

INTEREST RATES

Rates applicable from 1 December 2017
WorldWide Service

These accounts have not been offered since 2005 but existing accounts remain valid.

WWS Executive Platinum Savings Account

	With bonus			Without bonus		
	Annual interest AER/Gross %	Monthly interest AER %	Monthly interest Gross %	Annual interest AER/Gross %	Monthly interest AER %	Monthly interest Gross %
£1+	0.10	0.10	0.10	0.10	0.10	0.10

Interest is paid annually on the anniversary of the account opening or monthly on the same date. An introductory bonus of 0.25% p.a. AER/GROSS was paid for 12 months from date of account opening.

WWS Executive Gold Savings Account

Credit	Paid Annually in December		Monthly	
	AER/Gross %	AER %	AER %	Gross %
£1+	0.10		0.10	0.10

WWS Gold Savings Account

Credit	Paid Annually in April		Paid from March Quarterly	
	AER/Gross %	AER %	AER %	Gross %
£1+	0.10		0.10	

WWS Instant Access Account

Credit (Interest paid monthly or annually in December)	AER %	Gross %
£1+	0.10	0.10

Overdraft Interest Rates

Debit Interest rate payable on Planned and Unplanned Overdrafts (paid monthly)	% Per Month	% EAR
WWS Cheque Account	1.53	19.94
WWS Executive Gold Account	1.37	17.77

Interest rates are correct at time of going to print. Interest rates may vary from time to time.



LLOYDS BANK

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GROSS RATE – The contractual rate of interest payable before deduction of income tax at the rate specified by law.

AER RATE – AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.

EAR – EAR stands for Equivalent Annual Rate. The EAR does not take into account any additional charges (e.g. monthly fees) which may be applicable.

As every advert for a savings product will contain an AER you can compare more easily what return you can expect from your savings over time.

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