
ACCOUNT CONDITIONS

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

Please read the relevant sections of this document
carefully and keep it for future reference.

These Account Conditions apply to accounts opened on or
after 1 November 2017



LLOYDS BANK

LLOYDS BANK INTERNATIONAL LIMITED
LLOYDS BANK (GIBRALTAR) LIMITED

This document contains the Account Conditions that apply to the range of Current and Savings Accounts we offer our personal customers from international offices in the Channel Islands, the Isle of Man and Gibraltar.

Please read carefully the conditions for the accounts you are opening and for any you already hold.

If your account is with Lloyds Bank International Limited, please read the relevant Account Conditions alongside the Lloyds Bank International Limited “Customer Relationship Agreement”.

If your account is with Lloyds Bank (Gibraltar) Limited, please read the relevant Account Conditions alongside the Lloyds Bank (Gibraltar) Limited “Customer Relationship Agreement”.

The relevant Customer Relationship Agreement contains the general conditions that apply to personal bank accounts and some related services.

Contents

Section A – Accounts available to customers of Lloyds Bank International Limited or Lloyds Bank (Gibraltar) Limited (or both)

Premier International Account	1
International Account	3
International Bonus Saver Account	5
Fixed Term Deposit Account	7
Money Market Call Account/Call Account	9

Section B – Accounts available to customers of Lloyds Bank International Limited only

International Regular Saver Account – Part A (converted to International Instant Access Savings Account)	11
International Instant Access Savings Account – Part B (converted from International Regular Saver Account)	13

Section A – Accounts available to customers of Lloyds Bank International Limited or Lloyds Bank (Gibraltar) Limited (or both)

Premier International Account and International Account Conditions

The Account Conditions on pages 1-5 refer to linked products. In certain circumstances (outlined below), we will convert a Premier International Account into an International Account and we may convert an International Account into a Premier International Account. The two products have different eligibility criteria and benefits. Please read both sets of Account Conditions, in particular condition 4 of each. It refers to the conversion procedure, the implications for your account, and the services we provide to you.

Premier International Account Conditions

About us

If your Account is held in Jersey, the Bailiwick of Guernsey or the Isle of Man, your Agreement is with Lloyds Bank International Limited. Registered Office and principal place of business: 11-12 Esplanade, St. Helier, Jersey JE2 3QA. The principal place of business of Lloyds Bank International Limited in the Isle of Man is at Peveril Buildings, Peveril Square, Douglas, Isle of Man IM99 1JJ.

New Lloyds Bank International Limited Accounts will be opened at our Isle of Man branch only.

If your Account is held in Gibraltar, your Agreement is with Lloyds Bank (Gibraltar) Limited. Registered Office: Royal Ocean Plaza, Ocean Village, Gibraltar GX11 1AA. Registered in Gibraltar No. 99982.

Our full contact details are set out at Appendix 2 of the relevant Customer Relationship Agreement, as described below.

About this agreement

These Account Conditions detail the specific terms that apply to the Account. The Account Conditions, together with the Application Form and the relevant Customer Relationship Agreement (referred to collectively as the "Agreement"), govern the relationship between us and you.

If your Account is held with Lloyds Bank International Limited, please read the Account Conditions alongside the Lloyds Bank International Limited Customer Relationship Agreement. If any conflict arises between the Account Conditions and the Lloyds Bank International Limited Customer Relationship Agreement, the Account Conditions will apply.

If your Account is held with Lloyds Bank (Gibraltar) Limited, please read the Account Conditions alongside the Lloyds Bank (Gibraltar) Limited Customer Relationship Agreement. If any conflict arises between the Account Conditions and the Lloyds Bank (Gibraltar) Limited Customer Relationship Agreement, the Account Conditions will apply.

1. Definitions

In these Account Conditions, the following words have the following meanings.

Account: each

- Sterling Premier International Account ("Sterling Account") held with Lloyds Bank International Limited in Jersey, the Bailiwick of Guernsey or the Isle of Man. The Sterling Account is a Group A Account as detailed in the Table of Accounts in the Lloyds Bank International Limited Customer Relationship Agreement;
- US Dollar Premier International Account ("US Dollar Account") held with either Lloyds Bank International Limited in Jersey, the Bailiwick of Guernsey or the Isle of Man or with Lloyds Bank (Gibraltar) Limited if your Account is held in Gibraltar, as indicated in your Application Form;

- Euro Premier International Account ("Euro Account") held with either Lloyds Bank International Limited in Jersey, the Bailiwick of Guernsey or the Isle of Man or with Lloyds Bank (Gibraltar) Limited if your Account is held in Gibraltar, as indicated in your Application Form.

The US Dollar Account and Euro Account are Group B Accounts as detailed in the Table of Accounts in each Customer Relationship Agreement.

Account Conditions: the conditions in this document that relate to the Account.

Application Form: the application you have made to us to open the Account.

Cleared Funds: are funds that are in your Account and available for you to use.

Customer Relationship Agreement: the agreement referred to as the Lloyds Bank International Limited Customer Relationship Agreement or the Lloyds Bank (Gibraltar) Limited Customer Relationship Agreement, as applicable. Copies of it are available on our website lloydsbank.com/international. You may contact us at any time to request a copy.

We/us: Lloyds Bank International Limited if you have a Sterling Account, a Euro Account or US Dollar Account in Jersey, the Bailiwick of Guernsey or the Isle of Man and Lloyds Bank (Gibraltar) Limited if you have a Euro Account or US Dollar Account in Gibraltar.

Capitalised terms used but not defined in this document have the meaning given to them in the relevant Customer Relationship Agreement.

2. Eligibility criteria

- 2.1 Our services are available to many customers, but we cannot provide them in some countries for legal or regulatory reasons.
- 2.2 Other eligibility criteria may also apply to the Account. We will make you aware of them when you enquire about or apply for the Account.
- 2.3 You must inform us of any change in the information you gave us in the Application Form or as part of the application process, as this may mean you are no longer eligible for the Account.
- 2.4 We may change the Account's eligibility criteria. If we do so, we will notify you of the changes in line with the relevant Customer Relationship Agreement.
- 2.5 We will undertake reviews regularly. If you do not satisfy the eligibility criteria for the Account or if we consider that you have seriously breached the terms of this Agreement, we may:
 - 2.5.1 refuse to open the Account; or
 - 2.5.2 if the Account is already opened and you meet the eligibility criteria for the International Account, convert your Account into an International Account on giving you at least two months' notice (see condition 4); or
 - 2.5.3 close the Account, in line with the relevant Customer Relationship Agreement.

