
ACCOUNT CONDITIONS

For our Personal Bank Accounts
(and some related services)



LLOYDS BANK

Introduction

This booklet contains the Account Conditions which apply to the range of Current and Savings Accounts we currently offer to our personal customers from our branches in the Channel Islands and Isle of Man. It also contains the Terms and Conditions relating to two related services, International Phonebank and Save the Change®.

You should read carefully the conditions for the accounts which you are opening and/or which you already hold (and, if appropriate, those for International Phonebank and Save the Change®).

Please note that the relevant Account Conditions should be read in conjunction with the separate 'Customer Relationship Agreement' booklet which contains the general conditions that apply to our personal bank accounts and some related services.

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

Contents

Current Accounts for Adults	1
Island Cheque Account Conditions	1
Island Gold Account Conditions	1
Island Premier Current Account Conditions	2
Island Graduate Account Conditions	3
Savings Accounts for Adults	4
Island Regular Savings Account Conditions	4
Island Bonus Saver Account Conditions	5
Island Instant Access Account Conditions	6
Island Premier Savings Account Conditions	6
Island 30-Day Account Conditions	7
Island Investment Account Conditions	8
Fixed Term Deposit Account Conditions	9
Money Market Call Account / Call Account Conditions	10
Accounts for Children	12
Island Future Account Conditions	14
Island First Account Conditions	14
Save the Change® Terms and Conditions	15
International Phonebank Terms and Conditions	16

Current Accounts for Adults

Island Cheque Account Conditions

These conditions apply from 22nd November 2015.

About us

Lloyds Bank International Limited. Registered Office and principal place of business: PO Box 160, 25 New Street, St. Helier, Jersey JE4 8RG. Registered in Jersey No. 4029. Regulated by the Jersey Financial Services Commission. We abide by the Jersey Code of Practice for Consumer Lending.

About this agreement

These Account Conditions detail the specific terms which apply to the Account. These 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. In the event of any conflict between these Account Conditions and the Customer Relationship Agreement, these Account Conditions will apply.

1. Definitions

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

Account: each Island Cheque Account, as will be held with us in Jersey, Guernsey or the Isle of Man, as indicated in 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 contained in this document, which relate to the Account.

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

Customer Relationship Agreement: the agreement between us and you, of the same title, which is available on our website (lloydsbank.com/international) and as may be requested by you at any time by contacting us.

Capitalised terms used but not otherwise defined herein shall have the meaning given to such terms within the Customer Relationship Agreement.

2. Eligibility criteria

- 2.1 You must be ordinarily resident in the Channel Islands or the Isle of Man.
- 2.2 In addition to condition 2.1, other eligibility criteria may apply to the Account. We will make you aware of any additional eligibility criteria when you enquire about or apply for the Account.
- 2.3 You must advise us of any change in the information that you provided to us in the Application Form or as part of the application process at any time, as this may mean that you are no longer eligible for the Account.
- 2.4 We may change the eligibility criteria for the Account from time to time.
- 2.5 If you do not satisfy the eligibility criteria for the Account at any time, we reserve the right to refuse to open the Account or to close the Account if already opened.

3. The Account

3.1 Currency, funding and fees

- 3.1.1 The Account is denominated in Sterling. The Account requires you to make a deposit of a minimum of £1 upon opening.
- 3.1.2 We do not pay interest on credit balances.
- 3.1.3 We do not charge monthly fees in respect of the Account, as long as it remains in credit.
- 3.1.4 There may also be additional charges for particular banking or other services we provide. For full information on our current charges please see our banking charges guide, contact us or visit our website.

3.2 Direct Debits and Standing Orders

Direct debits and standing orders are available on this Account.

3.3 Overdrafts

- 3.3.1 We may agree to provide you with an overdraft on the Account. Further details of overdrafts, including Planned Overdrafts and Unplanned Overdrafts, are set out in the Customer Relationship Agreement. Details of current interest rates can also be found in our interest rate guides.
- 3.3.2 We offer an overdraft "buffer" for customers whose Account goes into an overdraft by only a small amount. We do not charge fees on overdrafts within this buffer. Details of the buffer are set out in our banking charges guide. If you use an overdraft to borrow money over the buffer, you will have to pay a monthly overdraft usage fee for the overdraft. This fee applies to both a Planned Overdraft and an Unplanned Overdraft and is also detailed in our banking charges guide. The other 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.
- 3.3.3 When your Account goes into Unplanned Overdraft (but not when we increase one you already have), we will write to tell you we have agreed to it, but we will ignore any Unplanned Overdrafts which are repaid by the end of that day when our accounting systems are updated (this is not usually before 8pm) or any overdrafts that are within the buffer amount described above. We only provide Unplanned Overdrafts for a limited period and we tell you when you must repay one. 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 future).
- 3.3.4 Where interest or fees are payable by you to us for a Planned Overdraft or an Unplanned Overdraft, we will debit any monthly interest on the 9th of each month from the Account. If the interest payment date is not a Working Day, interest will be debited on the next Working Day.

Island Gold Account Conditions

These conditions apply from 22nd November 2015.

About us

Lloyds Bank International Limited. Registered Office and principal place of business: PO Box 160, 25 New Street, St. Helier, Jersey JE4 8RG. Registered in Jersey No. 4029.

About this agreement

These Account Conditions detail the specific terms which apply to the Account. These 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. In the event of any conflict between these Account Conditions and the Customer Relationship Agreement, these Account Conditions will apply.

1. Definitions

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

Account: each Island Gold Account, as will be held with us in Jersey, Guernsey or the Isle of Man, as indicated in 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 contained in this document, which relate to the Account.

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

Customer Relationship Agreement: the agreement between us and you, of the same title, which is available on our website (lloydsbank.com/international) and as may be requested by you at any time by contacting us.

Capitalised terms used but not otherwise defined herein shall have the meaning given to such terms within the Customer Relationship Agreement.

2. Eligibility criteria

- 2.1 You must be ordinarily resident in the Channel Islands or the Isle of Man.
- 2.2 In addition to condition 2.1, other eligibility criteria may apply to the Account. We will make you aware of any additional eligibility criteria when you enquire about or apply for the Account.
- 2.3 You must advise us of any change in the information that you provided to us in the Application Form or as part of the application process at any time, as this may mean that you are no longer eligible for the Account.
- 2.4 We may change the eligibility criteria for the Account from time to time.
- 2.5 If you do not satisfy the eligibility criteria for the Account at any time, we reserve the right to refuse to open the Account or to close the Account if already opened.

3. The Account

- 3.1 Currency, funding and fees
 - 3.1.1 The Account is denominated in Sterling. The Account requires you to make a deposit of a minimum of £1 upon opening.
 - 3.1.2 We do not pay interest on credit balances.
 - 3.1.3 A monthly fee applies to the Account which, if applicable, will be debited from the Account on the 9th of each month. We will tell you what the monthly fee is when you enquire about or apply for the Account. We may change the monthly fee for the Account from time to time.
 - 3.1.4 There may also be additional charges for particular banking or other services we provide. For full information on our current charges please see our banking charges guide, contact us or visit our website.
- 3.2 Direct Debits and Standing Orders
Direct debits and standing orders are available on this Account.
- 3.3 Overdrafts
 - 3.3.1 We may agree to provide you with an overdraft on the Account. Further details of overdrafts, including Planned Overdrafts and Unplanned Overdrafts, are set out in the Customer Relationship Agreement. Details of current interest rates can also be found in our interest rate guides.
 - 3.3.2 We offer an overdraft "buffer" for customers whose Account goes into an overdraft by only a small amount. We do not charge fees on overdrafts within this buffer. Details of the buffer are set out in our banking charges guide. If you use an overdraft to borrow money over the buffer, you will have to pay a monthly overdraft usage fee for the overdraft. This fee applies to both a Planned Overdraft and an Unplanned Overdraft and is also detailed in our banking charges guide. The other 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.
 - 3.3.3 When your Account goes into Unplanned Overdraft (but not when we increase one you already have), we will write to tell you we have agreed to it, but we will ignore any Unplanned Overdrafts which are repaid by the end of that day when our accounting systems are updated (this is not usually before 8pm) or any overdrafts that are within the buffer amount described above. We only provide Unplanned Overdrafts for a limited period and we tell you when you must repay one. 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 future).
 - 3.3.4 Where interest or fees are payable by you to us for a Planned Overdraft or an Unplanned Overdraft, we will debit any monthly interest on the 9th of each month from the Account. If the interest payment date is not a Working Day, interest will be debited on the next Working Day.

4. Ancillary services

- 4.1 We may offer different benefits packages (covering various insurance or other benefits) with the Account, which 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. These benefits packages (including any related charges which may be debited from the Account) will be governed by separate Terms and Conditions. Depending on the type of benefit, these separate Terms and Conditions will either be issued to you by us when you complete your Application Form or will be issued to you directly from the third party supplier.
- 4.2 If insurance is included with your Account, any money we receive from you or from the insurer in relation to such insurance will be held by us in our capacity as a bank regulated by the Jersey Financial Services Commission, Guernsey Financial Services Commission, and licensed by the Isle of Man Financial Supervision Commission, as applicable, and not on trust for you.

