
ACCOUNT CONDITIONS

For our Personal Bank Accounts
(and some related services)



LLOYDS BANK

LLOYDS BANK INTERNATIONAL LIMITED

Introduction

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

Please read carefully the conditions for the accounts you are opening and for any 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 which contains the general conditions that apply to our personal bank accounts and some related services.

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

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Current Accounts for Adults

Island Cheque Account Conditions

These Account Conditions apply from to be determined date to be added.

About us

Lloyds Bank International Limited. Registered Office and principal place of business: 11-12 Esplanade, St. Helier, Jersey JE2 3QA. Registered in Jersey, No. 4029. 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 that apply to the Account. The Account Conditions, together with the Application Form and the Customer Relationship Agreement (referred to collectively as the "Agreement"), govern the relationship between us and you. If any conflict arises between the Account Conditions and the Customer Relationship Agreement, the Account Conditions will apply.

1. Definitions

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

Account: each Island Cheque Account, as will be held with us in Jersey, the Bailiwick of 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 in this document, that 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/islands). You may ask for a copy at any time by contacting us.

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

2. Eligibility criteria

- 2.1 You must be ordinarily resident in the Channel Islands or the Isle of Man.
- 2.2 Other eligibility criteria may also apply to the Account. We will make you aware of them when you enquire about or apply for the Account.
- 2.3 You must inform us of any change in the information you gave us in the Application Form or as part of the application process, as this may mean you are no longer eligible for the Account.
- 2.4 We may change the Account's eligibility criteria. If we do so, we will notify you of the changes in line with the Customer Relationship Agreement.
- 2.5 If you do not satisfy the eligibility criteria for the Account, we may refuse to open it or we may close it if already opened, in line with the Customer Relationship Agreement.

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 charge monthly fees in respect of the Account, as long as it remains in credit.
- 3.1.3 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 Interest

- 3.3.1 If interest is payable, you will begin to earn interest on your Account from the date we receive Cleared Funds into the Account.
- 3.3.2 We calculate interest daily. The amount of interest you receive depends on the credit balance of your Account. We pay interest only on Cleared Funds.
- 3.3.3 If interest is payable, we pay it monthly on the 1st day of each month.
- 3.3.4 We pay interest without deduction, unless otherwise required by law or requested by you.
- 3.3.5 If the interest payment date is not a Working Day, we pay interest on the next Working Day.
- 3.3.6 We will credit the interest to your Account or, if you ask us in writing, to another account in your name at the same branch.
- 3.3.7 For full information on our current interest rates please see the interest rate guide for this Account, contact us or visit our website.

3.4 Overdrafts

- 3.4.1 We may agree to give you an overdraft on the Account. We set out more details of overdrafts, including Planned Overdrafts and Unplanned Overdrafts, in the Lloyds Bank International Limited Customer Relationship Agreement. You can also find details of current interest rates in our interest rate guides.
- 3.4.2 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. We set out details of the buffer 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. 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.
- 3.4.3 If your Account goes into Unplanned Overdraft (but not when we increase an overdraft you already have), on any day, we will write to tell you we have agreed to it, but we will ignore any Unplanned Overdraft you repay by the end of that day when our accounting systems are updated. We provide an Unplanned Overdraft only for a limited period and we will tell you when you must repay it. Your Unplanned Overdraft will in any case end as soon as you have available funds again in your Account. (This does not stop you requesting a new Unplanned Overdraft in the future).
- 3.4.4 If you have to pay us interest or fees for a Planned Overdraft or an Unplanned Overdraft, we will debit any monthly interest on the 9th of each month from the Account. If the interest payment date is not a Working Day, we will debit interest on the next Working Day.

Island Gold Account Conditions

These Account Conditions apply from to be determined date to be added.

About us

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

About this agreement

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

1. Definitions

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

Account: each Island Gold Account, as will be held with us in Jersey, the Bailiwick of 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 in this document, that 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/islands). You may ask for a copy at any time by contacting us.

Capitalised terms used but not defined in this document have the same meaning given to them in 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 Other eligibility criteria may also apply to the Account. We will make you aware of them when you enquire about or apply for the Account.
- 2.3 You must inform us of any change in the information you gave to us in the Application Form or as part of the application process, as this may mean you are no longer eligible for the Account.
- 2.4 We may change the Account's eligibility criteria. If we do so, we will notify you of the changes in line with the Customer Relationship Agreement.
- 2.5 If you do not satisfy the eligibility criteria for the Account, we may refuse to open it or we may close it if already opened in line with the Customer Relationship Agreement.

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 A monthly fee applies to the Account. If we decide to take it, we will debit the fee 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. If we do so, we will notify you in line with the Customer Relationship Agreement.
- 3.1.3 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 Interest

- 3.3.1 If interest is payable, you will begin to earn interest on your Account from the date we receive Cleared Funds into the Account.
- 3.3.2 We calculate interest daily. The amount of interest you receive depends on the credit balance of your Account. We pay interest only on Cleared Funds.
- 3.3.3 If interest is payable, we pay it monthly on the 1st day of each month.
- 3.3.4 We pay interest without deduction, unless otherwise required by law or requested by you.
- 3.3.5 If the interest payment date is not a Working Day, we pay interest on the next Working Day.
- 3.3.6 We will credit the interest to your Account or, if you ask us in writing, to another account in your name at the same branch.
- 3.3.7 For full information on our current interest rates please see the interest rate guide for this Account, contact us or visit our website.