3. The Account

- 3.1 Currency, funding and charges
 - 3.1.1 The Account will be in a single currency of your choice of sterling (Accounts with Lloyds Bank International Limited only), US dollars, or euros. In line with the eligibility criteria for your Account, we may specify minimum funding requirements in the selected currency. If you do not meet our funding requirements within the time allowed, we will regard this as a serious breach of the Agreement, entitling us to use our rights under condition 2.5.
 - 3.1.2 If you continue to satisfy the Account's eligibility criteria, no monthly fee is payable. However, there may be charges for particular banking or other services we provide at your request. For instance, we may charge you for making deposits, withdrawals, transfers and payments. By making a deposit or withdrawal or instructing us to make a transfer, you agree to pay any charges that apply. For information on our standard fees, please see our banking charges guides. For other charges please contact us, visit our website or contact your relationship manager if you have one. We will notify you of any changes to our fees in line with the relevant Customer Relationship Agreement.
- 3.2 Deposits, payments, transfers and withdrawals
 - 3.2.1 If you have a US Dollar or Euro Account:
 - 3.2.1.1 You may make a deposit into your Account:
 - i. from another Lloyds Banking Group account through telephone banking or internet banking (if you are registered for these services);
 - ii. from any other account by electronic funds transfer; or
 - iii. by sending a personal cheque or bank draft, together with your account details, to us at the Lloyds Bank International Limited Isle of Man branch at the address specified in the relevant Customer Relationship Agreement.
 - 3.2.1.2 Deposits cannot be made in cash.
 - 3.2.1.3 You may set up a standing order, but not a direct debit. Cash withdrawals are only permitted from cash machines.
 - 3.2.1.4 If you have sufficient funds in your Account, and subject to condition 3.2.1.3, you may make payments or transfers to an account held by you or someone else (either with us or another bank) or withdrawals. All these are subject to any limits that apply. You can also request payment by way of a bank draft.
 - 3.2.1.5 You may make your payment or transfer request through telephone banking or internet banking (if you are registered for these services), by writing to us at the Lloyds Bank International Limited Isle of Man branch at the address specified in the relevant Customer Relationship Agreement, or through your relationship manager if you have one.
 - 3.2.2 If you have a Sterling Account, condition 3.2.1 applies except that:
 - 3.2.2.1 you may also make a deposit, withdrawal, transfer or payment (including in cash) at a Lloyds Bank International Limited or Lloyds Bank plc branch; and
 - 3.2.2.2 direct debits are available.
- 3.3 Interest
 - 3.3.1 If interest is payable, you will begin to earn interest on your Account from the date we receive Cleared Funds into the Account.
 - 3.3.2 We calculate interest daily. The amount of interest you receive depends on the credit balance of your Account. We pay interest only on Cleared Funds.
 - 3.3.3 If interest is payable, we pay it monthly on the 9th day of each month.

- 3.3.4 We pay interest without deduction, unless otherwise required by law or requested by you.
 - 3.3.5 If the interest payment date is not a Working Day, we pay interest on the next Working Day.
 - 3.3.6 We will credit the interest to your Account or, if you ask us in writing, to another account in your name at the same branch.
 - 3.3.7 For full information on our current interest rates please see the interest rate guide for this Account, contact us or visit our website.
- 3.4 Overdrafts
 - 3.4.1 We may agree to give you an overdraft on a Sterling Account. We set out more details of overdrafts, including Planned Overdrafts and Unplanned Overdrafts, in the Lloyds Bank International Limited Customer Relationship Agreement and the Lloyds Bank (Gibraltar) Limited Customer Relationship Agreement. You can also find details of current interest rates in our interest rate guide. A Planned Overdraft is not available for a US Dollar Account or a Euro Account.
 - 3.4.2 The charges and the amount of interest you have to pay for an overdraft depend on whether it is a Planned Overdraft or an Unplanned Overdraft.
 - 3.4.3 If your Sterling Account goes into Unplanned Overdraft (but not when we increase an overdraft you already have) on any day, we will write to tell you we have agreed to it, but we will ignore an Unplanned Overdraft you repay by the end of that day when our accounting systems are updated. We provide an Unplanned Overdraft only for a limited period and we will tell you when you must repay it. Your Unplanned Overdraft will in any case end as soon as you have available funds again in your Account. This does not stop you requesting a new Unplanned Overdraft in the future.
 - 3.4.4 If you have to pay us interest or fees for a Planned Overdraft or an Unplanned Overdraft, we will debit any monthly interest on the 9th day of each month from the Account. If the interest payment date is not a Working Day, we will debit the interest on the next Working Day.

4. Conversion to the International Account

- 4.1 If we convert your Account to an International Account in line with condition 2.5.2 ("Conversion"), your Account number and Sort Code will remain the same after Conversion.
- 4.2 On its Conversion, the Account becomes governed by the International Account Conditions in this document. The Account can revert to a Premier International Account if the relevant eligibility criteria are once again met.
- 4.3 After the Account's Conversion we will send you a notice giving details of the eligibility criteria and benefits that apply to your International Account.

5. Ancillary services

- 5.1 We may offer different benefits packages (covering various insurance or other benefits) with the Account. These may vary from time to time and may be provided by third parties. We will tell you about these benefits packages when you apply to open the Account. The benefits packages (including any related charges that may be debited from the Account) will be governed by separate terms and conditions. Depending on the type of benefit, we will give you the separate terms and conditions when you complete your Application Form, or the third-party supplier will issue them to you directly.
- 5.2 If insurance is included with your Account, we will hold any money we receive from you or from the insurer regarding the insurance. We will do so in our capacity as a bank regulated by the Jersey Financial Services Commission and licensed by the Guernsey Financial Services Commission and the Isle of Man Financial Services Authority to conduct deposit taking and investment business, as applicable, and not on trust for you.

International Account Conditions

About us

If your Account is held in Jersey, the Bailiwick of Guernsey or the Isle of Man, your Agreement is with Lloyds Bank International Limited. Registered Office and principal place of business: 11-12 Esplanade, St. Helier, Jersey JE2 3QA. The principal place of business of Lloyds Bank International Limited in the Isle of Man is at Peveril Buildings, Peveril Square, Douglas, Isle of Man IM99 1JJ.

New Lloyds Bank International Limited Accounts will be opened at our Isle of Man branch only.

If your Account is held in Gibraltar, your Agreement is with Lloyds Bank (Gibraltar) Limited. Registered Office: Royal Ocean Plaza, Ocean Village, Gibraltar GX11 1AA. Registered in Gibraltar No. 99982.

Our full contact details are set out at Appendix 2 of the relevant Customer Relationship Agreement, as described below.

About this agreement

These Account Conditions detail the specific terms that apply to the Account. The Account Conditions, together with the Application Form and the relevant Customer Relationship Agreement (referred to collectively as the "Agreement"), govern the relationship between us and you.

If your Account is held with Lloyds Bank International Limited, please read the Account Conditions alongside the Lloyds Bank International Limited Customer Relationship Agreement. If any conflict arises between the Account Conditions and the Lloyds Bank International Limited Customer Relationship Agreement, the Account Conditions will apply.

If your Account is held with Lloyds Bank (Gibraltar) Limited, please read the Account Conditions alongside the Lloyds Bank (Gibraltar) Limited Customer Relationship Agreement. If any conflict arises between the Account Conditions and the Lloyds Bank (Gibraltar) Limited Customer Relationship Agreement, the Account Conditions will apply.

1. Definitions

In these Account Conditions, the following words have the following meanings.

Account: each

- Sterling International Account ("Sterling Account") held with Lloyds Bank International Limited in Jersey, the Bailiwick of Guernsey or the Isle of Man. The Sterling Account is a Group A Account as detailed in the Table of Accounts in the Lloyds Bank International Limited Customer Relationship Agreement;
- US Dollar International Account ("US Dollar Account") held with either Lloyds Bank International Limited in Jersey, the Bailiwick of Guernsey or the Isle of Man or with Lloyds Bank (Gibraltar) Limited if the Account is held in Gibraltar, as indicated in your Application Form;
- Euro International Account ("Euro Account") held with either Lloyds Bank International Limited in Jersey, the Bailiwick of Guernsey or the Isle of Man or with Lloyds Bank (Gibraltar) Limited if the Account is held in Gibraltar, as indicated in your Application Form.

The US Dollar Account and Euro Account are Group B Accounts as detailed in each Customer Relationship Agreement.

Account Conditions: the conditions in this document that relate to the Account.

Application Form: the application you have made to us to open the Account.

Cleared Funds: are funds that are in your Account and available for you to use.

Customer Relationship Agreement: the agreement referred to as the Lloyds Bank International Limited Customer Relationship Agreement, or the Lloyds Bank (Gibraltar) Limited Customer Relationship Agreement, as applicable. Copies of it are available on our website lloydsbank.com/international. You may contact us at any time to request a copy.

We/us: Lloyds Bank International Limited if you have a Sterling Account, a Euro Account or US Dollar Account in Jersey, the Bailiwick of Guernsey or the Isle of Man and Lloyds Bank (Gibraltar) Limited if you have a Euro Account or US Dollar Account in Gibraltar.

