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# EXPATRIATE BANKING

## Historic Interest rates

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

Rates correct as at 1 November 2018

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**LLOYDS BANK**

LLOYDS BANK INTERNATIONAL LIMITED  
LLOYDS BANK (GIBRALTAR) LIMITED

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# 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**	
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		Bonus %
	£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	–
	£5,000+	–	–	1.00	1.00	–
				Standard Variable rate payable from 13 July 2015 to 7 December 2016		
	£1+	–	–	0.20	0.20	–
				Standard Variable rate payable from 8 December 2016 to 30 November 2017		
	£1+	–	–	0.05	0.05	–
				Standard Variable rate payable from 1 December 2017 to current date		
	£1+	–	–	0.20	0.20	–

## 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 7 December 2016		
	£1+	–	–	0.20	0.20	–
				Standard Variable rate payable from 8 December 2016 to 30 November 2017		
	£1+	–	–	0.05	0.05	–
				Standard Variable rate payable from 1 December 2017 to current date		
	£1+	–	–	0.20	0.20	–
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		Bonus %
	£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	–
				Standard Variable rate payable from 8 December 2016 to 30 November 2017		
	£1+	–	–	0.05	0.05	–
				Standard Variable rate payable from 1 December 2017 to current date		
	£1+	–	–	0.20	0.20	–

## 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 23 April 2017		
	£1+	–	–	0.20	0.20	–
				Standard Variable rate payable from 24 April 2017 to 30 November 2017		
	£1+	–	–	0.05	0.05	–
				Standard Variable rate payable from 1 December 2017 to current date		
	£1+	–	–	0.20	0.20	–
	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	
£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	–
				Standard Variable rate payable from 8 December 2016 to 30 November 2017		
£1+		–	–	0.05	0.05	–
				Standard Variable rate payable from 1 December 2017 to current date		
£1+		–	–	0.20	0.20	–

## 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	–
				Standard Variable rate payable from 8 December 2016 to 30 November 2017		
	£1+	–	–	0.05	0.05	–
				Standard Variable rate payable from 1 December 2017 to current date		
	£1+	–	–	0.20	0.20	–
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 30 November 2017		
	£1+	–	–	0.05	0.05	–
				Standard Variable rate payable from 1 December 2017 to current date		
£1+	–	–	0.20	0.20	–	

Continued page 5

## 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 (Issue 10)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 7 December 2016		Bonus %
	£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 30 November 2017		
	£1+	–	–	0.05	0.05	–
				Standard Variable rate payable from 1 December 2017 to current date		
	£1+	–	–	0.20	0.20	–
1 September 2016 to current date (Issue 11)		With Bonus for first 12 months 1 September 2016 to 30 November 2017		Standard Variable rate payable from end of bonus period to 30 November 2017		Bonus %
	£1+	0.20	0.20	0.05	0.05	0.15
	£500,000+	0.25	0.25	0.05	0.05	0.20
					Standard Variable rate payable from 1 December 2017 to current date	
	£1+	–	–	0.20	0.20	–
		With Bonus for first 12 months 1 December 2017 to 2 April 2018		Standard Variable rate payable from end of bonus period to current date		
	£1+	0.35	0.35	0.20	0.20	0.15
	£100,000+	0.40	0.40	0.20	0.20	0.20
	£500,000+	0.45	0.45	0.20	0.20	0.25

Continued page 6

## Sterling International Bonus Saver Account – Standard (continued)

Date account opened	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	Bonus %
1 September 2016 to current date (issue 11) continued		With Bonus for first <b>12 months</b> 3 April 2018 to 2 September 2018		Standard Variable rate payable from end of bonus period to current date		
	£1+	0.35	0.35	0.20	0.20	0.15
	£100,000+	0.40	0.40	0.20	0.20	0.20
	£500,000+	0.60	0.60	0.20	0.20	0.40
		With Bonus for first <b>12 months</b> 3 September 2018 to current date		Standard Variable rate payable from end of bonus period to current date		
	£1+	0.50	0.50	0.20	0.20	0.30
	£100,000+	0.55	0.55	0.20	0.20	0.35
	£500,000+	0.75	0.75	0.20	0.20	0.55

## Sterling International Bonus Saver Account – Private Banking

Available to Expatriate Banking customers via Private Banking Relationship Managers.