3.4 Overdrafts

- 3.4.1 We may agree to give you an overdraft on the Account. We set out more details of overdrafts, including Planned Overdrafts and Unplanned Overdrafts, in the Lloyds Bank International Limited Customer Relationship Agreement. You can also find details of current interest rates in our interest rate guides.
- 3.4.2 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. We set out details of the buffer 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. 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.
- 3.4.3 If your Account goes into Unplanned Overdraft (but not when we increase an overdraft you already have), on any day, we will write to tell you we have agreed to it, but we will ignore an Unplanned Overdraft you repay by the end of that day when our accounting systems are updated. We provide an Unplanned Overdraft only for a limited period and we will tell you when you must repay it. Your Unplanned Overdraft will in any case end as soon as you have available funds again in your Account. This does not stop you requesting a new Unplanned Overdraft in the future.
- 3.4.4 If you have to pay us interest or fees for a Planned Overdraft or an Unplanned Overdraft, we will debit any monthly interest on the 9th of each month from the Account. If the interest payment date is not a Working Day, we will debit the interest on the next Working Day.

4. Ancillary services

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

Island Premier Current Account Conditions

These Account Conditions apply from to be determined date to be added.

About us

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

About this agreement

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

1. Definitions

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

Account: each 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 in this document, that 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/islands). You may ask for a copy at any time by contacting us.

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

- 2.1 You must be ordinarily resident in the Channel Islands or the Isle of Man.
- 2.2 Other eligibility criteria may apply to the Account. We will make you aware of them when you enquire about or apply for the Account.
- 2.3 You must inform us of any change in the information you gave us in the Application Form or as part of the application process, as this may mean you are no longer eligible for the Account.
- 2.4 We may change the Account's eligibility criteria. If we do so, we will notify you in line with the Customer Relationship Agreement.
- 2.5 If you do not satisfy the eligibility criteria for the Account, we may refuse to open it or we may close the Account if already opened, in line with the Customer Relationship Agreement.

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 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.
- 3.1.3 We may choose to waive the monthly fee that applies to the Account. We will normally do this for any monthly billing period in which you hold and maintain deposits in the Account that equal or exceed a minimum credit balance. We will tell you what this 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 (available in branch). We may change the minimum credit balance for the Account. We will notify you of any change to the minimum credit balance in line with the Customer Relationship Agreement.
- 3.1.4 There may also be additional charges for particular banking or other services. 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 Interest

- 3.3.1 If interest is payable, you will begin to earn interest on your Account from the date we receive Cleared Funds into the Account.
- 3.3.2 We calculate interest daily. The amount of interest you receive depends on the credit balance of your Account. We pay interest only on Cleared Funds.
- 3.3.3 If interest is payable, we pay it monthly on the 1st day of each month.
- 3.3.4 We pay interest without deduction, unless otherwise required by law or requested by you.
- 3.3.5 If the interest payment date is not a Working Day, we pay interest on the next Working Day.
- 3.3.6 We will credit the interest to your Account or, if you ask us in writing, to another account in your name at the same branch.
- 3.3.7 For full information on our current interest rates please see the interest rate guide for this Account, contact us or visit our website.

3.4 Overdrafts

- 3.4.1 We may agree to, give you an overdraft on the Account. We set out more details of overdrafts, including Planned Overdrafts and Unplanned Overdrafts, in the Lloyds Bank International Limited Customer Relationship Agreement. You can also find details of current interest rates in our interest rate guides.
- 3.4.2 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. We set out details of the buffer 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. 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.
- 3.4.3 If your Account goes into Unplanned Overdraft (but not when we increase an overdraft you already have), on any day we will write to tell you we have agreed to it, but we will ignore an Unplanned Overdraft you repay by the end of that day when our accounting systems are updated. We provide an Unplanned Overdraft for a limited period and we tell you when you must repay it. Your Unplanned Overdraft will in any case end as soon as you have available funds again in your Account (but this does not stop you requesting a new Unplanned Overdraft in the future).
- 3.4.4 If you have to pay us interest or fees for a Planned Overdraft or an Unplanned Overdraft, we will debit any monthly interest on the 1st of each month from the Account. If the interest payment date is not a Working Day, we will debit the interest on the next Working Day.

4. Ancillary services

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

Island Graduate Account Conditions

These Account Conditions apply from to be determined date to be added.

About us

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

About this agreement

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

1. Definitions

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

Account: the Island Graduate Account held with us in Jersey, the Bailiwick of 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 in this document, that 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/islands). You may ask for a copy at any time by contacting us.

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

2. Eligibility criteria

- 2.1 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 You must submit your Application within 12 months or less from the date of your graduation.
- 2.4 Other eligibility criteria may also apply to the Account. We will make you aware of them when you enquire about or apply for the Account.
- 2.5 You must inform us of any change in the information that you gave us in the Application Form or as part of the application process, as this may mean you are no longer eligible for the Account.
- 2.6 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 Account's eligibility criteria. If we do so, we will notify you of the changes in line with the Customer Relationship Agreement.
- 2.8 If you do not satisfy the eligibility criteria for the Account, we may refuse to open it or we may close it if already opened, in line with the Customer Relationship Agreement.

3. The Account

3.1 Currency, funding and fees

- 3.1.1 The Account is denominated in sterling. The Account requires you to make a deposit of a minimum of £1 upon opening.
- 3.1.2 This Account is only available for a maximum of three years from the Account Opening Date.
- 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 be additional charges for particular banking or other services. 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 Interest

- 3.3.1 If interest is payable, you will begin to earn interest on your Account from the date we receive Cleared Funds into the Account.
- 3.3.2 We calculate interest daily. The amount of interest you receive depends on the credit balance of your Account. We pay interest only on Cleared Funds.
- 3.3.3 If interest is payable, we pay it monthly on the 1st day of each month.
- 3.3.4 We pay interest without deduction, unless otherwise required by law or requested by you.
- 3.3.5 If the interest payment date is not a Working Day, we pay interest on the next Working Day.
- 3.3.6 We will credit the interest to your Account or, if you ask us in writing, to another account in your name at the same branch.
- 3.3.7 For full information on our current interest rates please see the interest rate guide for this Account, contact us or visit our website.