Capitalised terms used but not defined in this document have the meaning given to them in the relevant Customer Relationship Agreement.

2. Eligibility criteria

- 2.1 Our services are available to many customers, but we cannot provide them in some countries for legal or regulatory reasons.
- 2.2 Other eligibility criteria may also apply to the Account. We will make you aware of them when you enquire about or apply for the Account.
- 2.3 You must inform us of any change in the information you gave us in the Application Form or as part of the application process, as this may mean you are no longer eligible for the Account.
- 2.4 We may change the Account's eligibility criteria. If we do so, we will notify you of the changes in line with the relevant Customer Relationship Agreement.
- 2.5 If you do not satisfy the eligibility criteria for the Account, we may refuse to open it or we may close it if already opened, in line with the relevant Customer Relationship Agreement.

3. The Account

- 3.1 Currency, funding and fees
 - 3.1.1 The Account will be in a single currency of your choice of sterling (Accounts with Lloyds Bank International Limited only), US dollars, or euros. In line with your Account's eligibility criteria, we may specify minimum funding requirements in the selected currency. If you do not deposit funds at the levels and by the deadlines we set, we will regard this as a serious breach of this Agreement, entitling us to use our rights under condition 2.5.
 - 3.1.2 A monthly fee applies to the Account. If we decide to take it, we will debit the fee from your Account three months after your Account is opened and, after that, monthly on the 9th day of each month or on the next Working Day if the 9th is not a Working Day. If we convert the Account from a Premier International Account (see condition 4), we will debit the fee on the 9th day of the next month. If you have more than one Account on which a fee is payable, you can select which Account(s) we should deduct the fee(s) from. If you do not tell us promptly or at all which of your Accounts we should deduct the fee from, then you agree that we may deduct it from any one of those Accounts.
 - 3.1.3 For the purpose of this Account, a "month" means the period covered by your monthly charging period. It is usually the same as your monthly statement period.
 - 3.1.4 We will tell you what the monthly fee is when you enquire about or apply for the Account, or on request. We may change the monthly fee for the Account. We will notify you of any such change in line with the relevant Customer Relationship Agreement.
 - 3.1.5 We will apply the monthly fee as follows:
 - If you have one or more Accounts in your sole name, we will charge one monthly fee.
 - If you have one or more joint Accounts and they are all held by the same parties, we will charge only one monthly fee.
 - If you have one or more joint Accounts and they are not all held by the same parties, we will also charge a separate monthly fee for each additional joint Account.
 - If you have one or more sole Accounts and one or more joint Accounts (with the joint Accounts held by all the same parties), we will charge one monthly fee for the sole Account(s) and one monthly fee for the joint Account(s).
 - 3.1.6 It may be that you or we close the Account from which we usually deduct your monthly fee (the "fee payment account"), leaving you with one or more remaining Accounts whose monthly fee was previously covered by the fee payment account. If so, you agree we may debit future monthly fees from: (a) your one remaining account, or (b) whichever Account you tell us to use for that purpose (if you have more than one remaining Account). If you do not tell us promptly or at all which of your remaining Accounts we should deduct the monthly fee from, you agree we may choose to deduct it from any.
 - 3.1.7 If ever you meet the eligibility criteria for the Premier International Account, we may, upon notice to you, convert your Account to a Premier International Account (see Section 4). In that case, the monthly fee will not apply for so long as you continue to satisfy the eligibility criteria for the Premier International Account. Details of the account are available on request and we will include them in any such notification we give you).

- 3.1.8 There may be other charges for particular banking or other services we provide at your request. We may also charge you for making deposits, withdrawals, transfers and/or payments. By making a deposit or withdrawal or instructing us to make a transfer, you agree to pay any charges that apply. For information on our standard fees, please see our banking charges guide. For other charges please contact us or visit our website. We will notify you of any changes to our fees in line with the relevant Customer Relationship Agreement.
- 3.2 Deposits, payments, transfers and withdrawals
- 3.2.1 If you have a US Dollar or Euro Account:
- 3.2.1.1 You may make a deposit into your Account:
- from another Lloyds Banking Group account through telephone banking or internet banking (if you are registered for these services);
 - from any other account by electronic funds transfer; or
 - by sending a personal cheque or bank draft, together with your account details, to us at the Lloyds Bank International Limited Isle of Man branch at the address in the relevant Customer Relationship Agreement.
- 3.2.1.2 Deposits cannot be made in cash.
- 3.2.1.3 You may set up a standing order, but not a direct debit. Cash withdrawals are only permitted from cash machines.
- 3.2.1.4 If you have sufficient funds in your Account, and subject to condition 3.2.1.3, you may make payments or transfers to an account held by you or someone else (either with us or another bank) or withdrawals. All these are subject to any limits that apply. You can also request payment by way of a bank draft.
- 3.2.1.5 You may make your payment or transfer request through telephone banking or internet banking (if you are registered for these services) or by writing to us at the Lloyds Bank International Limited Isle of Man branch at the address in the relevant Customer Relationship Agreement, or through your relationship manager if you have one.
- 3.2.2 If you have a Sterling Account, condition 3.2.1 above applies except that:
- 3.2.2.1 you may also make a deposit, withdrawal, transfer or payment (including in cash) at a Lloyds Bank International Limited or Lloyds Bank plc branch; and
- 3.2.2.2 direct debits are available.
- 3.3 Interest
- 3.3.1 If interest is payable, you will begin to earn interest on your Account from the date we receive Cleared Funds into it.
- 3.3.2 We calculate interest daily. The amount of interest you receive will depend on the credit balance of your Account. We pay interest only on Cleared Funds.
- 3.3.3 If interest is payable, we will pay it monthly on the 9th day of each month.
- 3.3.4 We pay interest without deduction unless otherwise (i) required by law or (ii) requested by you.
- 3.3.5 If the interest payment date is not a Working Day, we pay interest on the next Working Day.
- 3.3.6 We will credit the interest to your Account or, if you ask us in writing, to another account in your name at the same branch.
- 3.3.7 For full information on our current interest rates please see the interest rate guide for this Account, contact us, or visit our website.
- 3.4 Overdrafts
- 3.4.1 We may agree to give you an overdraft on a Sterling Account. We set out more details of overdrafts, including Planned Overdrafts and Unplanned Overdrafts, in the Lloyds Bank International Limited Customer Relationship Agreement and the Lloyds Bank (Gibraltar) Limited Customer Relationship Agreement. You can also find details of current interest rates in our interest rate guide. A Planned Overdraft is not available for a US Dollar Account or a Euro Account.
- 3.4.2 The charges and the amount of interest you have to pay for an overdraft depends on whether it is a Planned Overdraft or an Unplanned Overdraft.
- 3.4.3 If your Sterling Account goes into Unplanned Overdraft (but not when we increase an overdraft you already have) on any day, we will write to tell you we have agreed to it, but we will ignore any Unplanned Overdraft that you repay by the end of that day when our accounting systems are updated. We provide an Unplanned Overdraft only for a limited period and we will tell you when you must repay it. Your Unplanned Overdraft will in any case end as soon as you have available funds again in your Account (but this does not stop you requesting a new Unplanned Overdraft in the future).
- 3.4.4 If you have to pay us interest or fees for a Planned Overdraft or an Unplanned Overdraft, we will debit any monthly interest or fees (or both) on the 9th day of each month from the Account. If the interest payment date is not a Working Day, we will debit interest or fees (or both) on the next Working Day.
- 4. Conversion to the Premier International Account**
- 4.1 If we agree you meet the eligibility criteria for the Premier International Account, we may, at our discretion and with your approval, convert your Account to a Premier International Account ("Conversion"). If this happens, we will notify you in writing.
- 4.2 The account conditions that will apply to your Premier International Account after Conversion are set out in the separate account conditions that apply to the Premier International Account. You will find these in this document.
- 4.3 If Conversion happens, the notice we send you will give details of the eligibility criteria and benefits that apply to your Premier International Account.
- 4.4 On Conversion, your Account number and Sort Code will remain the same.
- 5. Ancillary services**
- 5.1 We may offer different benefits packages (covering various insurance or other benefits) with the Account. These may vary from time to time and may be provided by third parties. We will tell you about these benefits packages when you apply to open the Account. The benefits packages (including any related charges that may be debited from the Account) will be governed by separate terms and conditions. Depending on the type of benefit, we will give you details of the separate terms and conditions when you complete your Application Form or the third-party supplier will issue them to you directly.
- 5.2 If insurance is included with your Account, we will hold any money we receive from you or from the insurer regarding insurance. We will do so in our capacity as a bank regulated by the Jersey Financial Services Commission and licensed by the Guernsey Financial Services Commission and the Isle of Man Financial Services Authority to conduct deposit taking and investment business, as applicable, and not on trust for you.