Island Premier Current Account Conditions

These conditions apply from 22nd November 2015.

About us

Lloyds Bank International Limited. Registered Office and principal place of business: PO Box 160, 25 New Street, St. Helier, Jersey JE4 8RG. Registered in Jersey No. 4029.

About this agreement

These Account Conditions detail the specific terms which apply to the Account. These 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. In the event of any conflict between these Account Conditions and the Customer Relationship Agreement, these Account Conditions will apply.

1. Definitions

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

Account: each Island Premier Current Account, as will be held with us in Jersey, Guernsey or the Isle of Man, as indicated in 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 contained in this document, which relate to the Account.

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

Customer Relationship Agreement: the agreement between us and you, of the same title, which is available on our website (lloydsbank.com/international) and as may be requested by you at any time by contacting us.

Capitalised terms used but not otherwise defined herein shall have the meaning given to such terms within the Customer Relationship Agreement.

- 2.1 You must be ordinarily resident in the Channel Islands or the Isle of Man.
- 2.2 In addition to condition 2.1, other eligibility criteria may apply to the Account. We will make you aware of any additional eligibility criteria when you enquire about or apply for the Account.
- 2.3 You must advise us of any change in the information that you provided to us in the Application Form or as part of the application process at any time, as this may mean that you are no longer eligible for the Account.
- 2.4 We may change the eligibility criteria for the Account from time to time.
- 2.5 If you do not satisfy the eligibility criteria for the Account at any time, we reserve the right to refuse to open the Account or to close the Account if already opened.

3. The Account

- 3.1 Currency, funding and fees
 - 3.1.1 The Account is denominated in Sterling. The Account requires you to make a deposit of a minimum of £1 upon opening.
 - 3.1.2 We do not pay interest on credit balances.
 - 3.1.3 A monthly fee applies to the Account which, if applicable, will be debited from the Account on the 1st of each month. We will tell you what the monthly fee is when you enquire about, or apply for, the Account. We may change the monthly fee for the Account from time to time.

3.1.4 We may, at our discretion, decide to waive the monthly fee applicable to the Account. We will normally do this in respect of any monthly billing period during which you hold and maintain deposits in the Account that equal or exceed the minimum credit balance. We will tell you what that minimum credit balance is when you enquire about, or apply for, the Account. Details of the minimum credit balance are also included in our Account literature. We may change the minimum credit balance for the Account from time to time.

3.1.5 There may also be additional charges for particular banking or other services we provide. For full information on our current charges please see our banking charges guide, contact us or visit our website.

3.2 Direct Debits and Standing Orders

Direct debits and standing orders are available on this Account.

3.3 Overdrafts

3.3.1 We may agree to provide you with an overdraft on the Account. Further details of overdrafts, including Planned Overdrafts and Unplanned Overdrafts, are set out in the Customer Relationship Agreement. Details of current interest rates can also be found in our interest rate guides.

3.3.2 We offer an overdraft "buffer" for customers whose Account goes into an overdraft by only a small amount. We do not charge fees on overdrafts within this buffer. Details of the buffer are set out in our banking charges guide. If you use an overdraft to borrow money over the buffer, you will have to pay a monthly overdraft usage fee for the overdraft. This fee applies to both a Planned Overdraft and an Unplanned Overdraft and is also detailed in our banking charges guide. The other 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.

3.3.3 When your Account goes into Unplanned Overdraft (but not when we increase one you already have), we will write to tell you we have agreed to it, but we will ignore any Unplanned Overdrafts which are repaid by the end of that day when our accounting systems are updated (this is not usually before 8pm) or any overdrafts that are within the buffer amount described above. We only provide Unplanned Overdrafts for a limited period and we tell you when you must repay one. 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 future).

3.3.4 Where interest or fees are payable by you to us for a Planned Overdraft or an Unplanned Overdraft, we will debit any monthly interest on the 1st of each month from the Account. If the interest payment date is not a Working Day, interest will be debited on the next Working Day.

4. Ancillary services

4.1 We may offer different benefits packages (covering various insurance or other benefits) with the Account, which 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. These benefits packages (including any related charges which may be debited from the Account) will be governed by separate Terms and Conditions. Depending on the type of benefit, these separate Terms and Conditions will either be issued to you by us when you complete your Application Form or will be issued to you directly from the third party supplier.

4.2 If insurance is included with your Account, any money we receive from you or from the insurer in relation to such insurance will be held by us in our capacity as a bank regulated by the Jersey Financial Services Commission, Guernsey Financial Services Commission, and licensed by the Isle of Man Financial Supervision Commission, as applicable, and not on trust for you.

Island Graduate Account Conditions

These conditions apply from 22nd November 2015.

About us

Lloyds Bank International Limited. Registered Office and principal place of business: PO Box 160, 25 New Street, St. Helier, Jersey JE4 8RG. Registered in Jersey No. 4029.

About this agreement

These Account Conditions detail the specific terms which apply to the Account. These 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. In the event of any conflict between these Account Conditions and the Customer Relationship Agreement, these Account Conditions will apply.

1. Definitions

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

Account: the Island Graduate Account held with us in Jersey, Guernsey or the Isle of Man, as indicated in 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 contained in this document, which relate to the Account.

Account Opening Date: the date of your welcome letter.

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

Cheque Account: the Island Cheque Account (or similar account if this is no longer available).

Customer Relationship Agreement: the agreement between us and you, of the same title, which is available on our website (lloydsbank.com/international) and as may be requested by you at any time by contacting us.

Capitalised terms used but not otherwise defined herein shall have the meaning given to such terms within the Customer Relationship Agreement.

2. Eligibility criteria

2.1 You must ordinarily be resident in the Channel Islands or the Isle of Man and must be a graduate.

2.2 You can only have one Account with us in your sole name and you cannot have a graduate account with another provider.

2.3 This Account is only available for a maximum of three years from the Account Opening Date.

2.4 In addition to condition 2.1, 2.2 and 2.3, other eligibility criteria may apply to the Account. We will make you aware of any additional eligibility criteria when you enquire about or apply for the Account.

2.5 You must advise us of any change in the information that you provided to us in the Application Form or as part of the application process at any time, as this may mean that you are no longer eligible for the Account.

2.6 When you are no longer eligible for the Account (for example if you held the Account for three years), unless you contact us to agree an alternative arrangement, we will convert your Account to a Cheque Account. Once your Account is converted to a different type of account, the features and benefits connected with this Account will stop. We will contact you and provide details of your new account before we convert your Account.

2.7 We may change the eligibility criteria for the Account from time to time.

2.8 If you do not satisfy the eligibility criteria for the Account at any time, we reserve the right to refuse to open the Account or to close the Account if already opened.

3. The Account

3.1 Currency, funding and fees

3.1.1 The Account is denominated in Sterling. The Account requires you to make a deposit of a minimum of £1 upon opening.

3.1.2 We do not pay interest on credit balances.

3.1.3 We do not charge monthly fees in respect of the Account, as long as it remains in credit.

Savings Accounts for Adults

3.1.4 There may be additional charges for particular banking or other services we provide. For full information on our current charges please see our banking charges guide, contact us or visit our website.

3.2 Direct Debits and Standing Orders

Direct debits and standing orders are available on this Account.

3.3 Overdrafts

3.3.1 We may agree to provide you with an overdraft on the Account. Further details of overdrafts, including Planned Overdrafts and Unplanned Overdrafts are set out in the Customer Relationship Agreement. Details of current interest rates can also be found in our interest rate guides.

3.3.2 You can apply for an interest-free Planned Overdraft (subject to application and approval) of up to £2,000 in the first year after you graduate.

3.3.3 In the second year after you graduate, your interest-free Planned Overdraft limit will be reduced to £1,500.

3.3.4 In the third year after you graduate your interest-free Planned Overdraft limit will be reduced to £1,000.

3.3.5 In all cases, you need to apply for your Planned Overdraft and any Planned Overdraft will be subject to status and approval.

3.3.6 We offer an overdraft "buffer" for customers whose Account goes into an overdraft by only a small amount. We do not charge fees on overdrafts within this buffer. Details of the buffer are set out in our banking charges guide. If you use an overdraft to borrow money over the buffer, you will have to pay a monthly overdraft usage fee for the overdraft. This fee applies to both a Planned Overdraft and an Unplanned Overdraft and is also detailed in our banking charges guide. The other 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.

3.3.7 When your Account goes into Unplanned Overdraft (but not when we increase one you already have), we will write to tell you we have agreed to it, but we will ignore any Unplanned Overdrafts which are repaid by the end of that day when our accounting systems are updated (this is not usually before 8pm) or any overdrafts that are within the buffer amount described above. We only provide Unplanned Overdrafts for a limited period and we tell you when you must repay one. 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 future).

3.3.8 Where interest or fees are payable by you to us for a Planned Overdraft or an Unplanned Overdraft, we will debit any monthly interest on the 9th of each month from the Account. If the interest payment date is not a Working Day, interest will be debited on the next Working Day.