3.4 Overdrafts

- 3.4.1 We may agree to give you an overdraft on the Account. We set out more details of overdrafts, including Planned Overdrafts and Unplanned Overdrafts in the Customer Relationship Agreement. You can also find details of current interest rates in our interest rate guides.
- 3.4.2 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.
- 3.4.3 In the second year after you graduate, your interest-free Planned Overdraft limit will be reduced to £1,500.
- 3.4.4 In the third year after you graduate your interest-free Planned Overdraft limit will be reduced to £1,000.
- 3.4.5 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. We set out details of the buffer 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. 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.
- 3.4.6 If your Account goes into Unplanned Overdraft (but not when we increase an overdraft you already have), we will write to tell you we have agreed to it, but we will ignore any Unplanned Overdrafts you repay by the end of that day when our accounting systems are updated. We provide an Unplanned Overdraft only for a limited period and we will tell you when you must repay it. Your Unplanned Overdraft will in any case end as soon as you have available funds again in your Account. This does not stop you requesting a new Unplanned Overdraft in the future.
- 3.4.7 If you have to pay us interest or fees for a Planned Overdraft or an Unplanned Overdraft, we will debit any monthly interest on the 9th of each month from the Account. If the interest payment date is not a Working Day, we will debit interest on the next Working Day.
- 3.4.8 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.

3.5 Termination

- 3.5.1 The Account will terminate on the third anniversary of your Account Opening Date. If the termination date is a non-Working Day, the Account will terminate on the next Working Day.

4. Ancillary services

We may offer different features and benefits with the Account, that 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. The features and benefits (including any related charges that may be debited from the Account) will be governed by separate terms and conditions. Depending on the type of benefit, we will give you details of separate terms and conditions when you complete your Application Form or the third-party supplier will issue them to you directly.

Savings Accounts for Adults

Island Regular Savings Account Conditions

These Account Conditions apply from to be determined date to be added.

About us

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

About this agreement

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

1. Definitions

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

Account: each Island Regular Savings Account, as will be held with us in Jersey, the Bailiwick of 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 in this document, that 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.

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

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

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

2. Eligibility criteria

- 2.1 You must be ordinarily resident in the Channel Islands or the Isle of Man.
- 2.2 Other eligibility criteria may also apply to the Account. We will make you aware of them when you enquire about or apply for the Account.
- 2.3 You must be 18 years old or older at the date the Application Form is submitted.
- 2.4 You must inform us of any change in the information you gave us in the Application Form or as part of the application process, as this may mean you are no longer eligible for the Account.
- 2.5 We may change the Account's eligibility criteria. If we do so, we will notify you of the change in line with the Customer Relationship Agreement.
- 2.6 If you do not satisfy the eligibility criteria for the Account, we may refuse to open it or we may close it if already opened, in line with the Customer Relationship Agreement.

3. The Account

3.1 Currency, funding and fees

- 3.1.1 The Account 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. 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 begin to earn interest on your Account from the date we receive Cleared Funds into your Account, subject to condition 3.1.1.
- 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 If 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, we pay interest 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.

Island Bonus Saver Account Conditions

These Account Conditions apply from to be determined date to be added.

About us

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

About this agreement

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

1. Definitions

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

Account: each Island Bonus Saver Account, held with us in Jersey, the Bailiwick of 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 in this document, that relate to the Account.

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

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

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

Initial Period: the period detailed in your Application Form.

Maximum Balance: £5,000,000.

Minimum Opening Balance: £1.

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

2. Eligibility criteria

- 2.1 You must be ordinarily resident in the Channel Islands or the Isle of Man.
- 2.2 Other eligibility criteria may also apply to the Account. We will make you aware of them when you enquire about or apply for the Account.
- 2.3 You must inform us of any change in the information you gave us in the Application Form, as this may mean you are no longer eligible for the Account.
- 2.4 We may change the Account's eligibility. If we do so, we will notify you of the changes in line with the Customer Relationship Agreement.
- 2.5 If you do not satisfy the eligibility criteria for the Account, we may refuse to open it or we may close it if already opened, in line with the Customer Relationship Agreement.

3. The Account

3.1 Currency, funding and fees

- 3.1.1 The Account will be denominated in 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. 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.
- 3.3.2 We calculate interest daily and interest is only paid on Cleared Funds.
- 3.3.3 We will pay interest 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, we will pay interest on the next Working Day.
- 3.3.6 We will credit any interest payable by us to your Account.

Island Instant Access Account Conditions

These Account Conditions apply from to be determined date to be added.

About us

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

About this agreement

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

1. Definitions

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

Account: each Island Instant Access Account, as will be held with us in Jersey, the Bailiwick of 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 in this document, that relate to the Account.

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

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

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

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

2. Eligibility criteria

- 2.1 You must be ordinarily resident in the Channel Islands or the Isle of Man.
- 2.2 Other eligibility criteria may also apply to the Account. We will make you aware of them when you enquire about or apply for the Account.
- 2.3 You must inform us of any change in the information you gave us in the Application Form or as part of the application process, as this may mean you are no longer eligible for the Account.
- 2.4 We may change the Account's eligibility criteria. If we do so, we will notify you of the change in line with the Customer Relationship Agreement.
- 2.5 If you do not satisfy the eligibility criteria for the Account, we may refuse to open it or we may close it if already opened, in line with the Customer Relationship Agreement.

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. 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 begin to earn interest on your Account from the date we receive Cleared Funds into your Account, subject to condition 3.1.1.
- 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 depends 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 If 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, we will pay interest 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 Account Conditions apply from to be determined date to be added.

About us

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

About this agreement

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

1. Definitions

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

Account: each Island Premier Savings Account, as will be held with us in Jersey, the Bailiwick of 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 in this document, that 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.

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

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

Minimum Opening Balance: £5,000.

Capitalised terms used but not defined in this document have the same meaning given to them in 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 Other eligibility criteria may also apply to the Account. We will make you aware of them when you enquire about or apply for the Account.
- 2.4 You must inform us of any change in the information you gave us in the Application Form or as part of the application process, as this may mean you are no longer eligible for the Account.
- 2.5 We may change the Account's eligibility criteria. If we do so, we will notify you of the change in line with the Customer Relationship Agreement.
- 2.6 If you do not satisfy the eligibility criteria for the Account, we may refuse to open it or we may close it if already opened, in line with the Customer Relationship Agreement.