International Bonus Saver Account Conditions

About us

If your Account is held in Jersey, the Bailiwick of Guernsey or the Isle of Man, your agreement is with Lloyds Bank International Limited. Registered Office and principal place of business: 11-12 Esplanade, St. Helier, Jersey JE2 3QA. Registered in Jersey No. 4029.

If your Account is held in Gibraltar, your agreement is with Lloyds Bank (Gibraltar) Limited. Registered Office: Royal Ocean Plaza, Ocean Village, Gibraltar GX11 1AA. Registered in Gibraltar No. 99982.

Our full contact details are set out at Appendix 2 of the relevant Customer Relationship Agreement, as described below.

About this Agreement

These Account Conditions detail the specific terms that apply to the Account. The Account Conditions, together with the Application Form and the relevant Customer Relationship Agreement (referred to collectively as the "Agreement"), govern the relationship between us and you.

If your Account is held with Lloyds Bank International Limited, please read the Account Conditions alongside the Lloyds Bank International Limited Customer Relationship Agreement. If any conflict arises between the Account Conditions and the Lloyds Bank International Limited Customer Relationship Agreement, the Account Conditions will apply.

If your Account is held with Lloyds Bank (Gibraltar) Limited, please read the Account Conditions alongside the Lloyds Bank (Gibraltar) Limited Customer Relationship Agreement. If any conflict arises between the Account Conditions and the Lloyds Bank (Gibraltar) Limited Customer Relationship Agreement, the Account Conditions will apply.

1. Definitions

In these Account Conditions, the following words have the following meanings.

Account: each

- International Bonus Saver Account, held with Lloyds Bank International Limited in Jersey, the Bailiwick of Guernsey or the Isle of Man, as indicated in your Application Form. The Account is a Group B Account as detailed in the Table of Accounts in the Lloyds Bank International Limited Customer Relationship Agreement;
- International Bonus Saver Account, held with Lloyds Bank (Gibraltar) Limited in Gibraltar, as indicated in your Application Form. The Account is a Group B Account as detailed in the Table of Accounts in the Lloyds Bank (Gibraltar) Limited Customer Relationship Agreement.

Account Conditions: the conditions in this document that relate to the Account.

Application Form: the application you have made to us to open the Account.

Cleared Funds: are funds that are in your Account and available for you to use.

Customer Relationship Agreement: the agreement referred to as the Lloyds Bank International Limited Customer Relationship Agreement or the Lloyds Bank (Gibraltar) Limited Customer Relationship Agreement, as applicable. Copies of it are available on our website lloydsbank.com/international. You may ask for a copy at any time by contacting us.

Initial Term: the period detailed in your Application Form.

Maximum Balance: £5,000,000, US\$5,000,000, €5,000,000 or for an Account in any other currency, whatever amount we state when you enquire about or apply for the Account.

Minimum Opening Balance: £5,000, US\$5,000, €5,000 or for an Account in any other currency, whatever amount we state when you enquire about or apply for the Account.

We/us: Lloyds Bank International Limited if you have an Account in Jersey, the Bailiwick of Guernsey or the Isle of Man and Lloyds Bank (Gibraltar) Limited if you have an Account in Gibraltar.

Capitalised terms used but not defined in this document have the meaning given to them in the relevant Customer Relationship Agreement.

2. Eligibility criteria

- 2.1 Our services are available to many customers, but we cannot provide them in some countries for legal or regulatory reasons.
- 2.2 Other eligibility criteria may also apply to the Account. We will make you aware of them when you enquire about or apply for the Account.
- 2.3 You must inform us of any change in the information you gave us in the Application Form or as part of the application process, as this may mean you are no longer eligible for the Account.
- 2.4 We may change the Account's eligibility criteria. If we do so, we will notify you of the changes in line with the relevant Customer Relationship Agreement.
- 2.5 If you do not satisfy the eligibility criteria for the Account, we may refuse to open it or we may close it if already opened, in line with the relevant Customer Relationship Agreement.

3. The Account

- 3.1 Currency, funding and fees
 - 3.1.1 The Account will be in a single currency of your choice of sterling, US dollars, euros or any other currency available at the time you apply for the Account, as stated in our welcome letter.
 - 3.1.2 You must open it with an initial deposit of at least the Minimum Opening Balance, and not more than the Maximum Balance.
 - 3.1.3 There may be charges for particular banking or other services. We may also charge you for making deposits, withdrawals, transfers and/or payments. By making a deposit or withdrawal or instructing a transfer and/or payment, you agree to pay any charges that apply. For information on our standard fees, please see our banking charges guides for your Account. For other charges please contact us, visit our website or contact your relationship manager if you have one. We will notify you of any changes to our fees in line with the relevant Customer Relationship Agreement.
- 3.2 Deposits, payments, transfers and withdrawals
 - 3.2.1 Subject to condition 3.2.6, you may make a deposit into your Account:
 - i. from another Lloyds Banking Group account through telephone banking or internet banking (if you are registered for these services);
 - ii. from any other account by electronic funds transfer; or
 - iii. by sending a personal cheque or bank draft, together with your Account details, to us at the Lloyds Bank International Limited Isle of Man branch at the address in the relevant Customer Relationship Agreement.
 - 3.2.2 Deposits cannot be made in cash.
 - 3.2.3 Cash withdrawals, direct debits, standing orders and bill payments are not available.
 - 3.2.4 If you have sufficient funds in your Account, and subject to condition 3.2.3, you may make payments or transfers to an account held by you or someone else (either with us or another bank) or withdrawals. All these are subject to any limits that apply. You can also request payment by way of a bank draft.
 - 3.2.5 You may make your payment, transfer or withdrawal request through telephone banking or internet banking (if you are registered for these services), by writing to us at the Lloyds Bank International Limited Isle of Man branch at the address in the relevant Customer Relationship Agreement, or through your relationship manager if you have one.
 - 3.2.6 We do not have a limit on the number of Accounts you can have in any one currency. We may, however, limit how much you can deposit so that any deposit we let you make will not take the combined balances of all your Accounts in a currency over the Maximum Balance. When working out the combined balances, we include any interest we have added to the Accounts.

3.3 Interest

- 3.3.1 You begin to earn interest on your Account from the date we receive Cleared Funds into your Account, even if this is after the start of the Initial Term, subject to condition 3.1.2.
- 3.3.2 We calculate interest daily. The amount of interest you receive will depend on the credit balance of your Account. We pay interest only on Cleared Funds.
- 3.3.3 We pay interest on credit balances during the Initial Term at the bonus rate and the standard variable rate for the Account, and thereafter at the standard variable rate only. The bonus rate may vary depending on the credit balance of your Account. For information on where to find current interest rates see condition 3.3.6.
- 3.3.4 If interest is payable by us, we will pay it monthly on the 10th of each month, unless we tell you otherwise, without deduction unless otherwise required (i) by law or (ii) by you. If the interest payment date is not a Working Day, we will pay interest on the next Working Day.
- 3.3.5 We will credit any interest payable by us to your Account.
- 3.3.6 For full information on our current interest rates, including the bonus rate and the standard variable rate for the Account, please see our interest rate guide for this Account, contact us or visit our website.