3.3.9 If you have an overdraft when your Account is converted to a different account, interest rates for overdrafts applicable to your new account (i.e. the Cheque Account or other account as agreed) will apply from the date your Account is transferred.

4. Ancillary services

We may offer different features and benefits with the Account, which may vary from time to time and may be provided by third parties. We will tell you about these features and benefits when you apply to open the Account. These features and benefits (including any related charges which may be debited from the Account) will be governed by separate Terms and Conditions. Depending on the type of benefit, these separate Terms and Conditions will either be issued to you by us when you complete your Application Form or will be issued to you directly from the third party supplier.

Island Regular Savings Account Conditions

These conditions apply from 23rd September 2013.

About us

Lloyds Bank International Limited. Registered Office and principal place of business: PO Box 160, 25 New Street, St. Helier, Jersey JE4 8RG. Registered in Jersey No. 4029.

About this agreement

These Account Conditions detail the specific terms which apply to the Account. These 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. In the event of any conflict between these Account Conditions and the Customer Relationship Agreement, these Account Conditions will apply.

1. Definitions

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

Account: each Island Regular Savings Account, as will be held with us in Jersey, Guernsey or the Isle of Man, as indicated in 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 contained in this document, which relate to the Account.

Account Opening Date: the date of your welcome letter.

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

Customer Relationship Agreement: the agreement between us and you, of the same title, which is available on our website (lloydsbank.com/international) and as may be requested by you at any time by contacting us.

Capitalised terms used but not otherwise defined herein shall have the meaning given to such terms within the Customer Relationship Agreement.

2. Eligibility criteria

2.1 You must be ordinarily resident in the Channel Islands or the Isle of Man.

2.2 In addition to condition 2.1, other eligibility criteria may apply to the Account. We will make you aware of any additional eligibility criteria when you enquire about or apply for the Account.

2.3 You must advise us of any change in the information that you provided to us in the Application Form or as part of the application process at any time, as this may mean that you are no longer eligible for the Account.

2.4 We may change the eligibility criteria for the Account from time to time.

2.5 If you do not satisfy the eligibility criteria for the Account at any time, we reserve the right to refuse to open the Account or to close the Account if already opened.

3. The Account

3.1 Currency, funding and fees

3.1.1 The Account is denominated in Sterling. The Account requires you to make a deposit of a minimum of £1, and not more than £2,000, upon opening.

3.1.2 There may be additional charges for particular banking or other services we provide. For full information on our current charges please see our banking charges guide, contact us or visit our website.

3.2 Deposits

3.2.1 You must set up a monthly standing order into the Account of not more than £2,000.

3.2.2 You must not make any deposits into the Account, other than the initial deposit to be made upon opening the Account as referred to in condition 3.1.1, and the deposit to be made by monthly standing order as referred to in condition 3.2.1.

- 3.3 Withdrawals
- 3.3.1 You may make withdrawals from your Account at any of our branches or by using Telephone Banking or Internet Banking, if you are registered for these services.
- 3.3.2 The number of withdrawals you make will affect the amount of interest you earn on your Account (see condition 3.4.3).
- 3.4 Interest
- 3.4.1 You will begin to earn interest on your Account from the date we receive 'cleared funds' into your Account, subject to condition 3.1.1. 'Cleared funds' are funds that are in your Account and available for you to use.
- 3.4.2 Interest, at the applicable variable rate for this Account (which depends on the number of withdrawals made), is calculated daily on credit balances in your Account from the Account Opening Date. Interest is only paid on 'cleared funds'.
- 3.4.3 The amount of interest you receive will depend on the number of withdrawals you have made in a year (for this purpose, a year runs from the anniversary of the Account Opening Date). You will receive a different interest rate depending on whether you make:
- i. up to two withdrawals;
 - ii. between three and six withdrawals; or
 - iii. more than six withdrawals.
- Full details of our current interest rates can be found in the interest rate guide for this Account, in branch, on our website or by contacting us.
- 3.4.4 Where interest is payable by us, we will pay it annually on the anniversary of the Account Opening Date, without deduction, unless otherwise (i) required by law or (ii) requested by you. If the interest payment date is not a Working Day, interest will be paid on the next Working Day.
- 3.4.5 We will credit any interest payable by us to the Account or the Group A account (as detailed in the Table of Accounts in the Customer Relationship Agreement) you hold with us which you nominated on your Application Form. If you choose to have your interest paid to a Group A account this will not count as a withdrawal for the purposes of condition 3.4.3.

Initial Period: the period detailed in your Application Form.

Maximum Balance: £5,000,000.

Minimum Opening Balance: £5,000.

Capitalised terms used but not otherwise defined herein shall have the meaning given to such terms within the Customer Relationship Agreement.

2. Eligibility criteria

- 2.1 You must be ordinarily resident in the Channel Islands or the Isle of Man.
- 2.2 In addition to condition 2.1, other eligibility criteria may apply to the Account. We will make you aware of any additional eligibility criteria when you enquire about or apply for the Account.
- 2.3 You must advise us of any change in the information you provided to us in the Application Form at any time, as this may mean that you are no longer eligible for the Account.
- 2.4 We may change the eligibility criteria for the Account from time to time.
- 2.5 If you do not satisfy the eligibility criteria for the Account at any time, we reserve the right to refuse to open the Account or to close the Account if already opened.

3. The account

3.1 Currency, funding and fees

- 3.1.1 The Account will be denominated in Pounds Sterling.
- 3.1.2 The Account requires you to make an initial deposit of at least the Minimum Opening Balance, and not more than the Maximum Balance, upon opening.
- 3.1.3 We do not have a limit on the number of Accounts you can have. 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 over the Maximum Balance. When working out the combined balances, we include any interest we have added to the Accounts.
- 3.1.4 There may be charges for particular banking or other services we provide. For full information on our current charges please see our banking charges guide, contact us or visit our Website.

3.2 Withdrawals

You may make a withdrawal from your Account at any time in person at any of our branches or by using Telephone Banking or Internet Banking (if you are registered for these services).

3.3 Interest

- 3.3.1 Subject to condition 3.1.2, you will only begin to earn interest from the date we receive 'cleared funds' into your Account, even if the Initial Period starts before then. 'Cleared funds' are funds that are in your Account and available for you to use.
- 3.3.2 We calculate interest daily and interest is only paid on 'cleared funds'.
- 3.3.3 Interest will be paid on credit balances during the Initial Period 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 3.3.4.
- 3.3.4 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.
- 3.3.5 Where interest is payable by us, we will pay it monthly on the 9th of each month without deduction, unless otherwise required by law. If the interest payment date is not a Working Day, interest will be paid on the next Working Day.
- 3.3.6 We will credit any interest payable by us to your Account.

Island Bonus Saver Account Conditions

These conditions apply from 2 September 2016.

About us

Lloyds Bank International Limited. Registered Office: PO Box 160, 25 New Street, St. Helier, Jersey JE4 8RG. Registered in Jersey No. 4029.

About this agreement

These Account Conditions detail the specific terms which apply to the Account. These 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. In the event of any conflict between these Account Conditions and the Customer Relationship Agreement, these Account Conditions will apply.

1. Definitions

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

Account: each Island Bonus Saver Account, held with us in Jersey, Guernsey or the Isle of Man, as indicated in your Application Form. The Account is a Group A Account as detailed in the Table of Accounts in the Customer Relationship Agreement.

Account Conditions: the conditions contained in this document, which relate to the Account.

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

Customer Relationship Agreement: the agreement between us and you, of the same title, which is available on our website (lloydsbank.com/international) and may be requested by you at any time by contacting us.

Island Instant Access Account Conditions

These conditions apply from 23rd September 2013.

About us

Lloyds Bank International Limited. Registered Office and principal place of business: PO Box 160, 25 New Street, St. Helier, Jersey JE4 8RG. Registered in Jersey No. 4029.

About this agreement

These Account Conditions detail the specific terms which apply to the Account. These 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. In the event of any conflict between these Account Conditions and the Customer Relationship Agreement, these Account Conditions will apply.

1. Definitions

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

Account: each Island Instant Access Account, as will be held with us in Jersey, Guernsey or the Isle of Man, as indicated in 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 contained in this document, which relate to the Account.

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

Customer Relationship Agreement: the agreement between us and you, of the same title, which is available on our website (lloydsbank.com/international) and as may be requested by you at any time by contacting us.

Capitalised terms used but not otherwise defined herein shall have the meaning given to such terms within the Customer Relationship Agreement.

2. Eligibility criteria

- 2.1 You must be ordinarily resident in the Channel Islands or the Isle of Man.
- 2.2 In addition to condition 2.1, other eligibility criteria may apply to the Account. We will make you aware of any additional eligibility criteria when you enquire about or apply for the Account.
- 2.3 You must advise us of any change in the information that you provided to us in the Application Form or as part of the application process at any time, as this may mean that you are no longer eligible for the Account.
- 2.4 We may change the eligibility criteria for the Account from time to time.
- 2.5 If you do not satisfy the eligibility criteria for the Account at any time, we reserve the right to refuse to open the Account or to close the Account if already opened.