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**	
25 January 2010 to 02 October 2012 (Issue 1)		With Bonus for first <b>6 months</b>		Standard Variable rate payable from end of bonus period to 30 June 2013		Bonus %
	£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	–
	£5,000+	–	–	1.00	1.00	–
				Standard Variable rate payable from 13 July 2015 to 7 December 2016		
	£1+	–	–	0.20	0.20	–
				Standard Variable rate payable from 08 December 2016 to 30 November 2017		
	£1+	–	–	0.05	0.05	–
				Standard Variable rate payable from 1 December 2017 to current date		
	£1+	–	–	0.20	0.20	–



## Sterling International Bonus Saver Account – Private Banking (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 23 April 2017		
	£1+	–	–	0.20	0.20	–
				Standard Variable rate payable from 24 April 2017 to 30 November 2017		
	£1+	–	–	0.05	0.05	–
				Standard Variable rate payable from 1 December 2017 to current date		
	£1+	–	–	0.20	0.20	–
	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 23 April 2017		
£1+		–	–	0.20	0.20	–
				Standard Variable rate payable from 24 April 2017 to 30 November 2017		
£1+		–	–	0.05	0.05	–
				Standard Variable rate payable from 1 December 2017 to current date		
£1+		–	–	0.20	0.20	–

Continued page 9

## Sterling International Bonus Saver Account – Private Banking (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 23 April 2017		
	£1+	–	–	0.20	0.20	–
				Standard Variable rate payable from 24 April 2017 to 30 November 2017		
	£1+	–	–	0.05	0.05	–
				Standard Variable rate payable from 1 December 2017 to current date		
	£1+	–	–	0.20	0.20	–
	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	
£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 23 April 2017		
£1+		–	–	0.20	0.20	–
				Standard Variable rate payable from 24 April 2017 to 30 November 2017		
£1+		–	–	0.05	0.05	–
				Standard Variable rate payable from 1 December 2017 to current date		
£1+		–	–	0.20	0.20	–

Continued page 10

## Sterling International Bonus Saver Account – Private Banking (continued)

Date account opened	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	Bonus %
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 23 April 2017		
	£1+	–	–	0.20	0.20	–
				Standard Variable rate payable from 24 April 2017 to 30 November 2017		
	£1+	–	–	0.05	0.05	–
				Standard Variable rate payable from 1 December 2017 to current date		
£1+	–	–	0.20	0.20	–	
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 23 April 2017		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 24 April 2017 to 30 November 2017		
	£1+	–	–	0.05	0.05	–
				Standard Variable rate payable from 1 December 2017 to current date		
£1+	–	–	0.20	0.20	–	

Continued page 11

## Sterling International Bonus Saver Account – Private Banking (continued)

Date account opened	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	
21 May 2016 to 31 August 2016 (Issue 10)		With Bonus for first <b>12 months</b>		Standard Variable rate payable from end of bonus period to 7 December 2016		Bonus %
	£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 30 November 2017		
	£1+	–	–	0.05	0.05	–
				Standard Variable rate payable from 1 December 2017 to current date		
	£1+	–	–	0.20	0.20	–
1 September 2016 to current date (Issue 11)		With Bonus for first <b>12 months</b> 1 September 2016 to 30 November 2017		Standard Variable rate payable from end of bonus period to 30 November 2017		Bonus %
	£1+	0.20	0.20	0.05	0.05	0.15
	£500,000+	0.25	0.25	0.05	0.05	0.20
					Standard Variable rate payable from 1 December 2017 to current date	
	£1+	–	–	0.20	0.20	–
		With Bonus for first <b>12 months</b> 1 December 2017 to 2 April 2018		Standard Variable rate payable from end of bonus period to current date		
	£1+	0.35	0.35	0.20	0.20	0.15
	£100,000+	0.40	0.40	0.20	0.20	0.20
	£500,000+	0.45	0.45	0.20	0.20	0.25

Continued page 12

## Sterling International Bonus Saver Account – Private Banking (continued)

Date account opened	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	
1 September 2016 to current date (Issue 11) continued		With Bonus for first 12 months 3 April 2018 to 02 September 2018		Standard Variable rate payable from end of bonus period to current date		Bonus %
	£1+	0.35	0.35	0.20	0.20	0.15
	£100,000+	0.40	0.40	0.20	0.20	0.20
	£500,000+	0.60	0.60	0.20	0.20	0.40
		With Bonus for first 12 months 3 September 2018 to current date		Standard Variable rate payable from end of bonus period to current date		
	£1+	0.50	0.50	0.20	0.20	0.30
	£100,000+	0.55	0.55	0.20	0.20	0.35
	£500,000+	0.75	0.75	0.20	0.20	0.55