Fixed Term Deposit Account Conditions

About us

If your Account is held in Jersey, the Bailiwick of Guernsey or the Isle of Man, your agreement is with Lloyds Bank International Limited. Registered Office and principal place of business: 11-12 Esplanade, St. Helier, Jersey JE2 3QA. Registered in Jersey No. 4029.

If your Account is held in Gibraltar, your agreement is with Lloyds Bank (Gibraltar) Limited. Registered Office: Royal Ocean Plaza, Ocean Village, Gibraltar GX11 1AA. Registered in Gibraltar No. 99982.

Our full contact details are set out at Appendix 2 of the relevant Customer Relationship Agreement, as described below.

About this Agreement

These Account Conditions detail the specific terms that apply to the Account. The Account Conditions, together with the Application Form, the relevant Customer Relationship Agreement and the Confirmation we will send you (referred to collectively as the "Agreement"), govern the relationship between us and you.

If your Account is held with Lloyds Bank International Limited, please read the Account Conditions alongside the Lloyds Bank International Limited Customer Relationship Agreement. If any conflict arises between the Account Conditions and the Lloyds Bank International Customer Relationship Agreement, the Account Conditions will apply.

If your Account is held with Lloyds Bank (Gibraltar) Limited, please read the Account Conditions alongside the Lloyds Bank (Gibraltar) Limited Customer Relationship Agreement. If any conflict arises between the Account Conditions and the Lloyds Bank (Gibraltar) Limited Customer Relationship Agreement, the Account Conditions will apply.

1. Definitions

In these Account Conditions, the following words have the following meanings.

Account: each

- Fixed Term Deposit held with Lloyds Bank International Limited in Jersey, the Bailiwick of Guernsey or the Isle of Man, as indicated in the Confirmation. This Account is a Group B Account as detailed in the Table of Accounts in the Lloyds Bank International Limited Customer Relationship Agreement;
- Fixed Term Deposit held with Lloyds Bank (Gibraltar) Limited in Gibraltar as indicated in the Confirmation. This Account is a Group B Account as detailed in the Table of Accounts in the Lloyds Bank (Gibraltar) Limited Customer Relationship Agreement.

Account Conditions: the conditions in this document that relate to the Account.

Application Form: the application you have made to us to open your Account.

Cleared Funds: are funds that are in your Account and available for you to use.

Confirmation: the document we sent you, of the same name, confirming the fixed rate of interest, the start date and maturity date.

Customer Relationship Agreement: the agreement referred to as the Lloyds Bank International Limited Customer Relationship Agreement or the Lloyds Bank (Gibraltar) Limited Customer Relationship Agreement, as applicable. Copies of it are available on our website lloydsbank.com/international. You may ask for a copy at any time by contacting us.

Initial Deposit: the amount you state on the Application Form, which must be at least equal to the Minimum Balance and not more than the Maximum Balance.

Maximum Balance: £5,000,000, US\$5,000,000, €5,000,000 (unless agreed otherwise) or for an Account in any other currency, whatever amount we state when you enquire about or open your Account.

Minimum Balance: £10,000, US\$10,000, €10,000 or for an Account in any other currency, whatever amount we state when you enquire about or open your Account.

Servicing Account: the Group B (as detailed in the Table of Accounts in the relevant Customer Relationship Agreement) Money Market Call Account or other Call Account held in the same name, currency and jurisdiction as the Account, which you nominate in the Application Form.

Term: the period you have selected, which is fixed for between one week and five years from the start date shown in our Confirmation. This period is the time between the start date and maturity date in our Confirmation.

We/us: Lloyds Bank International Limited if you have an Account in Jersey, the Bailiwick of Guernsey or the Isle of Man and Lloyds Bank (Gibraltar) Limited if you have an Account in Gibraltar.

Capitalised terms used but not defined in this document have the meaning given to them in the relevant Customer Relationship Agreement.

2. Eligibility criteria

- As long as the Account is open, you must maintain the Servicing Account.
- You must, at all times, maintain the Minimum Balance of the Account.
- Our services are available to many customers, but we cannot provide them in some countries for legal or regulatory reasons.
- Other eligibility criteria may also apply to the Account. We will make you aware of them when you enquire about or apply for the Account.
- You must inform us of any change in the information you gave us in the Application Form or as part of the application process, as this may mean you are no longer eligible for the Account.
- We may change the Account's eligibility criteria. If we do so, we will notify you of the changes in line with the relevant Customer Relationship Agreement.
- If you do not satisfy the eligibility criteria for the Account, we may refuse to open it or we may close it if already opened, in line with the relevant Customer Relationship Agreement.

3. The Account

- Currency, funding and fees
 - The Account will be in a single currency of your choice of sterling, US dollars, euros or any other currency available at the time you apply for the Account, as stated in the Confirmation we sent you for the Account.
 - You must pay the Initial Deposit into the Servicing Account in line with the account conditions we have notified you of that apply to that account. Initial Deposits cannot be made in cash. You must tell us when you have paid your Initial Deposit to the Servicing Account. We will then transfer the Initial Deposit to the Account within two Working Days.
 - During the Term, you may not make any deposits into the Account, or withdrawals from it, after paying the Initial Deposit into the Servicing Account.
 - Charges do not currently apply to your Fixed Term Deposit Account. However, we may make charges for particular banking or other services. For example, we may charge you for making deposits, withdrawals, transfers and/or payments from your Servicing Account in line with its terms. For information on our standard fees please see our banking charges guides. For other charges please contact us, visit our website or contact your relationship manager. We will notify you of any changes to our fees in line with the relevant Customer Relationship Agreement.
- Closing an Account

Withdrawals or early closure are not permitted during the Term, unless you die or you have financial difficulty (you cannot afford your current commitments and cannot restructure or reduce spending to bring your budget into balance). In the event of (i) your death or (ii) your financial difficulty during the Term, then on instruction from (i) your executor or administrator or (ii) you (as applicable) and after receiving all the documents about (i) your death or (ii) your financial difficulty (as applicable) that we require, we will close your Account and repay into your Servicing Account the Initial Deposit with interest up to the date when your Account is closed.
- Interest
 - You begin to earn interest on your Account from the date we receive Cleared Funds into your Account, subject to condition 3.1.2.
 - We calculate interest daily. The amount of interest you receive depends on the credit balance of your Account. We pay interest only on Cleared Funds.
 - We pay interest on the credit balance during the Term at a fixed rate that we set at the start of the Term and show in our Confirmation.
 - If interest is payable by us, we will put it in the Servicing Account at the maturity date shown in our Confirmation.
 - We will pay interest without deduction, unless otherwise required (i) by law or (ii) by you.
 - If the interest payment date is not a Working Day, we will pay interest on the next Working Day.