3. The Account

3.1 Currency, funding and fees

- 3.1.1 The Account is denominated in Sterling. The Account requires you to make a deposit of a minimum of £1 upon opening.
- 3.1.2 There may be additional charges for particular banking or other services we provide. For full information on our current charges please see our banking charges guide, contact us or visit our website.

3.2 Withdrawals

You may make withdrawals from your Account at any time at cash machines, in person at any of our branches or by using Telephone Banking or Internet Banking, if you are registered for these services.

3.3 Interest

- 3.3.1 You will begin to earn interest on your Account from the date we receive 'cleared funds' into your Account, subject to condition 3.1.1. 'Cleared funds' are funds that are in your Account and available for you to use.
- 3.3.2 Interest, at the applicable variable rate for this Account, is calculated daily on credit balances in your Account. The variable interest rate applied and the amount of interest you receive will depend on the credit balance of your Account. Interest is only paid on 'cleared funds'.

- 3.3.3 Full details of our current interest rates can be found in the interest rate guide for this Account, in branch, on our website or by contacting us.

- 3.3.4 Where interest is payable by us, we will pay it monthly on the 9th of each month, without deduction, unless otherwise (i) required by law or (ii) requested by you. If the interest payment date is not a Working Day, interest will be paid on the next Working Day.

- 3.3.5 We will credit any interest payable by us to your Account or the Group A account you hold with us which you nominated in your Application Form.

Island Premier Savings Account Conditions

These conditions apply from 23rd September 2013.

About us

Lloyds Bank International Limited. Registered Office and principal place of business: PO Box 160, 25 New Street, St. Helier, Jersey JE4 8RG. Registered in Jersey No. 4029.

About this agreement

These Account Conditions detail the specific terms which apply to the Account. These 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. In the event of any conflict between these Account Conditions and the Customer Relationship Agreement, these Account Conditions will apply.

1. Definitions

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

Account: each Island Premier Savings Account, as will be held with us in Jersey, Guernsey or the Isle of Man, as indicated in 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 contained in this document, which relate to the Account.

Account Opening Date: the date of your welcome letter.

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

Customer Relationship Agreement: the agreement between us and you, of the same title, which is available on our website (lloydsbank.com/international) and as may be requested by you at any time by contacting us.

Minimum Opening Balance: £5,000.

Capitalised terms used but not otherwise defined herein shall have the meaning given to such terms within the Customer Relationship Agreement.

2. Eligibility criteria

- 2.1 You must hold an Island Premier Current Account to be eligible for the Account. If your Island Premier Current Account is closed you will no longer be eligible for the Account.
- 2.2 You must be ordinarily resident in the Channel Islands or the Isle of Man.
- 2.3 In addition to conditions 2.1 and 2.2, other eligibility criteria may apply to the Account. We will make you aware of any additional eligibility criteria when you enquire about or apply for the Account.
- 2.4 You must advise us of any change in the information that you provided to us in the Application Form or as part of the application process at any time, as this may mean that you are no longer eligible for the Account.
- 2.5 We may change the eligibility criteria for the Account from time to time.
- 2.6 If you do not satisfy the eligibility criteria for the Account at any time, we reserve the right to refuse to open the Account or to close the Account if already opened.

3. The Account

3.1 Currency, funding and fees

- 3.1.1 The Account is denominated in Sterling. The Account requires you to make an initial deposit of at least the Minimum Opening Balance, upon opening.

- 3.1.2 There may be additional charges for particular banking or other services we provide. For full information on our current charges please see our banking charges guide, contact us or visit our website.

3.2 Withdrawals

You may make withdrawals from your Account at any time at cash machines, in person at any of our branches or by using Telephone Banking or Internet Banking, if you are registered for these services.

3.3 Interest

- 3.3.1 You will begin to earn interest on your Account from the date we receive 'cleared funds' into your Account, subject to condition 3.1.1. 'Cleared funds' are funds that are in your Account and available for you to use.
- 3.3.2 Interest, at the applicable standard variable rate for this Account, is calculated daily on credit balances in your Account. The standard variable rate applied and the amount of interest you receive will depend on the credit balance of your Account. Interest is only paid on 'cleared funds'.
- 3.3.3 For 12 months from the Account Opening Date, a bonus rate of interest may be paid in addition to the standard variable rate of interest. The bonus rate, calculated daily, will apply if the balance of your Account is equal to, or in excess of, the Minimum Opening Balance.
- 3.3.4 Full details of our current interest rates, including the standard variable rates and bonus rate, can be found in the interest rate guide for this Account, in branch, on our website or by contacting us.
- 3.3.5 Where interest is payable by us we will pay it annually unless, when you complete the Application Form, you choose to receive it monthly. If you choose to receive annual interest we will pay any interest on the anniversary of the Account Opening Date. If you choose to receive interest monthly we will pay any interest on the same date, each month, as the Account Opening Date. We will pay interest, without deduction, unless otherwise (i) required by law or (ii) requested by you. If the interest payment date is not a Working Day, interest will be paid on the next Working Day.
- 3.3.6 We will credit any interest payable by us to the Account or the Group A account you hold with us which you nominated in your Application Form.

Minimum Opening Balance: £10,000.

Withdrawal Amount: the amount you wish to withdraw, as set out in your written notice.

Capitalised terms used but not otherwise defined herein shall have the meaning given to such terms within the Customer Relationship Agreement.

2. Eligibility criteria

- 2.1 You must be ordinarily resident in the Channel Islands or the Isle of Man.
- 2.2 In addition to condition 2.1, other eligibility criteria may apply to the Account. We will make you aware of any additional eligibility criteria when you enquire about or apply for the Account.
- 2.3 You must advise us of any change in the information that you provided to us in the Application Form or as part of the application process at any time, as this may mean that you are no longer eligible for the Account.
- 2.4 We may change the eligibility criteria for the Account from time to time.
- 2.5 If you do not satisfy the eligibility criteria for the Account at any time, we reserve the right to refuse to open the Account or to close the Account if already opened.

3. The Account

3.1 Currency, funding and fees

- 3.1.1 The Account is denominated in Sterling. The Account requires you to make an initial deposit of at least the Minimum Opening Balance, upon opening.
- 3.1.2 There may be additional charges for particular banking or other services we provide. For full information on our current charges please see our banking charges guide, contact us or visit our website.

3.2 Withdrawals

- 3.2.1 You must give us 30 days' notice in writing for all withdrawals from your Account (except for withdrawals made using your Cashpoint® card). If you do not give us 30 days' written notice, an amount equivalent to 30 days' interest on the Withdrawal Amount will be deducted from the interest you have earned on your Account.
- 3.2.2 Subject to condition 3.2.1, you may make withdrawals from your Account at any time at cash machines, in person at any of our branches or by using Telephone Banking, if you are registered for this service.

3.3 Interest

- 3.3.1 You will begin to earn interest on your Account from the date we receive 'cleared funds' into your Account, subject to condition 3.1.1. 'Cleared funds' are funds that are in your Account and available for you to use.
- 3.3.2 Interest, at the applicable variable rate for this Account, is calculated daily on credit balances in your Account. The variable interest rate applied and the amount of interest you receive will depend on the credit balance of your Account. Interest is only paid on 'cleared funds'.
- 3.3.3 Full details of our current interest rates can be found in the interest rate guide for this Account, in branch, on our website or by contacting us.
- 3.3.4 Subject to condition 3.2.1, where interest is payable by us, we will pay it monthly on the 9th of each month, without deduction, unless otherwise (i) required by law or (ii) requested by you. If the interest payment date is not a Working Day, interest will be paid on the next Working Day.
- 3.3.5 We will credit any interest payable by us to the Account or the Group A account you hold with us which you nominated in your Application Form.

Island 30-Day Account Conditions

These conditions apply from 23rd September 2013.

About us

Lloyds Bank International Limited. Registered Office and principal place of business: PO Box 160, 25 New Street, St. Helier, Jersey JE4 8RG. Registered in Jersey No. 4029.

About this agreement

These Account Conditions detail the specific terms which apply to the Account. These 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. In the event of any conflict between these Account Conditions and the Customer Relationship Agreement, these Account Conditions will apply.

1. Definitions

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

Account: each Island 30-Day Account, as will be held with us in Jersey, Guernsey or the Isle of Man, as indicated in 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 contained in this document, which relate to the Account.

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

Customer Relationship Agreement: the agreement between us and you, of the same title, which is available on our website (lloydsbank.com/international) and as may be requested by you at any time by contacting us.

Island Investment Account Conditions

These conditions apply from 23rd September 2013.

About us

Lloyds Bank International Limited. Registered Office and principal place of business: PO Box 160, 25 New Street, St. Helier, Jersey JE4 8RG. Registered in Jersey No. 4029.

About this agreement

These Account Conditions detail the specific terms which apply to the Account. These 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. In the event of any conflict between these Account Conditions and the Customer Relationship Agreement, these Account Conditions will apply.