3. The Account

3.1 Currency, funding and fees

- 3.1.1 The Account 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.
- 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 From time to time we may offer an introductory bonus rate of interest for 12 months from the Account Opening Date, in addition to the standard variable rate of interest. If applicable, the bonus rate is calculated daily for each day that the balance of your Account is equal to, or in excess of, the Minimum Opening Balance. We will tell you if a bonus rate will be applied when you apply to open the Account.
- 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 If interest is payable by us we will pay it annually unless, when you complete the Application Form, if you choose to receive it monthly. If you choose to receive interest annually, 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, we will pay interest 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.

Island 30-Day Account Conditions

These Account Conditions apply from to be determined date to be added.

About us

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

About this agreement

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

1. Definitions

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

Account: each Island 30-Day Account, as will be held with us in Jersey, the Bailiwick of 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 in this document, that relate to the Account.

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

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

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

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 defined in this document have the meaning given to them in 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 Other eligibility criteria may also apply to the Account. We will make you aware of them when you enquire about or apply for the Account.
- 2.3 You must inform us of any change in the information you gave us in the Application Form or as part of the application process, as this may mean you are no longer eligible for the Account.
- 2.4 We may change the Account's eligibility criteria. If we do so, we will notify you of the change in line with the Customer Relationship Agreement.
- 2.5 If you do not satisfy the eligibility criteria for the Account, we may refuse to open it or we may close it if already opened, in line with the Customer Relationship Agreement.

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. 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 begin to earn interest on your Account from the date we receive Cleared Funds into your Account, subject to condition 3.1.1.
- 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, if 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, we will pay interest 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 Investment Account Conditions

These Account Conditions apply from to be determined date to be added.

About us

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

About this agreement

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

1. Definitions

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

Account: the Island Investment Account held with us in Jersey, the Bailiwick of 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 in this document, that 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.

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

Customer Relationship Agreement: the agreement between us and you, of the same title, which is available on our website (lloydsbank.com/islands). You may ask for a copy 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 defined in this document have the meaning given to them in 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 Other eligibility criteria may also apply to the Account. We will make you aware of them when you enquire about or apply for the Account.
- 2.4 You must inform us of any change in the information you gave us in the Application Form or as part of the application process, as this may mean you are no longer eligible for the Account.
- 2.5 We may change the Account's eligibility criteria. If we do so, we will notify you of the change in line with the Customer Relationship Agreement.
- 2.6 If you do not satisfy the eligibility criteria for the Account, we may refuse to open it or we may close it if already opened, in line with the Customer Relationship Agreement.

3. The Account

3.1 Currency, funding and fees

3.1.1 The Account 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.

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 From time to time we may offer an introductory bonus rate of interest for 12 months from the Account Opening Date, in addition to the standard variable rate of interest. If applicable, the bonus rate is calculated daily for each day that the balance of your Account is equal to, or in excess of, the Minimum Balance. We will tell you if a bonus rate will be applied when you apply to open the Account.

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, we will pay interest 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, we will pay interest 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.

Part A – Island Fixed Rate Deposit Account Conditions

These conditions apply to accounts opened from May 2016

About us

Your Island Fixed Rate Deposit Account will be held in the Island of Jersey, the Bailiwick of Guernsey or the Isle of Man, depending on where you reside, and your Agreement will be with Lloyds Bank International Limited. Registered Office: 11-12 Esplanade, St. Helier, Jersey JE2 3QA, registered in Jersey No. 4029. In Guernsey, we operate through our Guernsey branch and, in the Isle of Man, we operate through our Isle of Man branch. Details of how we and our branches are regulated are set out at the end of these Island Fixed Rate Deposit Account Conditions.

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

About this agreement

These Island Fixed Rate Deposit Account Conditions detail the specific terms which apply to your Island Fixed Rate Account, and are 'Additional Conditions' as defined in the Customer Relationship Agreement. They form part of the Agreement between you and us.

You should read these Island Fixed Rate Deposit Account Conditions alongside the Customer Relationship Agreement. In the event of any conflict between these Island Fixed Rate Deposit Account Conditions and the Customer Relationship Agreement, these Island Fixed Rate Deposit Account Conditions will take priority and apply.

Your Island Fixed Rate Deposit Account is a fixed term, fixed interest rate account. It is a Fixed Account because withdrawals are not allowed until the end of the Term. Your Island Fixed Rate Deposit Account is provided by Lloyds Bank International Limited.

Please note that at the end of the Term, unless you and we agree instructions to the contrary, your Island Fixed Rate Deposit Account will automatically convert to be an Island Standard Saver Account. The Island Standard Saver Account Conditions are included at Part B of this document and may be amended from time to time.

1. Definitions

Capitalised terms used in the Customer Relationship Agreement apply in these Island Fixed Rate Deposit Account Conditions. The following definitions also apply:

Application Form: the application you have made to us to open your Island Fixed Rate Deposit Account.

Confirmation: the document sent to you, of the same name, confirming the fixed rate of interest and the start date and maturity date of your Island Fixed Rate Deposit Account, which also forms part of the Agreement between you and us.

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

Island Fixed Rate Deposit Account: each Island Fixed Rate Deposit Account 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), following our acceptance of your request for such account made in the Application Form. Your Island Fixed Rate Deposit Account is a Group A Fixed Account as detailed (or to be detailed) in the Table of Accounts in the Customer Relationship Agreement.

Island Fixed Rate Deposit Account Conditions: these Island Fixed Rate Deposit Account Conditions, which apply to your Island Fixed Rate Deposit Account.

Minimum Balance: £2,000.

Maximum Balance: £5,000,000 (unless agreed otherwise).

Opening 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.