## US Dollar International Bonus Saver Account (Standard and Private Banking)

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 31 January 2018		
	\$1+	–	–	0.10	0.10	–
				Standard Variable rate payable from 1 February 2018 to 31 October 2018		
	\$1+	–	–	0.20	0.20	–
				Standard Variable rate payable from 1 November 2018 to current date		
	\$1+	–	–	0.30	0.30	–

Continued page 13

## US Dollar International Bonus Saver Account (Standard and Private Banking) (continued)

Date account opened	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	Bonus %
3 October 2012 to 28 February 2013 (Issue 4)		With Bonus for first <b>12 months</b>		Standard Variable rate payable from end of bonus period to 12 July 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 13 July 2015 to 31 January 2018		
	\$1+	–	–	0.10	0.10	–
				Standard Variable rate payable from 1 February 2018 to 31 October 2018		
	\$1+	–	–	0.20	0.20	–
				Standard Variable rate payable from 1 November 2018 to current date		
	\$1+	–	–	0.30	0.30	–
	1 March 2013 to 19 October 2014 (Issue 6)		With Bonus for first <b>12 months</b>		Standard Variable rate payable from end of bonus period to 31 January 2018	
\$1+		0.50	0.50	0.10	0.10	0.40
\$5,000+		0.95	0.95	0.10	0.10	0.85
				Standard Variable rate payable from 1 February 2018 to 31 October 2018		
\$1+		–	–	0.20	0.20	–
				Standard Variable rate payable from 1 November 2018 to current date		
\$1+	–	–	0.30	0.30	–	

Continued page 14

## US Dollar International Bonus Saver Account (Standard and Private Banking) (continued)

Date account opened	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	Bonus %
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 31 January 2018		
	\$1+	–	–	0.10	0.10	–
				Standard Variable rate payable from 1 February 2018 to 31 October 2018		
	\$1+	–	–	0.20	0.20	–
				Standard Variable rate payable from 1 November 2018 to current date		
	\$1+	–	–	0.30	0.30	–

## US Dollar International Bonus Saver Account (Standard and Private Banking) (continued)

Date account opened	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	
20 April 2015 to current date (Issue 9)		With Bonus for first 12 months 20 April 2015 to 31 January 2018		Standard Variable rate payable from end of bonus period to 31 January 2018		Bonus %
	\$1+	0.12	0.12	0.10	0.10	0.02
	\$100,000+	0.15	0.15	0.10	0.10	0.05
	\$500,000+	0.20	0.20	0.10	0.10	0.10
				Standard Variable rate payable from 1 February 2018 to 31 October 2018		
	\$1+	–	–	0.20	0.20	–
				Standard Variable rate payable from 1 November 2018 to current date		
	\$1+	–	–	0.30	0.30	–
		With Bonus for first 12 months 1 February 2018 to 31 October 2018		Standard Variable rate payable from end of bonus period to 31 October 2018		Bonus %
	\$1+	0.37	0.37	0.20	0.20	0.17
	\$100,000+	0.55	0.55	0.20	0.20	0.35
	\$500,000+	0.70	0.70	0.20	0.20	0.50
				Standard Variable rate payable from 1 November 2018 to current date		Bonus %
	\$1+	–	–	0.30	0.30	–
		With Bonus for first 12 months 1 November 2018 to current date		Standard Variable rate payable from end of bonus period		Bonus %
	\$1+	0.52	0.52	0.30	0.30	0.22
	\$100,000+	0.70	0.70	0.30	0.30	0.40
	\$500,000+	0.90	0.90	0.30	0.30	0.60
	\$500,000+	1.00	1.00	0.30	0.30	0.70

Continued page 16



## 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 which may change periodically.

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

Dates rate applicable	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	AER**
		Rate including Bonus		Standard Variable rate payable from end of bonus period		Bonus %
2 January 2008 to 2 March 2008	£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 to 30 April 2008	£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	£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

## Premier Savings Account (continued)

Dates rate applicable	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	AER**
		Rate including Bonus		Standard Variable rate payable from end of bonus period		Bonus %
3 November 2008 to 30 November 2008	£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	£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	£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

## Premier Savings Account (continued)

Dates rate applicable	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	AER**
2 February 2009 to 1 March 2009	£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	£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
1 April 2009 to 30 August 2016	£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 30 November 2017		
				0.01	0.01	–
				0.05	0.05	–