1. Definitions

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

Account: the Island Investment Account held with us in Jersey, Guernsey or the Isle of Man, as indicated in 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 contained in this document, which relate to the Account.

Account Opening Date: the date of your welcome letter.

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

Customer Relationship Agreement: the agreement between us and you, of the same title, which is available on our website (lloydsbank.com/international) and as may be requested by you at any time by contacting us.

Maximum Balance: £1,000,000.

Minimum Balance: £50,000.

Withdrawal Amount: the amount you wish to withdraw, as set out in your written notice.

Capitalised terms used but not otherwise defined herein shall have the meaning given to such terms within the Customer Relationship Agreement.

2. Eligibility criteria

- 2.1 You must be ordinarily resident in the Channel Islands or the Isle of Man.
- 2.2 You may only hold one Account, either in your sole name or jointly with another person.
- 2.3 In addition to conditions 2.1 and 2.2, other eligibility criteria may apply to the Account. We will make you aware of any additional eligibility criteria when you enquire about or apply for the Account.
- 2.4 You must advise us of any change in the information that you provided to us in the Application Form or as part of the application process at any time, as this may mean that you are no longer eligible for the Account.
- 2.5 We may change the eligibility criteria for the Account from time to time.
- 2.6 If you do not satisfy the eligibility criteria for the Account at any time, we reserve the right to refuse to open the Account or to close the Account if already opened.

3. The Account

3.1 Currency, funding and fees

- 3.1.1 The Account is denominated in Sterling. The Account requires you to make an initial deposit of at least the Minimum Balance, upon opening. The Account balance must not exceed the Maximum Balance. The initial deposit must comprise new funds and cannot include any funds already held on deposit or invested with the Lloyds Banking Group.
- 3.1.2 There may be additional charges for particular banking or other services we provide. For full information on our current charges please see our banking charges guide, contact us or visit our website.

3.2 Deposits and Withdrawals

- 3.2.1 You must give us 60 days' notice in writing for all withdrawals from your Account. If you do not give us 60 days' written notice, an amount equivalent to 60 days' interest on the Withdrawal Amount will be deducted from the interest you have earned on your Account.
- 3.2.2 Subject to condition 3.2.1, you may make withdrawals from your Account at any time in person in any of our branches or by using Telephone Banking, if you are registered for this service.

3.3 Interest

- 3.3.1 You will begin to earn interest on your Account from the date we receive 'cleared funds' into your Account, subject to condition 3.1.1. 'Cleared funds' are funds that are in your Account and available for you to use.
- 3.3.2 Interest, at the applicable standard variable rate for this Account, is calculated daily on credit balances in your Account. The standard variable rate applied and the amount of interest you receive will depend on the credit balance of your Account. Interest is only paid on 'cleared funds'.
- 3.3.3 For 12 months from the Account Opening Date, a bonus rate of interest may be paid in addition to the standard variable rate of interest. The bonus rate, calculated daily, will apply if the balance of your Account is equal to, or in excess of, the Minimum Balance.
- 3.3.4 Full details of our current interest rates, including the standard variable rates and bonus rate, can be found in the interest rate guide for this Account, in branch, on our website or by contacting us.
- 3.3.5 Subject to condition 3.2.1 interest will be paid twice per year on 9th June and 9th December, without deduction, unless otherwise (i) required by law or (ii) requested by you. If the interest payment date is not a Working Day, interest will be paid on the next Working Day.
- 3.3.6 We will credit any interest payable by us to the Account or the Group A account you nominated in your Application Form.

Fixed Term Deposit Account Conditions

These conditions apply to accounts opened from 2nd September 2016.

About us

If your Account is held in the Island of Jersey, the Bailiwick of Guernsey or the Isle of Man, your agreement is with Lloyds Bank International Limited. Registered Office: PO Box 160, 25 New Street, St. Helier, Jersey JE4 8RG. 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.

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

About this Agreement

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

If your account is held with Lloyds Bank International Limited you should read these Account Conditions alongside the Lloyds Bank International Limited Customer Relationship Agreement. In the event of any conflict between these Account Conditions and the Lloyds Bank International Limited Customer Relationship Agreement, these Account Conditions will apply.

If your account is held with Lloyds Bank (Gibraltar) Limited you should read these Account Conditions alongside the Lloyds Bank (Gibraltar) Limited Customer Relationship Agreement. In the event of any conflict between these Account Conditions and the Lloyds Bank (Gibraltar) Limited Customer Relationship Agreement, these Account Conditions will apply. In the case of any conflict between these Account Conditions and Gibraltar law and regulations, Gibraltar law and regulations shall prevail.

1. Definitions

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

Account: means each

- Fixed Term Deposit held with Lloyds Bank International Limited in the Island of 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 contained in this document, which relate to the Account.

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

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

Customer Relationship Agreement: the agreement between us and you, of the same title, which is available on our Website lloydsbank.com/international and as may be requested by you 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 denominated in any other currency, such amount as we advise you when you enquire about or open your Account.

Minimum Balance: £10,000, US\$10,000, €10,000 or for an Account denominated in any other currency, such amount as we advise you 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 shall be nominated by you in the Application Form.

Term: the period you have selected which is fixed for a period between one week and five years from the start date shown in your Confirmation. This period is the total length of time between the start date and maturity date set out in your Confirmation.

We/Us: means Lloyds Bank International Limited if you have an Account in the Island of 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 otherwise defined herein shall have the meaning given to such terms within the relevant Customer Relationship Agreement.

2. Eligibility criteria

- You must, at all times for which the Account is open, maintain the Servicing Account.
- You will only be eligible for the Account if the law or regulations in your home country or country of residence do not prohibit you from entering into the Agreement.
- In addition to conditions 2.1 and 2.2, other eligibility criteria may apply to the Account. We will make you aware of any additional eligibility criteria when you enquire about or apply for the Account.
- You must advise us of any change in the information you provided to us in the Application Form or as part of the application process, at any time, as this may mean that you are no longer eligible for the Account.
- We may change the eligibility criteria for the Account from time to time. In such circumstances, we will notify you of the changes to our eligibility criteria in accordance with the relevant Customer Relationship Agreement.
- If you do not satisfy the eligibility criteria for the Account at any time, we reserve the right to refuse to open the Account or to close the Account if already opened, in accordance with the relevant Customer Relationship Agreement.

3. The Account

3.1 Currency, funding and fees

- The Account will be denominated 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 confirmed in the Confirmation sent to you for the Account.
- The Account requires you to pay the Initial Deposit into the Servicing Account. Deposits cannot be made in cash. Deposits into the Servicing Account must be made in accordance with the account conditions applicable to that account (of which you have been notified). 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 the Account, after paying the Initial Deposit into the Servicing Account.
- There may be charges for particular banking or other services we provide. 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 which apply. For information on our standard fees please see our banking charges guides, and for other charges please contact us, visit our Website or contact your relationship manager if you have one. Any changes to our fees will be notified to you in accordance with the relevant Customer Relationship Agreement.

3.2 Closing an Account

Withdrawals or early closure are not permitted during the Term, unless you die or where you have financial difficulty (you are unable to afford your current commitments and unable to restructure or reduce spending to bring your budget into balance). If you die during the Term, upon instruction from your executor or administrator and receipt of all documentation relating to your death required by us, we will close your Account and repay the Initial Deposit together with interest up to the date upon which your Account is closed into your Servicing Account.

3.3 Interest

- 3.3.1 You will begin to earn interest on your Account from the date we receive 'cleared funds' into your Account, subject to condition 3.1.2. 'Cleared funds' are funds that are in your Account and available for you to use.
- 3.3.2 We calculate interest daily and the amount of interest you receive will depend on the credit balance of your Account. Interest is only paid on 'cleared funds'.
- 3.3.3 Interest will be paid on the credit balance during the Term at a fixed rate to be determined at the start of the Term and detailed in your Confirmation.
- 3.3.4 Where interest is payable by us it will be paid to the Servicing Account at the maturity date shown in your Confirmation.
- 3.3.5 Interest will be paid without deduction, unless otherwise required (i) by law or (ii) by you.
- 3.3.6 If the interest payment date is not a Working Day, interest will be paid on the next Working Day.

3.4 The conclusion of the Term

- 3.4.1 A Confirmation will be sent to you at the start of the Term and will remind you that it is your responsibility to contact us to give us your maturity instructions prior to the maturity date (as set out in your Confirmation) of the Account.
- 3.4.2 The Term shall be the period selected in the Application Form or instructed by you from time to time.
- 3.4.3 Unless we already have maturity instructions from you, or you request that we don't contact you, if your deposit is for more than three months we will contact you prior to the maturity date in your Confirmation to request your instructions. Subject to you continuing to meet the eligibility criteria, in the absence of instructions to the contrary being received:
 - 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 prior to the maturity date shown in your 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 prior to the maturity date shown in your Confirmation,

we will:

- a for Accounts where the Term is one year or more, pay the entire balance of the Account (including any interest earned and paid to the Account) in to the Servicing Account; or
- b for Accounts where the Term is less than one year, reinvest the entire balance of the Account (including 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 applicable for that particular term on the date of reinvestment.