3.4 End of the Term

- 3.4.1 We will send you a Confirmation at the start of the Term. It reminds you to contact us with your maturity instructions before the Account's maturity date (as set out in our Confirmation).
- 3.4.2 The Term is the period you select in the Application Form or as you instruct us from time to time.
- 3.4.3 If the Term is for 12 months or more, we will write to you before the maturity date in our Confirmation to request your instructions, unless we already have your maturity instructions or you have instructed us not to contact you.
- 3.4.4 Subject to you continuing to meet the eligibility criteria and in the absence of our receiving instructions to the contrary:
 - i. for an Account in sterling, before 4pm (UK time for Accounts with Lloyds Bank International Limited and Gibraltar time for Accounts with Lloyds Bank (Gibraltar) Limited) on the last Working Day before the maturity date shown in our Confirmation; or
 - ii. for an Account in any other currency, before 4pm (UK time for Accounts with Lloyds Bank International Limited and Gibraltar time for Accounts with Lloyds Bank (Gibraltar) Limited) on the last Working Day three days before the maturity date shown in our Confirmation,

we will:

- a. for Accounts where the Term is 12 months or more, pay the entire balance of the Account (with any interest earned and paid to the Account) in to the Servicing Account; or
 - b. for Accounts where the Term is less than 12 months, reinvest the entire balance of the Account (with any interest earned and paid to the Account) in a new Fixed Term Deposit account with a term that is the same as the Term. The reinvestment will be at the new rate of interest that applies for the particular term on the date of reinvestment.
- 3.4.5 For Accounts where the Term is less than 12 months, we will not write to you before the maturity date (as set out in our Confirmation) to request your instructions. We will reinvest the entire balance of the Account as described above.
 - 3.4.6 You can find the indicative rate that applies to your new Fixed Term Deposit Account by visiting our website or contacting us.
 - 3.4.7 We will send you a new Confirmation on reinvestment.

Money Market Call Account and Call Account Conditions

About us

If your Account is held in Jersey, the Bailiwick of Guernsey or the Isle of Man, your agreement is with Lloyds Bank International Limited. Registered Office and principal place of business: 11-12 Esplanade, St. Helier, Jersey JE2 3QA. Registered in Jersey No. 4029.

If your Account is held in Gibraltar, your agreement is with Lloyds Bank (Gibraltar) Limited. Registered Office: Royal Ocean Plaza, Ocean Village, Gibraltar GX11 1AA. Registered in Gibraltar, No. 99982.

Our full contact details are set out at Appendix 2 of the relevant Customer Relationship Agreement, as described below.

About this Agreement

These Account Conditions detail the specific terms that apply to the Account. The Account Conditions, together with the Application Form and the relevant Customer Relationship Agreement (referred to collectively as the "Agreement"), govern the relationship between us and you.

If your Account is held with Lloyds Bank International Limited, please read the Account Conditions alongside the Lloyds Bank International Limited Customer Relationship Agreement. If any conflict arises between the Account Conditions and the Lloyds Bank International Limited Customer Relationship Agreement, the Account Conditions will apply.

If your Account is held with Lloyds Bank (Gibraltar) Limited, please read the Account Conditions alongside the Lloyds Bank (Gibraltar) Limited Customer Relationship Agreement. If any conflict arises between the Account Conditions and the Lloyds Bank (Gibraltar) Limited Customer Relationship Agreement, the Account Conditions will apply.

1. Definitions

In these Account Conditions, the following words have the following meanings.

Account: each

- Money Market Call Account in sterling, US dollars or euros held with Lloyds Bank International Limited in Jersey, the Bailiwick of Guernsey or the Isle of Man, as indicated in your Application Form. The Account is a Group B Account as detailed in the Table of Accounts in the Lloyds Bank International Limited Customer Relationship Agreement;
- Money Market Call Account in sterling, US dollars or euros held with Lloyds Bank (Gibraltar) Limited in Gibraltar, as indicated in your Application Form. The Account is a Group B Account as detailed in the Table of Accounts in the Lloyds Bank (Gibraltar) Limited Customer Relationship Agreement;
- Call Account in a currency other than sterling, US dollars or euros held with Lloyds Bank International Limited in Jersey, the Bailiwick of Guernsey or the Isle of Man, as indicated in your Application Form. The Account is a Group B Account as detailed in the Table of Accounts in the Lloyds Bank International Limited Customer Relationship Agreement;
- Call Account in a currency other than sterling, US dollars or euros held with Lloyds Bank (Gibraltar) Limited in Gibraltar, as indicated in your Application Form. The Account is a Group B Account as detailed in the Table of Accounts in the Lloyds Bank (Gibraltar) Limited Customer Relationship Agreement.

Account Conditions: the conditions in this document that relate to the Account.

Application Form: the application you have made to us to open the Account.

Cleared Funds: are funds that are in your Account and available for you to use.

Customer Relationship Agreement: the agreement between us and you, of the same title, which is available on our website lloydsbank.com/international. You may request a copy at any time by contacting us.

Minimum Opening Balance: £10,000, US\$10,000, €10,000 or for an Account in any other currency, whatever amount we state when you enquire about or apply for the Account.

We/us: Lloyds Bank International Limited if you have an Account in Jersey, the Bailiwick of Guernsey or the Isle of Man and Lloyds Bank (Gibraltar) Limited if you have an Account in Gibraltar.

Capitalised terms used but not defined in this document have the meaning given to them in the relevant Customer Relationship Agreement.

2. Eligibility criteria

- 2.1 Our services are available to many customers, but we cannot provide them in some countries for legal or regulatory reasons.
- 2.2 Other eligibility criteria may also apply to the Account. We will make you aware of them when you enquire about or apply for the Account.
- 2.3 You must inform us of any change in the information you gave us in the Application Form or as part of the application process, as this may mean you are no longer eligible for the Account.
- 2.4 We may change the Account's eligibility criteria. If we do so, we will notify you of the changes in line with the relevant Customer Relationship Agreement.
- 2.5 If you do not satisfy the eligibility criteria for the Account, we may refuse to open it or we may close it if already opened, in line with the relevant Customer Relationship Agreement.

3. The Account

3.1 Currency, funding and fees

- 3.1.1 The Account will be in a single currency of your choice of sterling, US dollars, euros or any other currency available at the time you apply for the Account, as stated in our welcome letter.
- 3.1.2 You must make an initial deposit of at least the Minimum Opening Balance on opening the Account.
- 3.1.3 There may be charges for particular banking or other services. We may also charge you for making deposits, withdrawals, transfers and/or payments. By making a deposit or withdrawal or instructing a transfer and/or payment, you agree to pay any charges that apply. For information on our standard fees, please see our banking charges guides. For other charges please contact us, visit our website or contact your relationship manager if you have one. We will notify you of any changes to our fees in line with the relevant Customer Relationship Agreement.

3.2 Deposits, payments, transfers and withdrawals

- 3.2.1 You may make a deposit into your Account:
 - i. from another Lloyds Banking Group account through telephone banking or internet banking (if you are registered for these services);
 - ii. from any other account by electronic funds transfer; or
 - iii. by sending a personal cheque or bank draft, together with your Account details, to us at the Lloyds Bank International Limited Isle of Man branch at the address in the relevant Customer Relationship Agreement.
- 3.2.2 Deposits cannot be made in cash.
- 3.2.3 Cash withdrawals, direct debits, standing orders and bill payments are not available.
- 3.2.4 If you have sufficient funds in your Account and subject to condition 3.2.3, you may make payments or transfers to an account held by you or someone else (either with us or another bank) or withdrawals. All these are subject to any limits that apply. You can also request payment by way of a bank draft.
- 3.2.5 You may make your payment, transfer or withdrawal request through telephone banking or internet banking (if you are registered for these services), or by writing to us at the Lloyds Bank International Limited Isle of Man branch at the address in the relevant Customer Relationship Agreement.

3.3 **Interest**

3.3.1 You begin to earn interest on your Account from the date we receive Cleared Funds into the Account, subject to condition 3.1.2.

3.3.2 We will pay interest on credit balances at the variable rate for the Account. We calculate interest daily. The amount of interest you receive will depend on the credit balance of your Account. We pay interest only on Cleared Funds.

3.3.3 If interest is payable by us:

3.3.3.1 for Accounts in sterling, US dollars and euros we will pay it monthly on the 1st of each month;

3.3.3.2 for Accounts in any other currency we will pay it twice a year on 1 January and 1 July.