Nominated Account: a Lloyds Bank International Limited Current Account or Savings Account (as defined in the Customer Relationship Agreement) held in your own name (or, where you are a joint account holder, in the name of both or any one of you), details of which you have included in the Application Form.

Term: the fixed period you have selected in the Application Form commencing on 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: Lloyds Bank International Limited.

2. Opening your Island Fixed Rate Deposit Account

- 2.1 We reserve the right to refuse to open an Island Fixed Rate Deposit Account for you in our absolute discretion.
- 2.2 To open an Island Fixed Rate Deposit Account you must be at least 18 years old and ordinarily resident in the Channel Islands or the Isle of Man.
- 2.3 Your Island Fixed Rate Deposit Account can be opened in your sole name or held jointly with someone else. However, your Island Fixed Rate Deposit Account cannot be changed from your sole name to joint names (or vice versa) midway through the Term.
- 2.4 You must promptly advise us of any change in the information you provided to us in the Application Form.

3. Currency

- 3.1 Your Island Fixed Rate Deposit Account will be denominated in Sterling.

4. Deposits and Withdrawals

- 4.1 You must, at all times for which your Island Fixed Rate Deposit Account is open, maintain a Nominated Account.
- 4.2 The Opening Deposit must be paid from your Nominated Account and will be transferred automatically from your Nominated Account to your Island Fixed Rate Deposit Account on the date your Island Fixed Rate Deposit Account is opened. This means that the Opening Deposit must be available as cleared funds in your Nominated Account (in accordance with the terms and conditions applicable to your Nominated Account) for your Island Fixed Rate Deposit Account to be opened. Deposits cannot be made in cash.
- 4.3 During the Term and following payment of the Opening Deposit, you may not make any deposits into, or make any withdrawals from, your Island Fixed Rate Deposit Account.
- 4.4 Withdrawals from your Island Fixed Rate Deposit Account or early closure of your Island Fixed Rate Deposit Account 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 Island Fixed Rate Deposit Account and repay the Opening Deposit together with interest up to the date upon which your Island Fixed Rate Deposit Account is closed into your Nominated Account.

5. Fees and Charges

- 5.1 Charges do not currently apply to your Island Fixed Rate Deposit Account. However, there may be charges for particular banking or other services we provide. For example, we may charge you for making deposits, withdrawals, transfers and/or payments from your Nominated Account, in accordance with the terms of that Nominated Account.
- 5.2 For information on our standard fees please see our banking charges guides. Any changes to our fees will be notified to you in accordance with the Customer Relationship Agreement.

6. Interest

- 6.1 Interest will be calculated from the start of the Term at the fixed rate detailed in your Confirmation. The interest rate applicable to your Island Fixed Rate Deposit Account will remain fixed for the duration of the Term.
- 6.2 Interest is calculated daily on the cleared credit balance in your Island Fixed Rate Deposit Account. Unless agreed otherwise in writing, we will pay interest to your Nominated Account. If the Term of your Island Fixed Rate Deposit Account is in years (for example, 1 or 2 years) you can choose (in your Application Form, or by written agreement with us) to have interest paid either yearly or monthly. If the Term of your Island Fixed Rate Deposit Account is in months (for example, 6 or 18 months) you can choose (in your Application Form, or by written agreement with us) to have interest paid either monthly or at the end of the Term.
- 6.3 Where we pay interest yearly we will pay it on the anniversary of the start date shown in your Confirmation, or the next Working Day if that day is not a Working Day.
- 6.4

- 6.5 Where we pay interest monthly we will pay it once a month on the same day each month as the start date shown in your Confirmation, unless:
- that day is not a Working Date, in which case we will pay interest on the next Working Day; or
 - that day does not occur in a given month (because there are a different number of days in the month), in which case interest will be paid on the last Working Day of that month.
- 6.6 Although the interest rate applicable to your Island Fixed Rate Deposit Account is a fixed interest rate, where you choose to have interest paid monthly the amount of interest which you receive could be slightly different each month since interest is calculated daily and there can be a different number of days in each month.
- 6.7 Interest will be paid without deduction, unless otherwise required by applicable law.
- 6.8 For full information on the interest rate which applies to your Island Fixed Rate Deposit Account please check your Confirmation, contact your local branch or access our website lloydsbank.com/islands

7. Conclusion of the Term and Conversion

- 7.1 On the last day of the Term (or the next Working Day if the last day of the Term falls on a non-Working Day), we will automatically convert your Island Fixed Rate Deposit Account into an Island Standard Saver Account (the Conversion).
- 7.2 Following the Conversion you will hold an Island Standard Saver Account instead of an Island Fixed Rate Deposit Account. Your account number and sort code will remain the same, but the Island Standard Saver Account Conditions will apply to your Island Standard Saver Account and not these Island Fixed Rate Deposit Account Conditions. The Island Standard Saver Account Conditions (which may be amended from time to time) are set out at Part B of this document. Your Island Standard Saver Account will be subject to the interest rates and charges applicable to Island Standard Saver Accounts, which will be available within branch or on our website lloydsbank.com/islands, and which may be less favourable than the interest rates and/or charges which apply to your Island Fixed Rate Deposit Account.
- 7.3 It is your responsibility to contact us to give us your maturity instructions before the end of the Term. However, at least 60 days before the end of the Term, we will write to you asking for instructions about what you would like us to do with your balance after the Conversion. When we write we may also send you information about other accounts we think may be appropriate, for example, if we are offering similar accounts at the time that you may want to transfer the balance to.
- 7.4 If we do not receive your instructions (or we cannot reasonably comply with your instructions, for example, because they are unclear or incomplete), your money will remain in the Island Standard Saver Account following the Conversion until we act upon clear and complete instructions to transfer the balance to another account.

8. Changes to these Island Fixed Rate Deposit Account Conditions

- 8.1 We may change these Island Fixed Rate Deposit Account Conditions at any time, in accordance with the Customer Relationship Agreement. You will be notified of changes to these Island Fixed Rate Deposit Account Conditions in the manner specified in the Customer Relationship Agreement.
- 8.2 We will not change the interest rate which we have agreed with you in respect of your Island Fixed Rate Deposit Account during the Term.