For short-term deposits of three months or less, we will not write to you prior to the maturity date to request your instructions and we will reinvest the entire balance of the Account, as described above.

- 3.4.4 You can find the indicative rate applicable to your new Fixed Term Deposit account by visiting our Website or contacting us.

A new Confirmation will be sent to you upon reinvestment.

Fixed Term Deposit Account Conditions

These conditions apply to accounts opened before 2nd September 2016.

About us

If your Account is held in the Island of Jersey, the Bailiwick of Guernsey or the Isle of Man, your agreement is with Lloyds Bank International Limited. Registered Office: PO Box 160, 25 New Street, St. Helier, Jersey JE4 8RG. 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.

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

About this Agreement

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

If your account is held with Lloyds Bank International Limited you should read these Account Conditions alongside the Lloyds Bank International Limited Customer Relationship Agreement. In the event of any conflict between these Account Conditions and the Lloyds Bank International Limited Customer Relationship Agreement, these Account Conditions will apply.

If your account is held with Lloyds Bank (Gibraltar) Limited you should read these Account Conditions alongside the Lloyds Bank (Gibraltar) Limited Customer Relationship Agreement. In the event of any conflict between these Account Conditions and the Lloyds Bank (Gibraltar) Limited Customer Relationship Agreement, these Account Conditions will apply. In the case of any conflict between these Account Conditions and Gibraltar law and regulations, Gibraltar law and regulations shall prevail.

1. Definitions

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

Account: means each

- Fixed Term Deposit held with Lloyds Bank International Limited in the Island of 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 contained in this document, which relate to the Account.

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

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

Customer Relationship Agreement: the agreement between us and you, of the same title, which is available on our Website lloydsbank.com/international and as may be requested by you 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 denominated in any other currency, such amount as we advise you when you enquire about or open your Account.

Minimum Balance: £10,000, US\$10,000, €10,000 or for an Account denominated in any other currency, such amount as we advise you 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 shall be nominated by you in the Application Form.

Term: the period you have selected which is fixed for a period between one week and five years from the start date shown in your Confirmation. This period is the total length of time between the start date and maturity date set out in your Confirmation.

We/Us: means Lloyds Bank International Limited if you have an Account in the Island of 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 otherwise defined herein shall have the meaning given to such terms within the relevant Customer Relationship Agreement.

2. Eligibility criteria

- 2.1 You must, at all times for which the Account is open, maintain the Servicing Account.
- 2.2 You will only be eligible for the Account if the law or regulations in your home country or country of residence do not prohibit you from entering into the Agreement.
- 2.3 In addition to conditions 2.1 and 2.2, other eligibility criteria may apply to the Account. We will make you aware of any additional eligibility criteria when you enquire about or apply for the Account.
- 2.4 You must advise us of any change in the information you provided to us in the Application Form or as part of the application process, at any time, as this may mean that you are no longer eligible for the Account.
- 2.5 We may change the eligibility criteria for the Account from time to time. In such circumstances, we will notify you of the changes to our eligibility criteria in accordance with the relevant Customer Relationship Agreement.
- 2.6 If you do not satisfy the eligibility criteria for the Account at any time, we reserve the right to refuse to open the Account or to close the Account if already opened, in accordance with the relevant Customer Relationship Agreement.

3. The Account

3.1 Currency, funding and fees

- 3.1.1 The Account will be denominated 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 confirmed in the Confirmation sent to you for the Account.
- 3.1.2 The Account requires you to pay the Initial Deposit into the Servicing Account. Deposits cannot be made in cash. Deposits in to the Servicing Account must be made in accordance with the account conditions applicable to that account (of which you have been notified). The Initial Deposit will be automatically transferred to the Account the same day, if the Account is denominated in Sterling, or after two Working Days, if the Account is denominated in any other currency.
- 3.1.3 During the Term, you may not make any deposits into the Account, or withdrawals from the Account, after paying the Initial Deposit into the Servicing Account.
- 3.1.4 There may be charges for particular banking or other services we provide. 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 which apply. For information on our standard fees please see our banking charges guides, and for other charges please contact us, visit our Website or contact your relationship manager if you have one. Any changes to our fees will be notified to you in accordance with the relevant Customer Relationship Agreement.

3.2 Closing an Account

If you contact us and close your Account before the maturity date shown in your Confirmation, breakage fees will apply. You will be required to pay a breakage fee equal to 0.1% of the balance of your Account for each remaining full month of the Term you have selected. For example, if you open an Account with £10,000 for 12 months and close the Account after just two months, the breakage fee will be £100 calculated on the basis of $(0.1\% \times £10,000) \times 10$ (being the remaining number of months on the selected Term). The breakage fee will be deducted from your Account prior to the remaining balance of your Account (the Initial Deposit plus any interest earned minus the breakage fee) being transferred to the Servicing Account for you to withdraw. This is subject to a minimum charge of £50 (or currency equivalent).

3.3 Interest

- 3.3.1 You will begin to earn interest on your Account from the date we receive 'cleared funds' into your Account, subject to condition 3.1.2. 'Cleared funds' are funds that are in your Account and available for you to use.
- 3.3.2 We calculate interest daily and the amount of interest you receive will depend on the credit balance of your Account. Interest is only paid on 'cleared funds'.
- 3.3.3 Interest will be paid on the credit balance during the Term at a fixed rate to be determined at the start of the Term and detailed in your Confirmation.
- 3.3.4 Where interest is payable by us it will be paid to the Servicing Account at the maturity date shown in your Confirmation.
- 3.3.5 Interest will be paid without deduction, unless otherwise required (i) by law or (ii) by you.
- 3.3.6 If the interest payment date is not a Working Day, interest will be paid on the next Working Day.

3.4 The conclusion of the Term

- 3.4.1 A Confirmation will be sent to you at the start of the Term and will remind you that it is your responsibility to contact us to give us your maturity instructions prior to the maturity date (as set out in your Confirmation) of the Account.
- 3.4.2 The Term shall be the period selected in the Application Form or instructed by you from time to time.
- 3.4.3 Unless we already have maturity instructions from you, or you request that we don't contact you, if your deposit is for more than three months we will contact you prior to the maturity date in your Confirmation to request your instructions. Subject to you continuing to meet the eligibility criteria, in the absence of instructions to the contrary being received:
 - 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 prior to the maturity date shown in your 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 prior to the maturity date shown in your Confirmation,

we will:

- a for Accounts where the Term is one year or more, pay the entire balance of the Account (including any interest earned and paid to the Account) in to the Servicing Account; or
- b for Accounts where the Term is less than one year, reinvest the entire balance of the Account (including 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 applicable for that particular term on the date of reinvestment.

For short-term deposits of three months or less, we will not write to you prior to the maturity date to request your instructions and we will reinvest the entire balance of the Account, as described above.

- 3.4.4 You can find the indicative rate applicable to your new Fixed Term Deposit account by visiting our Website or contacting us.
- 3.4.5 A new Confirmation will be sent to you upon reinvestment.

Money Market Call Account and Call Account Conditions

These conditions apply from 4th August 2014

About us

If your Account is held in the Island of Jersey, the Bailiwick of Guernsey or the Isle of Man, your agreement is with Lloyds Bank International Limited. Registered Office: PO Box 160, 25 New Street, St. Helier, Jersey JE4 8RG. 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.

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

About this Agreement

These Account Conditions detail the specific terms which apply to the Account. These 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 you should read these Account Conditions alongside the Lloyds Bank International Limited Customer Relationship Agreement. In the event of any conflict between these Account Conditions and the Lloyds Bank International Limited Customer Relationship Agreement, these Account Conditions will apply.

If your account is held with Lloyds Bank (Gibraltar) Limited you should read these Account Conditions alongside the Lloyds Bank (Gibraltar) Limited Customer Relationship Agreement. In the event of any conflict between these Account Conditions and the Lloyds Bank (Gibraltar) Limited Customer Relationship Agreement, these Account Conditions will apply. In the case of any conflict between these Account Conditions and Gibraltar law and regulations, Gibraltar law and regulations shall prevail.

1. Definitions

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

Account: means each

- Money Market Call Account in Sterling, US Dollars or Euros held with Lloyds Bank International Limited in the Island of 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 the Island of 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 contained in this document, which relate to the Account.

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

Customer Relationship Agreement: the agreement between us and you, of the same title, which is available on our Website lloydsbank.com/international and as may be requested by you at any time by contacting us.

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

We/Us: means Lloyds Bank International Limited if you have an Account in the Island of 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 otherwise defined herein shall have the meaning given to such terms within the relevant Customer Relationship Agreement.

