

INTEREST RATES

Rates applicable from 23 March 2013

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		Monthly interest			Annual interest		Monthly interest		
	AER/Gross %	Net %	AER %	Gross %	Net %	AER/Gross %	Net %	AER %	Gross %	Net %
£1+	0.10	0.08	0.10	0.10	0.08	0.10	0.08	0.10	0.10	0.08
£250+	0.35	0.28	0.32	0.32	0.26	0.10	0.08	0.10	0.10	0.08
£2,500+	0.35	0.28	0.32	0.32	0.26	0.10	0.08	0.10	0.10	0.08
£10,000+	0.35	0.28	0.32	0.32	0.26	0.10	0.08	0.10	0.10	0.08
£25,000+	0.35	0.28	0.32	0.32	0.26	0.10	0.08	0.10	0.10	0.08
£50,000+	0.35	0.28	0.32	0.32	0.26	0.10	0.08	0.10	0.10	0.08

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 is paid for 12 months from date of account opening.

WWS EXECUTIVE GOLD SAVINGS ACCOUNT

Credit	Paid Annually in December		AER %	Monthly	
	AER/Gross %	Net %		Gross %	Net %
£1+	0.10	0.08	0.10	0.10	0.08
£2,500+	0.10	0.08	0.10	0.10	0.08
£10,000+	0.10	0.08	0.10	0.10	0.08
£25,000+	0.10	0.08	0.10	0.10	0.08
£50,000+	0.10	0.08	0.10	0.10	0.08
£100,000+	0.10	0.08	0.10	0.10	0.08

WWS GOLD SAVINGS ACCOUNT

Credit	Paid Annually in April		Paid from March Quarterly		
	AER/Gross %	Net %	AER %	Gross %	Net %
£1+	0.10	0.08	0.10	0.10	0.08
£2,500+	0.10	0.08	0.10	0.10	0.08
£10,000+	0.10	0.08	0.10	0.10	0.08
£25,000+	0.10	0.08	0.10	0.10	0.08
£50,000+	0.10	0.08	0.10	0.10	0.08



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WWS INSTANT ACCESS ACCOUNT

Credit (Interest paid monthly or annually in December)	AER %	Gross %	Net %
£1+	0.10	0.10	0.08
£1,000+	0.10	0.10	0.08
£5,000+	0.10	0.10	0.08
£10,000+	0.10	0.10	0.08
£25,000+	0.10	0.10	0.08

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.

Please contact us if you'd like this information in an alternative format such as Braille, large print or audio.

Issued by Lloyds Bank plc.

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

NET RATE – The rate of interest which would be payable after allowing for the 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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