
EXPATRIATE BANKING

Historic Interest rates

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



LLOYDS BANK

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. As every advertisement for a savings product which quotes an interest rate will contain an AER you will be able to compare more easily what return you can expect from your savings over time.

GROSS RATE – Gross rate means we will not deduct tax from the interest we pay on money in your account. It's your responsibility to pay any tax you may owe to your appropriate tax authorities.

Historic rates

Sterling International Bonus Saver Account – Standard

Interest is paid monthly. Bonus rate is fixed and payable for first 12 months from the date the account is opened, then pays the Standard Variable Rate.

Date account opened	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	Bonus %
25 January 2010 to 2 October 2012 (Issue 3)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 30 June 2013		
	£1+	0.60	0.60	0.10	0.10	0.50
	£5,000+	1.50	1.51	1.00	1.00	0.50
	£50,000+	1.75	1.76	1.25	1.26	0.50
	£100,000+	2.00	2.02	1.50	1.51	0.50
				Standard Variable rate payable from 1 July 2013 to 12 July 2015		
	£1+	-	-	0.10	0.10	0.50
	£5,000+	-	-	1.00	1.00	0.50
				Standard Variable rate payable from 13 July 2015 to 7 December 2016		
	£1+	-	-	0.20	0.20	-
	£5,000+	-	-	0.20	0.20	-
				Standard Variable rate payable from 8 December 2016 to current date		
	£1+	-	-	0.05	0.05	-

Sterling International Bonus Saver Account – Standard (continued)

Date account opened	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	
3 October 2012 to 15 November 2012 (Issue 4)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 12 July 2015		Bonus %
	£1+	1.60	1.61	0.10	0.10	1.50
	£5,000+	2.00	2.02	0.50	0.50	1.50
				Standard Variable rate payable from 13 July 2015 to 07 December 2016		
	£1+	–	–	0.20	0.20	–
	£5,000+	–	–	0.20	0.20	–
				Standard Variable rate payable from 8 December 2016 to current date		
	£1+	–	–	0.05	0.05	–
	16 November 2012 to 27 January 2013 (Issue 5)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 12 July 2015	
£1+		1.15	1.16	0.10	0.10	1.05
£5,000+		1.55	1.56	0.50	0.50	1.05
				Standard Variable rate payable from 13 July 2015 to 7 December 2016		
£1+		–	–	0.20	0.20	–
£5,000+		–	–	0.20	0.20	–
				Standard Variable rate payable from 8 December 2016 to current date		
£1+		–	–	0.05	0.05	–

Sterling International Bonus Saver Account – Standard (continued)

Date account opened	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	
28 January 2013 to 31 March 2013 (Issue 6)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 12 July 2015		Bonus %
	£1+	0.90	0.90	0.10	0.10	0.80
	£5,000+	1.30	1.31	0.50	0.50	0.80
				Standard Variable rate payable from 13 July 2015 to current date		
	£1+	–	–	0.20	0.20	–
	£5,000+	–	–	0.20	0.20	–
			Standard Variable rate payable reducing from 24 April 2017			
	£1+	–	–	0.05	0.05	–
1 April 2013 to 9 February 2014 (Issue 7)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 12 July 2015		Bonus %
	£1+	0.60	0.60	0.10	0.10	0.50
	£5,000+	1.00	1.00	0.50	0.50	0.50
				Standard Variable rate payable from 13 July 2015 to 7 December 2016		
	£1+	–	–	0.20	0.20	–
	£5,000+	–	–	0.20	0.20	–
			Standard Variable rate payable from 8 December 2016 to current date			
	£1+	–	–	0.05	0.05	–

Sterling International Bonus Saver Account – Standard (continued)

Date account opened	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	
10 February 2014 to 19 April 2015 (Issue 8)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 12 July 2015		Bonus %
	£1+	0.50	0.50	0.20	0.20	0.30
	£100,000+	0.80	0.80	0.50	0.50	0.30
	£500,000+	0.90	0.90	0.60	0.60	0.30
				Standard Variable rate payable from 13 July 2015 to 7 December 2016		
	£1+	–	–	0.20	0.20	–
	£100,000+	–	–	0.20	0.20	–
	£500,000+	–	–	0.20	0.20	–
				Standard Variable rate payable from 8 December 2016 to current date		
	£1+	–	–	0.05	0.05	–
20 April 2015 to 20 May 2016 (Issue 9)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 7 December 2016		Bonus %
	£1+	0.30	0.30	0.20	0.20	0.10
	£100,000+	0.50	0.50	0.20	0.20	0.30
	£500,000+	0.60	0.60	0.20	0.20	0.40
				Standard Variable rate payable from 8 December 2016 to current date		
	£1+	–	–	0.05	0.05	–

Sterling International Bonus Saver Account – Standard (continued)

Date account opened	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	
21 May 2016 to 31 August 2016 (Issue10)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 7 December 2016		
	£1+	0.25	0.25	0.20	0.20	0.05
	£100,000+	0.35	0.35	0.20	0.20	0.15
	£500,000+	0.50	0.50	0.20	0.20	0.30
				Standard Variable rate payable from 8 December 2016 to current date		
	£1+	–	–	0.05	0.05	–

US Dollar International Bonus Saver Account

Interest is paid monthly. Bonus rate is fixed and payable for first 12 months from the date the account is opened, then pays the Standard Variable Rate.