2. Eligibility criteria

- 2.1 You will only be eligible for the Account if the law or regulations in your home country or country of residence do not prohibit you from entering into the Agreement.
- 2.2 In addition to condition 2.1, other eligibility criteria may apply to the Account. We will make you aware of any additional eligibility criteria when you enquire about or apply for the Account.
- 2.3 You must advise us of any change in the information you provided to us in the Application Form or as part of the application process at any time, as this may mean that you are no longer eligible for the Account.
- 2.4 We may change the eligibility criteria for the Account from time to time. In such circumstances, we will notify you of the changes to our eligibility criteria in accordance with the relevant Customer Relationship Agreement.
- 2.5 If you do not satisfy the eligibility criteria for the Account at any time, we reserve the right to refuse to open the Account or to close the Account if already opened, in accordance with the relevant Customer Relationship Agreement.

3. The Account

3.1 Currency, funding and fees

- 3.1.1 The Account will be denominated 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 confirmed to you in your welcome letter.
- 3.1.2 The Account requires you to make an initial deposit of at least the Minimum Opening Balance, upon opening the Account.
- 3.1.3 There may be charges for particular banking or other services we provide. 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 which apply. For information on our standard fees please see our banking charges guides, and for other charges please contact us, visit our Website or contact your relationship manager if you have one. Any changes to our fees will be notified to you in accordance 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 specified 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 from the Account are not available.
- 3.2.4 Provided you have sufficient funds in your Account, and subject to condition 3.2.3, you may make payments, transfers or withdrawals from the Account, subject to any applicable limits, to an account held by you or someone else, either with us or another bank, or request payment by way of a bank draft.
- 3.2.5 Your payment, transfer or withdrawal request may be made 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 specified in the relevant Customer Relationship Agreement.

3.3 Interest

- 3.3.1 You will begin to earn interest on your Account from the date we receive 'cleared funds' into the Account, subject to condition 3.1.2. 'Cleared funds' are funds that are in your Account and available for you to use.
- 3.3.2 Interest will be paid on credit balances at the variable rate for the Account. We calculate interest daily and the amount of interest you

receive will depend on the credit balance of your Account. Interest is only paid on 'cleared funds'.

- 3.3.3 Where interest is payable by us
 - 3.3.3.1 for Accounts in Sterling, US Dollar and Euro Accounts we will pay interest monthly on the 1st of each month; and/or
 - 3.3.3.2 for Accounts in any other currency we will pay interest 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, interest will be paid 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 any interest 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.

Accounts for Children

Island Future Account Conditions

These conditions apply from 23rd September 2013.

About us

Lloyds Bank International Limited. Registered Office and principal place of business: PO Box 160, 25 New Street, St. Helier, Jersey JE4 8RG. Registered in Jersey No. 4029.

About this agreement

These Account Conditions detail the specific terms which apply to the Account. These 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. In the event of any conflict between these Account Conditions and the Customer Relationship Agreement, these Account Conditions will apply.

1. Definitions

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

Account: each Island Future Account, as will be held with us in Jersey, Guernsey or the Isle of Man, as indicated in 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 contained in this document, which relate to the Account.

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

Customer Relationship Agreement: the agreement between us and you, of the same title, which is available on our website (lloydsbank.com/international) and as may be requested by you at any time by contacting us.

Capitalised terms used but not otherwise defined herein shall have the meaning given to such terms within the Customer Relationship Agreement.

2. Eligibility criteria

- 2.1 You must be aged at least 11 years and not more than 18 years at the time you apply to open the Account and complete the Application Form. The Account is available to you until you are 19 years old.
- 2.2 You must be ordinarily resident in the Channel Islands or the Isle of Man.
- 2.3 In addition to conditions 2.1 and 2.2, other eligibility criteria may apply to the Account. We will make you aware of any additional eligibility criteria when you enquire about or apply for the Account.
- 2.4 You must advise us of any change in the information that you provided to us in the Application Form or as part of the application process at any time, as this may mean that you are no longer eligible for the Account.
- 2.5 We may change the eligibility criteria for the Account from time to time.
- 2.6 If you do not satisfy the eligibility criteria for the Account at any time, we reserve the right to refuse to open the Account or to close the Account if already opened.

3. The Account

3.1 Currency, funding and fees

- 3.1.1 The Account is denominated in Sterling. The Account requires you to make a deposit of a minimum of £1 upon opening.
- 3.1.2 There may be additional charges for particular banking or other services we provide. For full information on our current charges please see our banking charges guide, contact us or visit our website.

3.2 Direct Debits and Standing Orders

If you are 16 years old or older you can set up direct debits and standing orders from this Account.

3.3 Interest

- 3.3.1 You will begin to earn interest on your Account from the date we receive 'cleared funds' into your Account, subject to condition 3.1.1. 'Cleared funds' are funds that are in your Account and available for you to use.
- 3.3.2 Interest, at the variable rate for this Account, is calculated daily on credit balances in your Account. Interest is only paid on 'cleared funds'.
- 3.3.3 Full details of our current interest rates can be found in the interest rate guide for this Account, in branch, on our website or by contacting us.
- 3.3.4 Where interest is payable by us, we will pay it twice per year on 9th June and 9th December, without deduction, unless otherwise (i) required by law or (ii) requested by you. If the interest payment date is not a Working Day, interest will be paid on the next Working Day.
- 3.3.5 We will credit any interest payable by us to the Account.

4. Ancillary services

If you have requested a Cashpoint® card, or if you are over 16 years of age and have requested a Lloyds Bank Debit Card, separate Terms and Conditions specific to those cards will apply. For full details, please see the relevant Additional Conditions which will be sent to you with your card(s).

Island First Account Conditions

These conditions apply from 15th July 2014.

About us

Lloyds Bank International Limited. Registered Office and principal place of business: PO Box 160, 25 New Street, St. Helier, Jersey JE4 8RG. Registered in Jersey No. 4029.

About this agreement

These Account Conditions detail the specific terms which apply to the Account. These 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. In the event of any conflict between these Account Conditions and the Customer Relationship Agreement, these Account Conditions will apply.

1. Definitions

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

Account: the Island First Account, as will be held with us in Jersey, Guernsey or the Isle of Man, as indicated in 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 contained in this document, which relate to the Account.

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

Customer Relationship Agreement: the agreement between us and you, of the same title, which is available on our website (lloydsbank.com/international) and as may be requested by you at any time by contacting us.

Capitalised terms used but not otherwise defined herein shall have the meaning given to such terms within the Customer Relationship Agreement.

2. Eligibility criteria

- 2.1 You must not be more than 17 years old at the time you apply to open the Account and complete the Application Form. The Account is available to you until you are 18 years old.
- 2.2 You must be ordinarily resident in the Channel Islands or the Isle of Man.
- 2.3 You must not open more than one Account.
- 2.4 In addition to conditions 2.1, 2.2 and 2.3, other eligibility criteria may apply to the Account. We will make you aware of any additional eligibility criteria when you enquire about or apply for the Account.
- 2.5 You must advise us of any change in the information that you provided to us in the Application Form or as part of the application process at any time, as this may mean that you are no longer eligible for the Account.
- 2.6 We may change the eligibility criteria for the Account from time to time.
- 2.7 If you do not satisfy the eligibility criteria for the Account at any time, we reserve the right to refuse to open the Account or to close the Account if already opened.

3. The Account

- 3.1 Currency, funding and fees
 - 3.1.1 The Account is denominated in Sterling. The Account requires you to make a deposit of a minimum of £1 upon opening.
 - 3.1.2 There may be additional charges for particular banking or other services we provide. For full information on our current charges please see our banking charges guide, contact us or visit our website.
- 3.2 Interest
 - 3.2.1 You will begin to earn interest on your Account from the date we receive 'cleared funds' into your Account, subject to condition 3.1.1. 'Cleared funds' are funds that are in your Account and available for you to use.
 - 3.2.2 Interest, at the variable rate for this Account, is calculated daily on credit balances in your Account. Interest is only paid on 'cleared funds'.
 - 3.2.3 Full details of our current interest rates can be found in the interest rate guide for this Account, in branch, on our website or by contacting us.
 - 3.2.4 Where interest is payable by us, we will pay it quarterly on 9th March, 9th June, 9th September and 9th December, without deduction, unless otherwise (i) required by law or (ii) requested by you. If the interest payment date is not a Working Day, interest will be paid on the next Working Day.
 - 3.2.5 We will credit any interest payable by us to the Account.

Save the Change® Terms and Conditions

These conditions apply from 23rd September 2013.

Important Information About The Lloyds Bank Save The Change® Scheme.