9. Governing Law

- 9.1 These Island Fixed Rate Deposit Account Conditions are governed by the laws of the jurisdiction in which your Island Fixed Rate Deposit Account is held. This will be the law of Jersey, the Island of Guernsey (including where your Island Fixed Rate Deposit Account is held with our branch in Alderney) or the Isle of Man.

IMPORTANT INFORMATION – RISKS TO YOUR MONEY

- Your funds are committed for the duration of the Term. Your financial position must allow you to be able to cover your cash flow requirements whilst your funds are committed.
- In an increasing interest rate environment, you will not benefit from any improved interest rates. The pre-agreed interest rate will apply until the maturity date shown in your Confirmation.
- If you do not contact us to give us your maturity instructions (or if you provide unclear or incomplete instructions) your balance will remain in an Island Standard Saver Account following Conversion, in accordance with clause 7.

Part B – Island Standard Saver Account Conditions

Please note: The Island Standard Saver Account Conditions (as amended from time to time) will only apply after your Island Fixed Rate Deposit Account converts into an Island Standard Saver Account, in accordance with the Island Fixed Rate Deposit Account Conditions.

About us

Your Island Standard Saver Account will be held in the Island of Jersey, the Bailiwick of Guernsey or the Isle of Man, depending on where your Island Fixed Rate Deposit Account was held, and your Agreement will be with Lloyds Bank International Limited. Registered Office: 11-12 Esplanade, St. Helier, Jersey JE2 3QA, registered in Jersey, No. 4029. In Guernsey, we operate through our Guernsey branch and, in the Isle of Man, we operate through our Isle of Man branch. Details of how we and our branches are regulated are set out at the end of these Island Standard Saver Account Conditions.

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

About this agreement

These Island Standard Saver Account Conditions detail the specific terms which apply to your Island Standard Saver Account, and are 'Additional Conditions' as defined in the Customer Relationship Agreement. They form part of the Agreement between you and us.

Your Island Standard Saver Account is an instant access variable rate savings account provided by Lloyds Bank International Limited. You should read these Island Standard Saver Account Conditions alongside the Customer Relationship Agreement.

In the event of any conflict between these Island Standard Saver Account Conditions and the Customer Relationship Agreement, these Island Standard Saver Account Conditions will take priority and apply.

1. Definitions

Capitalised terms used in the Customer Relationship Agreement apply in these Island Standard Saver Account Conditions. The following definitions also apply:

Conversion: the conversion of your Island Fixed Rate Deposit Account to an Island Standard Saver Account, in accordance with the Island Fixed Rate Deposit Account Conditions set out at Part A of this document.

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

Island Standard Saver Account: each Island Standard Saver Account held with Lloyds Bank International Limited in the Island of Jersey, the Bailiwick of Guernsey or the Isle of Man, depending on where your Island Fixed Rate Deposit Account was held. Your Island Standard Saver Account is a Group A Savings Account as detailed (or to be detailed) in the Table of Accounts in the Customer Relationship Agreement.

Island Standard Saver Account Conditions: these Island Standard Saver Account Conditions (as amended from time to time), which apply to your Island Standard Saver Account.

we/us: means Lloyds Bank International Limited.

2. Deposits and Withdrawals

2.1 The balance of your Island Fixed Rate Deposit Account (the **Conversion Amount**) will be automatically transferred to your Island Standard Saver Account upon Conversion, in accordance with the Island Fixed Rate Deposit Account Conditions.

2.2 Once the Conversion Amount has been transferred, no further deposits may be made to your Island Standard Saver Account.

2.3 Withdrawals can be made from your Island Standard Saver Account at any time, but only by visiting our branches or, if you are registered for our internet banking service, by using internet banking. Withdrawals can only be made to Current Accounts or Savings Accounts held with us in your own name (or in the case of a joint Island Standard Saver Account, in both or any of your names).

2.4 Direct debits and standing orders are not available on your Island Standard Saver Account.

2.5 Overdrafts are not permitted on your Island Standard Saver Account and you shall not give instructions that would cause your Island Standard Saver Account to be overdrawn.

3. Charges

3.1 We may apply charges to your Island Standard Saver Account and the services provided in relation to it as set out in our banking charges guides, or as notified to you, in accordance with the Customer Relationship Agreement. For a copy of our banking charges guides or to find out about our charges, please contact us.

4. Interest

4.1 The interest rate on your Island Standard Saver Account is variable and may change at any time in accordance with the Customer Relationship Agreement. You will be notified of changes to interest rates in the manner specified in the Customer Relationship Agreement.

4.2 You will find our current interest rates for your Island Standard Saver Account in our branches, on our website lloydsbank.com/islands or by phoning us on **03457 449900**.

4.3 Unless agreed otherwise in writing, we will pay interest into your Island Standard Saver Account once a year on the anniversary of opening your Island Standard Saver Account (or on the next Working Day, if this anniversary falls on a non-Working Day). If you instruct us and we agree to pay interest monthly, interest will be paid to your Island Standard Saver Account on the same date each month that your Island Standard Saver Account was opened, unless:

- a. that day is not a Working Day, in which case we will pay interest on the next Working Day; or
- b. that day does not occur in a given month (because there are a different number of days in the month), in which case interest will be paid on the last Working Day of that month.

4.4 You can instruct us to pay interest into a different account held with us.

5. Termination

5.1 You or we may close your Island Standard Saver Account at any time, in accordance with the Customer Relationship Agreement.

5.2 Your Island Standard Saver Account will be closed automatically when the balance of your Island Standard Saver Account reaches nil.

6. Changes to these Island Standard Saver Account Conditions

6.1 We may change these Island Standard Saver Account Conditions at any time, in accordance with the Customer Relationship Agreement. You will be notified of changes to these Island Standard Saver Account Conditions in the manner specified in the Customer Relationship Agreement.