Date account opened	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**		
3 May 2011 to 2 October 2012 (Issue 3)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 12 July 2015		Bonus %	
	\$1+	0.85	0.85	0.10	0.10	0.75	
	\$5,000+	1.00	1.00	0.25	0.25	0.75	
	\$50,000+	1.25	1.26	0.50	0.50	0.75	
	\$100,000+	1.50	1.51	0.75	0.75	0.75	
				Standard Variable rate payable from 13 July 2015 to current date			
	\$1+	–	–	0.10	0.10	–	
	\$5000+	–	–	0.10	0.10	–	
3 October 2012 to 28 February 2013 (Issue 4)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 11 January 2015		Bonus %	
	\$1+	1.10	1.11	0.10	0.10	1.00	
	\$5,000+	1.50	1.51	0.50	0.50	1.00	
					Standard Variable rate payable from 12 January 2015 to current date		
		\$1+	–	–	0.10	0.10	–
	\$5,000+	–	–	0.10	0.10	–	

Continued page 7

US Dollar International Bonus Saver Account (continued)

Date account opened	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	
1 March 2013 to 19 October 2014 (Issue 6)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 12 July 2015		Bonus %
	\$1+	0.50	0.50	0.50	0.50	0.40
	\$5,000+	0.95	0.95	0.10	0.10	0.40
				Standard Variable rate payable from 13 July 2015 to current date		
	\$1+	–	–	0.10	0.10	–
	£5,000+	–	–	0.10	0.10	–
20 October 2014 to 19 April 2015 (Issue 8)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 12 July 2015		Bonus %
	\$1+	0.50	0.50	0.20	0.20	0.30
	\$100,000+	0.70	0.70	0.40	0.40	0.30
	\$500,000+	0.80	0.80	0.50	0.50	0.30
				Standard Variable rate payable from 13 July 2015 to current date		
	\$1+	–	–	0.10	0.10	–
	\$500,000+	–	–	0.10	0.10	–

Premier Savings Account

Interest is paid monthly or annually. Bonus element of total rate is payable for first 12 months from the date the account is opened, then pays the Standard Variable Rate.

Note. The total rate the customer receives changes when Standard Variable element of the rate changes

Date account opened	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	AER**
2 January 2008 to 2 March 2008		Rate including Bonus		Standard Variable rate payable from end of bonus period		Bonus %
	£1+	0.25	0.25	0.25	0.25	0.00
	£5,000+	2.96	3.00	2.72	2.75	0.25
	£10,000+	3.93	4.00	3.69	3.75	0.25
	£25,000+	4.65	4.75	4.41	4.50	0.25
	£50,000+	4.89	5.00	4.65	4.75	0.25
	£100,000+	5.13	5.25	4.89	5.00	0.25
	£250,000+	5.13	5.25	4.89	5.00	0.25
3 March 2008 wto 30 April 2008		Rate including Bonus		Standard Variable rate payable from end of bonus period		Bonus %
	£1+	0.25	0.25	0.25	0.25	0.00
	£5,000+	2.72	2.75	2.48	2.50	0.25
	£10,000+	3.69	3.75	3.45	3.50	0.25
	£25,000+	4.41	4.50	4.17	4.25	0.25
	£50,000+	4.65	4.75	4.41	4.50	0.25
	£100,000+	4.89	5.00	4.65	4.75	0.25
	£250,000+	4.89	5.00	4.65	4.75	0.25
1 May 2008 to 2 November 2008		Rate including Bonus		Standard Variable rate payable from end of bonus period		Bonus %
	£1+	0.25	0.25	0.25	0.25	0.00
	£5,000+	2.48	2.50	2.23	2.25	0.25
	£10,000+	3.45	3.50	3.21	3.25	0.25
	£25,000+	4.17	4.25	3.93	4.00	0.25
	£50,000+	4.41	4.50	4.17	4.25	0.25
	£100,000+	4.65	4.75	4.41	4.50	0.25
	£250,000+	4.65	4.75	4.41	4.50	0.25

Continued page 9

Premier Savings Account (continued)