1. We may withdraw the Save the Change® scheme at any time.
2. If you enrol in the Save the Change® scheme we will round up the amount of any VISA debit card purchase debited to your nominated current account to the nearest whole pound and transfer the difference (the "change") from your current account to the eligible Lloyds Bank savings account you have nominated to receive your "change". Whole pound purchases will not be rounded up to the next pound. The aggregate amount of "change" from debit card purchases debited to your current account will be transferred to your nominated savings account at the start of the following working day.
3. The Save the Change® scheme is available to all Lloyds Bank personal current account customers with a VISA debit card (with the exception of customers holding accounts in currencies other than Sterling) who have nominated an eligible Lloyds Bank savings account to receive their "change". You may nominate your own savings account or a Lloyds Bank savings account of a friend or family member. The following Lloyds Bank savings accounts are not eligible to receive Save the Change® transfers: Lloyds Bank Monthly Saver; ISA Products; Term Deposits; Child Trust Funds and any Account shown as a Group B Account or a Group C Account in the Table of Accounts in the Customer Relationship Agreement.
4. We will apply Save the Change® to all VISA debit card payment transactions both in the UK and abroad. We will not apply Save the Change® transfers to over-the-counter cash advances, ATM withdrawals, or fees charged for non-Lloyds Bank ATM transactions.
5. If you hold a joint account we will apply Save the Change® to any VISA debit cards issued to joint account holders. All joint account Save the Change® transfers must be made to the same nominated savings account.
6. Save the Change® transfers will appear on current account and savings account statements as "Save the Change" and will show as credited to your savings account the next working day after the relevant debit card transaction has been deducted.
7. If on any day you do not have sufficient funds in your current account to pay your debit card transactions or if any single transaction has taken your account overdrawn (whether or not the overdraft has been arranged in advance), we will not round up any debit card transactions on that day and no "change" will be transferred to your nominated savings account. We will not make a Save the Change® transfer to your nominated savings account if that transfer will take your current account overdrawn, or if payments remain outstanding that would take your account overdrawn.
8. If any debit card payments are subsequently cancelled or reversed, or you notify us of any fraudulent debit card transactions, the corresponding "change" transfer will remain in your nominated savings account.
9. You can cancel your participation in the Save the Change® scheme or change the Lloyds Bank savings account into which your "change" is transferred by calling **0345 300 0000** for UK Customers or **0345 744 9900 (+44 1539 736626)** from overseas) for International customers at any time, or by visiting your local Lloyds Bank Branch, or through Internet Banking if you are registered for this service.

International Phonebank Terms and Conditions

These conditions apply from 4th August 2014.

(For Customers of Lloyds Bank International Limited)

Please read these conditions carefully as your use of Telephone Banking indicates your acceptance of them.

1. Definitions

- 1.1 **"Account"**: your account, and any other account that we advertise as being accessible via the Service.
- 1.2 **"International Phonebank"**: a PhoneBank service enabling you to give us instructions by phone.
- 1.3 **"Our Group"**: the Lloyds Banking Group, which includes us and a number of other companies using brands including Lloyds Bank, Halifax and Bank of Scotland, and their associated companies. More information on the Lloyds Banking Group can be found at lloydsbankinggroup.com. For these purposes "associated companies" includes Lloyds Banking Group plc and any subsidiary, affiliate or other firm directly or indirectly controlled from time to time by either Lloyds Banking Group plc or us.
- 1.4 **"Security Code"**: the password or Telephone Identification Number (TIN) we agree with you and use to identify you when you use the Service.
- 1.5 **"Service"**: International Phonebank.
- 1.6 **"User Guide"**: the guidelines we provide and update about operating the Service, including in hard copy (for example, in a brochure or letter), or spoken guidelines (through the Service itself).
- 1.7 **"We/us/our"**: Lloyds Bank International Limited, registered in Jersey No. 4029, with Registered Office at PO Box 160, 25 New Street, St. Helier, Jersey JE4 8RG.
- 1.8 **"You"**: the customer who has applied for the Service.

2. Authority

- 2.1 You confirm you are happy for us to access your Account and allow us such access for any purpose connected with this Service.
- 2.2 You confirm your joint Account holders are happy for you to access your joint Accounts via the Service. However, we will end your use of the Service immediately on all your Accounts if any joint Account holders notify us:
 - a. they never consented to your application for the Service (in which case you agree to indemnify us for any costs or losses that we incur as a result);
 - b. the joint Account can no longer be operated on your instructions alone; or
 - c. they will no longer let you operate the joint Account using the Service.

3. Security

- 3.1 You will agree a Security Code with us, not record it in any form recognisable by others, and not disclose it to anyone (except our staff, when the Security Code is agreed or changed).
- 3.2 You will notify us immediately, if you suspect someone else knows your Security Code or is trying to access your Accounts. You should either telephone us using the number in the User Guide, or contact your branch.
- 3.3 You will be liable for losses if you act fraudulently. We may hold you liable for losses if you are grossly negligent.
- 3.4 Except if 3.3 applies:
 - a. your liability for unauthorised transactions will be limited to £50 or the currency equivalent;
 - b. once we have been notified under 3.2, you will not be liable for subsequent unauthorised transactions (unless you have not kept the Security Code secret).
- 3.5 You must check your statements and notify us within a year of a claim arising.

- 3.6 We record telephone calls and intend to keep recordings for at least 6 years for resolving any disagreements. We may monitor calls to improve our service.

4. Instructions

- 4.1 You authorise us to act on any instruction you give on the Service without your further confirmation as long as the Security Code is given.
- 4.2 You must always comply with the User Guide and any updates.
- 4.3 We may change the way the Service operates. Once we have told you of these changes (in accordance with 5.3), you must comply with them in their entirety.
- 4.4 We will try and carry out instructions immediately. Transactions may not always be processed as soon as instructions are given. Some instructions can only be processed in normal banking hours, even though the Service is operational outside these hours.
- 4.5 We may refuse to carry out a transaction, or delay it, when we believe we are justified in doing so. In such situations we will normally contact you and tell you why.
- 4.6 We may choose to check transactions with you before processing them, particularly if they are large or unusual, or require your written confirmation.
- 4.7 You cannot normally revoke instructions after you have given them. If we are able to cancel an instruction you must pay any costs incurred by us.
- 4.8 We cannot change or alter Direct Debits unless the originator agrees. You should contact them direct.

5. Our services

- 5.1 We may change or withdraw the Service, or any part of the Service.
- 5.2 We may introduce or change charges for the Service. We will give you 30 days' notice. Individual transaction charges for instructions given via the Service will continue to apply.
- 5.3 We can give these and other notices by:
 - a. telephoning or writing to you;
 - b. putting a notice in our branches; or
 - c. putting an advert in a national daily newspaper.
- 5.4 You or we may terminate your use of the Service on reasonable notice (normally 30 days' notice) and without explanation. We will normally process any instructions given before termination.
- 5.5 These conditions will apply to all existing Accounts in your name, and any eligible Accounts opened in future, on which the service is being provided.
- 5.6 We are only liable for direct loss to you, and then only if caused by our negligence or deliberate fault. We are not liable for indirect loss.
- 5.7 We are not liable for any loss or damage, direct or indirect, caused by:
 - a. any breach of confidentiality (unless we have caused it) resulting directly or indirectly from your use of the Service;
 - b. the Service, or its telephone number, being unavailable;
 - c. delays, interruptions or errors in transmission not directly our fault; or
 - d. other circumstances beyond our reasonable control.
- 5.8 We provide the service in the Isle of Man. You acknowledge that our provision of the service is subject to the laws and regulations of the Isle of Man.
- 5.9 These conditions are in addition to those for the Accounts and services you are accessing through the Service. If there is any conflict, these conditions override any others.
- 5.10 These conditions are subject to the laws of the place where your Account is maintained, and to the exclusive jurisdiction of the courts there.

Please go to lloydsbank.com/international

Important information

Cashpoint® is a registered trademark of Lloyds Bank plc. Save the Change® is a registered trademark of Lloyds Bank plc.

Lloyds Bank International Limited trading as Lloyds Bank. Registered Office and principal place of business: PO Box 160, 25 New Street, St. Helier, Jersey JE4 8RG. Lloyds Bank International Limited is incorporated in Jersey No. 4029 and is regulated by the Jersey Financial Services Commission to carry on deposit-taking business under the Banking Business (Jersey) Law 1991 and investment and general insurance mediation business under the Financial Services (Jersey) Law 1998. Lloyds Bank International Limited subscribes to the Jersey Code of Practice for Consumer Lending and has also notified the Jersey Financial Services Commission that it carries on money service business.

Lloyds Bank International Limited is a participant in the Jersey Bank Depositors Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. Eligible deposits are deposits held by private individuals and charities. Depositor protection does not extend to corporations, small to medium sized enterprises, partnerships and trusts. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website www.gov.je/dcs or on request.

The Isle of Man branch of Lloyds Bank International Limited of PO Box 111, Peveril Buildings, Peveril Square, Douglas, Isle of Man IM99 1JJ is licensed by the Isle of Man Financial Services Authority to conduct deposit-taking and investment business and is also registered as an insurance intermediary in respect of general business.

Lloyds Bank International Limited is a participant in the Isle of Man Depositors' Compensation Scheme as set out in the Depositors' Compensation Scheme Regulations 2010.

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.

Lloyds Bank International Limited is a participant in the Guernsey Banking Deposit Compensation Scheme. The Scheme offers protection for 'qualifying deposits' up to £50,000, subject to certain limitations. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details are available on the Scheme's website: www.dcs.gg or on request from Telephone: +44 (0) 1481 706359 or Post: PO Box 53, 1 Smith Street, St. Peter Port GY1 4BD.

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.

We reserve the right to make final determination on whether you are eligible for any products or services.

When you speak to us on the phone, some calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.



LLOYDS BANK

OBI0142 (09/16)