3.3.4 We will pay interest without deduction, unless otherwise required (i) by law or (ii) by you.

3.3.5 If the interest payment date is not a Working Day, we will pay interest on the next Working Day.

3.3.6 We will credit any interest payable by us to the Account, unless you instruct us to pay it to another Money Market Call Account or Call Account you hold with us, which must be in the same currency as the Account.

3.3.7 For full information on our current interest rates, please contact us.

Section B – Accounts available to customers of Lloyds Bank International Limited only

International Regular Saver Account Conditions

PART A

About us

Lloyds Bank International Limited. Registered Office and principal place of business: 11-12 Esplanade, St. Helier, Jersey JE2 3QA. Registered in Jersey No. 4029. **New accounts will be opened in the Isle of Man only, unless otherwise agreed.**

Our full contact details are also set out at Appendix 2 of the Customer Relationship Agreement, as described below.

About this Agreement

These Account Conditions detail the specific terms that apply to the Account. The Account Conditions, together with the Application Form and the Customer Relationship Agreement (referred to collectively as the "Agreement"), govern the relationship between us and you. If any conflict arises between the Account Conditions and the Customer Relationship Agreement, the Account Conditions will apply.

At the end of the Initial Term, we automatically convert your Account to the International Instant Access Savings Account. This is governed by the International Instant Access Savings Account Conditions, as shown in the accompanying Part B.

1. Definitions

In these Account Conditions, the following words have the following meanings.

Account: each International Regular Saver Account held with us, during the Initial Term in Jersey, the Bailiwick of Guernsey or the Isle of Man as indicated on your Application Form. This Account is a Group A Account as detailed in the Table of Accounts in the Customer Relationship Agreement.

Account Conditions: the conditions in this document that relate to the Account.

Account Opening Date: the date on which we allocate an Account number to your Account, as confirmed in our welcome letter.

Application Form: the application you have made to us to open the Account.

Cleared Funds: are funds that are in your Account and available for you to use.

Conversion: has the meaning described in condition 4.

Customer Relationship Agreement: the agreement between us and you, of the same title, which is available on our website lloydsbank.com/international. You may ask for a copy at any time by contacting us.

Initial Term: the period starting on the Account Opening Date and ending after 12 Months plus, where applicable, any Incomplete Month (as defined under Month below).

International Instant Access Savings Account: the International Instant Access Savings Account to be held with us in Jersey, the Bailiwick of Guernsey or the Isle of Man. The International Instant Access Savings Account will replace the Account on its automatic Conversion when the Initial Term ends (in line with condition 4). The International Instant Access Savings Account will be held in the same name(s), currency and jurisdiction as the Account. It will also have the same Account number and Sort Code as the Account. It will be governed by the International Instant Access Savings Account Conditions as shown in the accompanying Part B.

Month: a continuous and complete period, after the Account is opened, from the start of the second day of a calendar month to the end of the first day of the following calendar month (for example 2nd March to 1st April). If the Account Opening Date is after the second day of a calendar month, we treat the period from the Account Opening Date up to the end of the first day of the following calendar month as an incomplete month (**Incomplete Month**). An Incomplete Month is not a "Month" for the purposes of this definition, in which case each Month begins on the second day of the next calendar month.

Capitalised terms used but not defined in this document have the meaning given to them in the Customer Relationship Agreement.

2. Eligibility criteria

- 2.1 Our services are available to many customers, but we cannot provide them in some countries for legal or regulatory reasons.
- 2.2 Other eligibility criteria may also apply to the Account. We will make you aware of them when you enquire about or apply for the Account.
- 2.3 You must inform us of any change in the information you gave us in the Application Form or as part of the application process, as this may mean you are no longer eligible for the Account.
- 2.4 We may change the Account's eligibility criteria. If we do so, we will notify you of the changes in line with the Customer Relationship Agreement.
- 2.5 If you do not satisfy the eligibility criteria for the Account, we may refuse to open it or we may close it if already opened, in line with the Customer Relationship Agreement.
- 2.6 You may only hold one Account, either in your sole name or jointly with others.

3. The Account

- 3.1 Currency, funding and fees
 - 3.1.1 The Account will be in sterling.
 - 3.1.2 You need not make a minimum initial deposit but you may make a one-off sterling deposit of up to £2,500 into your Account within 20 Working Days of the Account Opening Date. Any initial deposit under this condition 3.1.2 may come from:
 - a. another Lloyds Banking Group account through telephone banking (if you are registered for this service); or
 - b. any other account by electronic funds transfer.
 - 3.1.3 There may be charges for particular banking or other services. We may also charge you for making deposits, withdrawals, transfers and/or payments. By making a deposit or withdrawal or instructing a transfer, you agree to pay any charges that apply. For information on our standard fees, please see our banking charges guides. For other charges please contact us, visit our website or contact your relationship manager if you have one. We will notify you of any changes to our fees in line with the Customer Relationship Agreement.
- 3.2 Deposits, payments, transfers and withdrawals
 - 3.2.1 Deposits cannot be made in cash or by cheque.
 - 3.2.2 Any deposits you make, except for the initial deposit permitted under condition 3.1.2, must be put into your Account by monthly standing order. Except in the first Month or first Incomplete Month where you may also make an initial deposit, only one deposit per Month can be made.
 - 3.2.3 You may set up a monthly standing order into your Account of between £500 and £2,500 for each of the 12 Months during the Initial Term. Your monthly standing order must be in sterling and cannot be set up in another savings account you hold with us.
 - 3.2.4 When setting up a monthly standing order, you must ensure the first standing order payment is made within 20 Working Days of your Account Opening Date. If your Account is opened during an Incomplete Month (i.e. after the second day of a calendar month), any payment you make into your Account by standing order in that Incomplete Month will not count or qualify as one of your 12 monthly standing order payments under condition 3.2.3. If this happens, you may wish to leave your standing order in place for an extra month to ensure your Account is funded for the full 12 Months (excluding the payment made in the Incomplete Month).
 - 3.2.5 Cash withdrawals, direct debits, and bill payments are not available.
 - 3.2.6 If you have sufficient funds in your Account, and subject to condition 3.2.5, you may make payments or transfers to an account held by you or someone else (either with us or another bank) or withdrawals. All these are subject to any limits that apply. You can also request payment by way of a bank draft.

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- 3.2.7 You may make a withdrawal from your Account at any time by using telephone banking or internet banking (if you are registered for these services), by writing to us at our branch in the Isle of Man at the address in the Customer Relationship Agreement, or by contacting your relationship manager if you have one.
 - 3.2.8 The number of withdrawals you make will affect the amount of interest you earn on your Account as described below in condition 3.3.3.
- 3.3 Interest
- 3.3.1 You begin to earn interest on your Account from the date we receive Cleared Funds into your Account.
 - 3.3.2 Subject to condition 3.3.3, we calculate interest daily at the applicable fixed rate for this Account during the Initial Term on credit balances in your Account from the Account Opening Date. We pay interest only on Cleared Funds.
 - 3.3.3 If you make one or more withdrawals, transfers or payments from your Account during the Initial Term, you will not receive any interest on your Account for the whole of the Month (or, if applicable, the whole of an Incomplete Month) in which you make the withdrawal(s) or transfer(s).
 - 3.3.4 If interest is payable by us, we will pay it monthly on the 1st of each month. We pay interest without deduction, unless otherwise required (i) by law or (ii) by you. If the interest payment date is not a Working Day, we will pay interest on the next Working Day.
 - 3.3.5 We will credit any interest payable by us to the Account.
 - 3.3.6 For full information on our current interest rates please see the interest rate guide for this Account, contact us or visit our website.

- 3.4 Closing the Account
- 3.4.1 If you disagree with changes we may make to the Account Conditions from time to time, we will not apply them to your Account if you close it by giving us notice in writing to our branch in the Isle of Man at the address in the Customer Relationship Agreement before the change would otherwise become effective. We will then close your Account on the first day of the next Month to avoid loss of interest under condition 3.4.2. If you do not close your Account, we will regard you as having accepted the changes.
 - 3.4.2 If you or we close your Account, you will not receive any interest for the whole of the Month (or, if applicable, the whole of an Incomplete Month) in which the Account is closed.