Date account opened	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	AER**
3 November 2008 to 30 November 2008		Rate including Bonus		Standard Variable rate payable from end of bonus period		Bonus %
	£1+	0.25	0.25	0.25	0.25	0.00
	£5,000+	1.99	2.00	1.74	1.75	0.25
	£10,000+	2.96	3.00	2.72	2.75	0.25
	£25,000+	3.69	3.75	3.45	3.50	0.25
	£50,000+	3.93	4.00	3.69	3.75	0.25
	£100,000+	4.17	4.25	3.93	4.00	0.25
	£250,000+	4.17	4.25	3.93	4.00	0.25
1 December 2008 to 1 January 2009		Rate including Bonus		Standard Variable rate payable from end of bonus period		Bonus %
	£1+	0.25	0.25	0.25	0.25	0.00
	£5,000+	0.50	0.50	0.25	0.25	0.25
	£10,000+	1.40	1.40	1.15	1.15	0.25
	£25,000+	2.13	2.15	1.89	1.90	0.25
	£50,000+	2.38	2.40	2.13	2.15	0.25
	£100,000+	2.62	2.65	2.38	2.40	0.25
	£1,000,000+	2.72	2.75	2.48	2.50	0.25
2 January 2009 to 1 February 2009		Rate including Bonus		Standard Variable rate payable from end of bonus period		Bonus %
	£1+	0.05	0.05	0.05	0.05	0.00
	£5,000+	0.45	0.45	0.20	0.20	0.25
	£10,000+	0.70	0.70	0.45	0.45	0.25
	£25,000+	1.15	1.15	0.90	0.90	0.25
	£50,000+	1.40	1.40	1.15	1.15	0.25
	£100,000+	1.64	1.65	1.40	1.40	0.25
	£1,000,000+	1.74	1.75	1.49	1.50	0.25

Continued page 10

Premier Savings Account (continued)

Date account opened	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	AER**
2 February 2009 to 1 March 2009		Rate including Bonus		Standard Variable rate payable from end of bonus period		Bonus %
	£1+	0.05	0.05	0.05	0.05	0.00
	£5,000+	0.40	0.40	0.15	0.15	0.25
	£10,000+	0.50	0.50	0.25	0.25	0.25
	£25,000+	0.65	0.65	0.40	0.40	0.25
	£50,000+	1.00	1.00	0.75	0.75	0.25
	£100,000+	1.25	1.25	1.00	1.00	0.25
	£1,000,000+	1.35	1.35	1.10	1.10	0.25
2 March 2009 to 31 March 2009		Rate including Bonus		Standard Variable rate payable from end of bonus period		Bonus %
	£1+	0.05	0.05	0.05	0.05	0.00
	£5,000+	0.30	0.30	0.05	0.05	0.25
	£10,000+	0.35	0.35	0.10	0.10	0.25
	£25,000+	0.40	0.40	0.15	0.15	0.25
	£50,000+	0.65	0.65	0.40	0.40	0.25
	£100,000+	0.85	0.85	0.60	0.60	0.25
	£1,000,000+	1.00	1.00	0.75	0.75	0.25

Premier Savings Account (continued)

Date account opened	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	AER**
1 April 2009 to 30 August 2016		Rate including Bonus		Standard Variable rate payable from end of bonus period to 15 January 2017		Bonus %
	£1+	0.01	0.01	0.01	0.01	0.00
	£5,000+	0.30	0.30	0.05	0.05	0.25
	£25,000+	0.35	0.35	0.10	0.10	0.25
	£50,000+	0.40	0.40	0.15	0.15	0.25
	£100,000+	0.45	0.45	0.20	0.20	0.25
	£1,000,000+	0.50	0.50	0.25	0.25	0.25
				Standard Variable rate payable from 16 January 2017 to current date		Bonus %
	£1+			0.01	0.01	0.00
	£5,000+			0.05	0.05	0.25

International Regular Saver Account

Interest is paid monthly and is fixed.

Date account opened	Account Balance	Gross Rate*	AER**
1 April 2009 to 30 August 2016	£1+	1.00	1.00

International Instant Access Account

Interest is paid monthly and is fixed.

Date account opened	Account Balance	Gross Rate*	AER**
1 April 2009 to 30 August 2016	£1+	0.10	0.10

Money Market Call Account – Sterling

Interest is paid monthly.

Date account opened	Account Balance	Gross Variable Rate*	AER**
30 March 2009 to 31 August 2016		From 30 March 2009 to 15 January 2017	
	£1+	0.10	0.10
	£1,000,000+	0.20	0.20
		From 16 January 2017 to current date	
	£1+	0.05	0.05
	£1,000,000+	0.05	0.05

Money Market Call Account – EURO

Interest is paid monthly.

Date account opened	Account Balance	Gross Variable Rate*	AER**
3 June 2009 to 2 May 2011	£1+	0.30	0.30
	£100,000+	0.40	0.40
3 May 2011 to 11 January 2015	£1+	0.20	0.20
	£100,000+	0.20	0.20

Please go to lloydsbank.com/international

Important Information

Our services are provided by Lloyds Bank International Limited or with Lloyds Bank (Gibraltar) Limited depending on residency or product required. Issued by Lloyds Bank International Limited and Lloyds Bank (Gibraltar) Limited both trading 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.

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.

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.

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 June 2017.



LLOYDS BANK

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