seek independent advice.

Information correct as of 1 March 2018.



LLOYDS BANK

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