Continued page 19

## Premier Savings Account (continued)

Dates rate applicable	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	AER**
1 April 2009 to 30 August 2016 continued				Standard Variable rate payable from 1 December 2017 to current date		
	–	–	–	0.01	0.01	–
	–	–	–	0.20	0.20	–
1 September 2016 to 2 July 2017		Rate including Bonus		Standard Variable rate payable from 16 January 2017 to 30 November 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
3 July 2017 to 30 November 2017		Rate including Bonus		Standard Variable rate payable from 16 January 2017 to 30 November 2017		Bonus %
	£1+	0.01	0.01	0.01	0.01	0.00
	£5,000+	0.25	0.25	0.05	0.05	0.20
1 December 2017 to 2 April 2018		Rate including Bonus		Standard Variable rate payable from 1 December 17 to current date		Bonus %
	£1+	0.01	0.01	0.01	0.01	0.00
	£5,000+	0.45	0.45	0.20	0.20	0.25
3 April 2018 to 2 September 2018		Rate including Bonus		Standard Variable rate payable from end of bonus period to current date		Bonus %
	£1+	0.01	0.01	0.01	0.01	0.00
	£5,000+	0.60	0.60	0.20	0.20	0.40
3 September 2018 to current date		Rate including Bonus		Standard Variable rate payable from end of bonus period to current date		Bonus %
	£1+	0.01	0.01	0.01	0.01	0.00
	£5,000+	0.75	0.75	0.20	0.20	0.55

## International Regular Saver Account

Interest is paid monthly and is fixed.

This rate applies for the first 12 months when the account converts to an International Instant Access Savings Account

Date rates applicable	Account Balance	Gross Rate*	AER**
1 April 2009 to 30 August 2016	£1+	1.00	1.00
1 September 2016 to 30 November 2017	£1+	0.75	0.75
1 December 2017 to current date	£1+	0.95	0.95

## International Instant Access Savings Account

Interest is paid monthly and is fixed.

Date rates applicable	Account Balance	Gross Rate*	AER**
1 April 2009 to 30 August 2016	£1+	0.10	0.10
1 September 2016 to 30 November 2017	£1+	0.05	0.05
1 December 2017 to 2 September 2018	£1+	0.10	0.10
3 September 2018 to current date	£1+	0.20	0.20

## Money Market Call Account – Sterling

Interest is paid monthly.

	Account Balance	Gross Variable Rate*	AER**
30 March 2009 to 15 January 2017	£1+	0.10	0.10
	£1,000,000+	0.20	0.20
16 January 2017 to 30 November 2017	£1+	0.05	0.05
	£1,000,000+	0.05	0.05
1 December 2017 to current date	£1+	0.10	0.10
	£1,000,000+	0.20	0.20

## Money Market Call Account – EURO

Interest is paid monthly.

	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
12 January 2015 to 4 March 2018	€1+	0.05	0.05
	€100,000+	0.05	0.05
5 March 2018 to current date	€1+	0.01	0.01
	€100,000+	0.01	0.01

## Money Market Call Account – USD

Interest is paid monthly.

	Account Balance	Gross Variable Rate*	AER**
9 January 2009 to 31 January 2018	\$1+	0.00	0.00
	\$15,000+	0.10	0.10
1 February 2018 to 2 September 2018	\$1+	0.00	0.00
	\$15,000+	0.25	0.25
3 September 2018 to current date	\$1+	0.00	0.00
	\$10,000+	0.25	0.25

## Call Account – Monthly Interest – GBP

Interest is paid monthly.

	Account Balance	Gross Variable Rate*	AER**
30 March 2009 to 2 September 2018	£1+	0.00	0.00
	£50,000	0.10	0.10
3 September 2018 to current date	£1+	0.00	0.00
	£25,000	0.10	0.10
	£1,000,000+	0.20	0.20

## Call Account – Half Yearly Interest – USD

Interest is paid half yearly.

	Account Balance	Gross Variable Rate*	AER**
9 January 2009 to 31 January 2018	\$1+	0.00	0.00
	\$250,000+	0.10	0.10
1 February 2018 to current date	\$1+	0.00	0.00
	\$250,000+	0.20	0.20

## Call Account – Monthly Interest – USD

Interest is paid monthly.