7. Governing Law

7.1 These Island Standard Saver Account Conditions are governed by the laws of the jurisdiction in which your Island Standard Saver Account is held. This will be the law of Jersey, the Island of Guernsey (including where your Island Standard Saver Account is held with our branch in Alderney) or the Isle of Man.

Fixed Term Deposit Account Conditions

These Account Conditions apply to accounts opened from to be determined date to be added.

About us

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

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

Our full contact details are 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. The 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 the Account Conditions alongside the Lloyds Bank International Limited Customer Relationship Agreement. If any conflict arises between the Account Conditions and the Lloyds Bank International Limited Customer Relationship Agreement, the Account Conditions will apply.

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

1. Definitions

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

Account: each

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

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

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

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

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

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

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

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

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

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

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

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

2. Eligibility criteria

- As long as the Account is open, you must maintain the Servicing Account.
- Our services are available to many customers, but we cannot provide them in some countries for legal or regulatory reasons.
- Other eligibility criteria may also apply to the Account. We will make you aware of them when you enquire about or apply for the Account.
- You must inform us of any change in the information you gave us in the Application Form or as part of the application process, as this may mean you are no longer eligible for the Account.
- We may change the Account's eligibility criteria. If we do so, we will notify you of the change, in line with the Customer Relationship Agreement.
- If you do not satisfy the eligibility criteria for the Account, we may refuse to open it or we may close it if already opened, in line with the 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 stated in the Confirmation we sent you for the Account.
- You must pay the Initial Deposit into the Servicing Account in line with the account conditions that apply to that account. The Initial Deposit cannot be made in cash. You must tell us when you have paid your Initial Deposit to the Servicing Account. We will then transfer the Initial Deposit to the Account within two Working Days.
- During the Term, you may not make any deposits into the Account, or withdrawals from it, after paying the Initial Deposit into the Servicing Account.
- There may be charges for particular banking or other services. We may also charge you for making deposits, withdrawals, transfers and/or payments. By making a deposit or withdrawal or instructing a transfer and/or payment, you agree to pay any charges that apply. For information on our standard fees please see our banking charges guides. For other charges, please contact us, visit our website or contact your relationship manager if you have one. We will notify you of any changes to our fees in line with the relevant Customer Relationship Agreement.

3.2 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

- You begin to earn interest on your Account from the date we receive Cleared Funds into your Account, subject to condition 3.1.2.
- We calculate interest daily. The amount of interest you receive depends on the credit balance of your Account. We pay interest only on Cleared Funds.
- We pay interest on the credit balance during the Term at a fixed rate that we set at the start of the Term and state in your Confirmation.

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- 3.3.4 If interest is payable by us, we will pay it to the Servicing Account at the maturity date shown in your Confirmation.
 - 3.3.5 We will pay interest without deduction, unless otherwise (i) required by law or (ii) requested by you.
 - 3.3.6 If the interest payment date is not a Working Day, we will pay interest on the next Working Day.

3.4 End of the Term

- 3.4.1 We send you a Confirmation at the start of the Term. It reminds you to contact us with your maturity instructions before the Account's maturity date (as set out in our Confirmation).
- 3.4.2 We may already have your maturity instructions, or you may have asked us not to contact you. Otherwise if your deposit is for more than six months we will contact you before the maturity date in our Confirmation to request your instructions. As long as you continue to meet the eligibility criteria, and unless you send us different instructions then the following will happen:
 - i. for an Account in sterling, before 4pm (UK time for Accounts with Lloyds Bank International Limited and Gibraltar time for Accounts with Lloyds Bank (Gibraltar) Limited) on the last Working Day before the maturity date shown in our Confirmation; or
 - ii. for an Account in any other currency, before 4pm (UK time for Accounts with Lloyds Bank International Limited and Gibraltar time for Accounts with Lloyds Bank (Gibraltar) Limited) on the last Working Day three days before the maturity date shown in our Confirmation,

we will:

- a for Accounts where the Term is 12 months or more, pay the entire balance of the Account (with any interest earned and paid to the Account) in to the Servicing Account; or
- b for Accounts where the Term is less than 12 months, reinvest the entire balance of the Account (with any interest earned and paid to the Account) in a new Fixed Term Deposit account with a term that is the same as the Term. The reinvestment will be at the new rate of interest that applies for that particular term on the date of reinvestment.

For deposits of [six] months or less, we will not write to you before the maturity date to request your instructions. We will reinvest the entire balance of the Account, as described above.

- 3.4.3 You can find the indicative rate that applies to your new Fixed Term Deposit Account by visiting our website or contacting us.
- 3.4.4 We will send you a new Confirmation upon reinvestment.

Fixed Term Deposit Account Conditions

These Account Conditions apply to accounts opened before to be determined

About us

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

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

Our full contact details are 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. The 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 the Account Conditions alongside the Lloyds Bank International Limited Customer Relationship Agreement. If any conflict arises between the Account Conditions and the Lloyds Bank International Limited Customer Relationship Agreement, these Account Conditions will apply.

If your Account is held with Lloyds Bank (Gibraltar) Limited you should read the 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.

1. Definitions

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

Account: each

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

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

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

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

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

Customer Relationship Agreement: the agreement between us and you, of the same title, which is available on our website [lloydsbank.com/islands](https://www.lloydsbank.com/islands). You may ask for a copy 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 state 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, whatever amount we state when you enquire about or open your Account.