4. Conversion of the Account

- 4.1 Unless we or you have closed or have served notice to close your Account during the Initial Term, we will automatically convert your Account into an International Instant Access Savings Account ("**Conversion**") at the end of the Initial Term. Your Account number and Sort Code will remain the same after Conversion and we will continue to accept your standing order until you cancel it. You can close your International Instant Access Savings Account at any time.
- 4.2 The account conditions that will apply to your International Instant Access Savings Account are shown in the accompanying International Instant Access Savings Account Conditions at Part B. We will write to tell you about the Conversion on or before the end of the Initial Term.

5. Statements and other communications

We will send you a statement at the end of the Initial Term showing transactions on your Account.

International Instant Access Savings Account Conditions

PART B

Please note: The following Account Conditions apply only after we convert your International Regular Saver Account to an International Instant Access Savings Account.

About us

Lloyds Bank International Limited. Registered Office and principal place of business: 11-12 Esplanade, St. Helier, Jersey JE2 3QA. Registered in Jersey No. 4029.

Our full contact details are set out at Appendix 2 of the Customer Relationship Agreement, as described below.

About this Agreement

These Account Conditions detail the specific terms that apply to the Account. The Account Conditions, together with the Application Form and, the Customer Relationship Agreement (referred to collectively as the "Agreement"), govern the relationship between us and you. If any conflict arises between the Account Conditions and the Customer Relationship Agreement, the Account Conditions will apply.

1. Definitions

In these Account Conditions, the following words have the following meanings.

Account: each International Instant Access Savings Account held with us, after the Initial Term, in the same name(s), currency and jurisdiction (and with the same Sort Code and Account number) as the International Regular Saver Account it replaces following the Conversion of your International Regular Saver Account into an International Instant Access Savings Account in accordance with condition 4 of the account conditions governing your International Regular Saver Account (see the accompanying Part A). The Account is a Group A Account as detailed in the Table of Accounts in the Customer Relationship Agreement.

Account Conditions: the conditions in this document that relate to the Account.

Application Form: the application you have made to us to open your International Regular Saver Account that has converted to this Account.

Conversion: has the meaning described in condition 4 of the International Regular Saver Account Conditions in Part A.

Cleared Funds: are funds that are in your Account and available for you to use.

Customer Relationship Agreement: the agreement between us and you, of the same title, which is available on our website lloydsbank.com/international. You may ask for a copy at any time by contacting us.

Initial Term: has the same meaning as in condition 1 of the International Regular Saver Account Conditions (see the accompanying Part A).

International Regular Saver Account: the International Regular Saver Account held with us, during the Initial Term, in Jersey, the Bailiwick of Guernsey or the Isle of Man that has converted to this International Instant Access Savings Account.

Minimum Balance: £1.

Capitalised terms used but not defined in this document have the meaning given to them in the Customer Relationship Agreement.

2. Eligibility criteria

- 2.1 Our services are available to many customers, but we cannot provide them in some countries for legal or regulatory reasons.
- 2.2 You must, at all times, maintain the Minimum Balance of the Account.
- 2.3 Other eligibility criteria may also apply to the Account. We will make you aware of them when you enquire about or apply for the International Regular Saver Account that converts to this Account.
- 2.4 You must inform us of any change in the information you gave us in the Application Form or as part of the application process, as this may mean you are no longer eligible for the Account.
- 2.5 We may change the Account's eligibility criteria. If we do so, we will notify you of the changes in line with the Customer Relationship Agreement.

- 2.6 If you do not satisfy the eligibility criteria for the Account, we may refuse to open it or we may close it if already opened, in line with the Customer Relationship Agreement.

3. The Account

- 3.1 Currency, funding and fees
 - 3.1.1 The Account will be in sterling.
 - 3.1.2 The Account requires you to maintain a credit balance of at least the Minimum Balance. We will treat as Cleared Funds available for you to use any credit balance transferred on Conversion of your International Regular Saver Account into the Account. If at or following Conversion the credit balance of your Account is less than the Minimum Balance, you must make a deposit promptly into your Account that brings it up to at least the Minimum Balance. We may close your Account if the credit balance is less than the Minimum Balance.
 - 3.1.3 There may be charges for particular banking or other services. We may also charge you for making deposits, withdrawals and transfers. By making a deposit or withdrawal or instructing a transfer you agree to pay any charges that apply. For full information on our charges, please see our banking charges guides, contact us, visit our website or contact your relationship manager if you have one. We will notify you of any changes to our fees in line with the relevant Customer Relationship Agreement.
- 3.2 Deposits, payments, transfers and withdrawals
 - 3.2.1 You may make a deposit into your Account:
 - i. from another Lloyds Banking Group account through telephone banking or internet banking (if you are registered for these services);
 - ii. from any other account by electronic funds transfer;
 - iii. by sending a personal cheque or bank draft, together with your Account details, to our branch in the Isle of Man at the address in the Customer Relationship Agreement; or
 - iv. by standing order.
 - 3.2.2 Deposits cannot be made in cash.
 - 3.2.3 Cash withdrawals, direct debits, standing orders and bill payments are not available.
 - 3.2.4 If you have sufficient funds in your Account, and subject to condition 3.2.3, you may make payments or transfers to an account held by you or someone else (either with us or another bank) or withdrawals. All these are subject to any limits that apply. You can also request payment by way of a bank draft.
 - 3.2.5 You may make a withdrawal from your Account at any time by using telephone banking or internet banking (if you are registered for these services), or by writing to us at our branch in the Isle of Man at the address in the Customer Relationship Agreement.
- 3.3 Interest
 - 3.3.1 You begin to earn interest on your Account from the date we receive Cleared Funds into your Account.
 - 3.3.2 We will pay interest on credit balances at the variable rate that applies to the Account. We calculate interest daily from the date we convert your International Regular Saver Account to this Account. The amount of interest you receive will depend on the credit balance of your Account. We pay interest only on Cleared Funds.
 - 3.3.3 If interest is payable by us, we will pay it monthly on the 1st of each month. We pay interest without deduction, unless otherwise required (i) by law or (ii) by you. If the interest payment date is not a Working Day, we will pay interest on the next Working Day.
 - 3.3.4 We will credit any interest payable by us to the Account.
 - 3.3.5 For full information on our current interest rates please see the interest rate guide for this Account, contact us or visit our website.

Lloyds Bank International Limited, a Jersey registered and regulated bank, and Lloyds Bank (Gibraltar) Limited, a Gibraltar registered and regulated bank are subsidiaries of Lloyds Bank Corporate Markets plc, a UK Non-ring-fenced Bank. Both companies are part of Lloyds Banking Group plc and are independent from Lloyds Bank plc which is Lloyds Banking Group's ring-fenced, UK regulated retail and commercial bank. For more information on ring-fencing visit international.lloydsbank.com/ringfencing

Important Information

Issued by Lloyds Bank International Limited and Lloyds Bank (Gibraltar) Limited.

Lloyds Bank International Limited. Registered Office and principal place of business: 11-12 Esplanade, St. Helier, Jersey JE2 3QA.

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 five-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 for 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 five-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.

Legislation or regulations in your home jurisdiction may prohibit you from entering into certain transactions with us. We reserve the right to make a final decision on whether you are eligible for any products or services.

Residents or nationals of certain jurisdictions may be subject to exchange controls and should seek independent advice before entering into any transactions with us.

Information correct as of July 2018.

Please go to lloydsbank.com/international



LLOYDS BANK

LLOYDS BANK INTERNATIONAL LIMITED
LLOYDS BANK (GIBRALTAR) LIMITED

OB5227 (07/18)