	Account Balance	Gross Variable Rate*	AER**
9 January 2009 to 31 January 2018	\$1+	0.00	0.00
	\$100,000+	0.05	0.05
	\$1,000,000+	0.10	0.10
1 February 2018 to current date	\$1+	0.00	0.00
	\$100,000+	0.20	0.20
	\$1,000,000+	0.20	0.20

## Call Account – Half Yearly Interest – EURO

Interest is paid half yearly.

	Account Balance	Gross Variable Rate*	AER**
9 January 2009 to 4 March 2018	€1+	0.00	0.00
	€2,000+	0.20	0.20
5 March 2018 to current date	€1+	0.01	0.01
	€2,000+	0.01	0.01

## Accounts No Longer Available

### Euro International Bonus Saver Account – Standard & Private Banking

This product was closed for new business on 21 May 2016. Previously available to both Island Retail and Expatriate Banking customers. 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**	
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 11 January 2015		Bonus %
	€1+	0.85	0.85	0.10	0.10	0.75
	€5,000+	1.25	1.26	0.50	0.50	0.75
				Standard Variable rate payable from 12 January 2015 to 7 December 2016		
	€1+	–	–	0.05	0.05	–
				Standard Variable rate payable from 8 December 2016 to current date		
	€1+	–	–	0.01	0.01	–
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 11 January 2015		Bonus %
	€1+	1.00	1.00	0.10	0.10	0.90
	€5,000+	1.40	1.41	0.50	0.50	0.90
				Standard Variable rate payable from 12 January 2015 to 7 December 2016		
	€1+	–	–	0.05	0.05	–
				Standard Variable rate payable from 8 December 2016 to current date		
	€1+	–	–	0.01	0.01	–



## Euro International Bonus Saver Account – Standard & Private Banking (continued)

Date account opened	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	Bonus %
16 November 2012 to 28 February 2013 (Issue 5)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 11 January 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 12 January 2015 to 7 December 2016		
	€1+	–	–	0.05	0.05	–
				Standard Variable rate payable from 8 December 2016 to current date		
	€1+	–	–	0.01	0.01	–
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 11 January 2015		Bonus %
	€1+	0.50	0.50	0.10	0.10	0.40
	€5,000+	0.50	0.50	0.10	0.10	0.40
				Standard Variable rate payable from 12 January 2015 to 7 December 2016		
	€1+	–	–	0.05	0.05	–
				Standard Variable rate payable from 8 December 2016 to current date		
	€1+	–	–	0.01	0.01	–
20 October 2014 to 20 May 2016 (Issue 8)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 7 December 2016		Bonus %
	€1+	0.15	0.15	0.05	0.05	0.10
				Standard Variable rate payable from 08 December 2016 to current date		
	€1+	–	–	0.01	0.01	–

Note: This product was withdrawn from sale from 21 May 2016

Continued page 25

## Incentive Saver Account

The Product was closed for new business from 16 November 2012. Interest is paid monthly. Account terms and conditions were changed as of 1 May 2013. Prior to 30 April 2013 the interest rate would reduce to 0.25% for the calendar month in which one or more withdrawal takes place.

Date account opened	Account Balance	No withdrawals		One or more withdrawals in month	
		Gross Rate*	AER**	Gross Rate*	AER**
29 October 2012 to 15 January 2017	£1+	0.00	0.00	0.00	0.00
	£10,000+	2.40	2.42	0.25	0.25
16 January 2017 to 30 November 2017	£1+	0.00	0.00	0.00	0.00
	£10,000+	0.10	0.10	0.05	0.05
1 December 2017 to current date	£1+	0.00	0.00	0.00	0.00
	£10,000+	0.20	0.20	0.05	0.05

## International Bonus Saver Account

Interest is paid monthly.

Date	Account Balance	Gross Variable Rate*	AER**
1 July 2013 to 7 December 2016	£1+ £5,000+	0.10 1.00	0.10 1.01
8 December 2016 to 30 November 2017	£1+ £5,000+	0.05 0.05	0.05 0.05
1 December 2017 to current date	£1+ £10,000+	0.20 0.20	0.20 0.20

## Instant Access Savings Account

Interest is paid monthly.

Date	Account Balance	Gross Variable Rate*	AER**
5 January 2011 to 7 December 2016	£1+ £5,000+	0.10 0.10	0.10 0.10
8 December 2016 to present date	£1+ £10,000+	0.05 0.05	0.05 0.05

\*\*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.

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

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Information correct as of 1 November 2018.



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