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

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

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

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

2. Eligibility criteria

- As long as the Account is open, you must maintain the Servicing Account.
- Our services are available to many customers, but we cannot provide them in some countries for legal or regulatory reasons.
- Other eligibility criteria may also apply to the Account. We will make you aware of them when you enquire about or apply for the Account.
- You must inform us of any change in the information you gave us in the Application Form or as part of the application process, as this may mean you are no longer eligible for the Account.
- We may change the Account's eligibility criteria. If we do so, we will notify you of the change, in line with the Customer Relationship Agreement.
- If you do not satisfy the eligibility criteria for the Account, we may refuse to open it or we may close it if already opened, in line with the 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 stated in the Confirmation we sent to you for the Account.
- You must pay the Initial Deposit into the Servicing Account in line with the account conditions that apply to that account. The Initial Deposit cannot be made in cash. 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.
- During the Term, you may not make any deposits into the Account, or withdrawals from it, after paying the Initial Deposit into the Servicing Account.
- There may be charges for particular banking or other services. We may also charge you for making deposits, withdrawals, transfers and/or payments. By making a deposit or withdrawal or instructing a transfer and/or payment, you agree to pay any charges that apply. For information on our standard fees please see our banking charges guides. For other charges, please contact us, visit our website or contact your relationship manager if you have one. We will notify you of any changes to our fees in line with the relevant Customer Relationship Agreement.

3.2 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

- You begin to earn interest on your Account from the date we receive Cleared Funds into your Account, subject to condition 3.1.2.
- We calculate interest daily. The amount of interest you receive depend on the credit balance of your Account. We pay interest only paid on Cleared Funds.

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- 3.3.3 We will pay interest 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 our Confirmation.
 - 3.3.5 We will pay interest without deduction, unless otherwise (i) required by law or (ii) requested by you.
 - 3.3.6 If the interest payment date is not a Working Day, we will pay interest on the next Working Day.

3.4 End of the Term

- 3.4.1 We will send you Confirmation at the start of the Term. It reminds you to contact us with your maturity instructions before the Account's maturity date (as set out in your Confirmation).
- 3.4.2 We may already have your maturity instructions, or you may have asked us not to contact you, if your deposit is for more than six months we will contact you before the maturity date in your Confirmation to request your instructions. As long as you continue to meet the eligibility criteria, and unless you send us different instructions then the following will happen:
 - i. for an Account in sterling, before 4pm (UK time for Accounts with Lloyds Bank International Limited and Gibraltar time for Accounts with Lloyds Bank (Gibraltar) Limited) on the last Working Day before the maturity date shown in 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 before the maturity date shown in our Confirmation,

we will:

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

Money Market Call Account and Call Account Conditions

These Account Conditions apply from to be determined date to be added.

About us

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

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

Our full contact details are also set out at Appendix 2 of the relevant Customer Relationship Agreement.

About this agreement

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

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

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

1. Definitions

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

Account: each

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

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

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

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

Customer Relationship Agreement: the agreement between us and you, of the same title, which is available on our website lloydsbank.com/islands. You may ask for a copy 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: Lloyds Bank International Limited if you have an Account in Jersey, the Bailiwick of Guernsey or the Isle of Man, and Lloyds Bank (Gibraltar) Limited if you have an Account in Gibraltar.

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

2. Eligibility criteria

- 2.1 Our services are available to many customers, but we cannot provide them in some countries for legal or regulatory reasons.
- 2.2 Other eligibility criteria may also apply to the Account. We will make you aware of them when you enquire about or apply for the Account.
- 2.3 You must inform us of any change in the information you gave us in the

Application Form or as part of the application process, as this may mean you are no longer eligible for the Account.

- 2.4 We may change the Account's eligibility criteria. If we do so, we will notify you of the change in line with the Customer Relationship Agreement.
- 2.5 If you do not satisfy the eligibility criteria for the Account, we may refuse to open it or we may close it if already opened, in line with the Customer Relationship Agreement.

3. The Account

3.1 Currency, funding and fees

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

3.2 Deposits, payments, transfers and withdrawals

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

3.3 Interest

- 3.3.1 You will begin to earn interest on your Account from the date we receive Cleared Funds into the Account, subject to condition 3.1.2.
- 3.3.2 We will pay interest on credit balances at the variable rate for the Account. We calculate interest daily 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 If interest is payable by us
 - 3.3.3.1 for Accounts in sterling, US dollar and euro we will pay it monthly on the 1st of each month.
 - 3.3.3.2 for Accounts in any other currency we will pay it twice a year on 1 January and 1 July.
- 3.3.4 We will pay interest without deduction, unless otherwise (i) required by law or (ii) requested by you.
- 3.3.5 If the interest payment date is not a Working Day, we will pay interest on the next Working Day.
- 3.3.6 We will credit any interest payable by us to the Account, unless you instruct us to pay it to another Money Market Call Account or Call Account you hold with us, which must be in the same currency as the Account.
- 3.3.7 For full information on our current interest rates, please contact us.

Accounts for Children

Island Future Account Conditions

These Account Conditions apply from to be determined date to be added.

About us

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

About this agreement

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

1. Definitions

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

Account: each Island Future Account, as will be held with us in Jersey, the Bailiwick of 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 in this document, that relate to the Account.

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

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

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

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

2. Eligibility criteria

- 2.1 You must be aged at least 11 years and not more than 17 years 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 Other eligibility criteria may also apply to the Account. We will make you aware of them when you enquire about or apply for the Account.
- 2.4 You must inform us of any change in the information you gave us in the Application Form or as part of the application process, as this may mean you are no longer eligible for the Account.
- 2.5 We may change the Account's eligibility criteria. If we do so, we will notify you of the change in line with the Customer Relationship Agreement.
- 2.6 If you do not satisfy the eligibility criteria for the Account, we may refuse to open it or we may close it if already opened, in line with the Customer Relationship Agreement.

3. The Account

3.1 Currency, funding and fees

- 3.1.1 The Account 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 begin to earn interest on your Account from the date we receive Cleared Funds into your Account, subject to condition 3.1.1.
- 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 If 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, we will pay interest 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 16 years of age or older and have requested a Lloyds Bank Debit Card, separate account 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 Account Conditions apply from to be determined dated to be added.

About us

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

About this agreement

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

1. Definitions

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

Account: the Island First Account, as will be held with us in Jersey, the Bailiwick of 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 in this document, that relate to the Account.

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

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

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

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

2. Eligibility criteria

- 2.1 You must be aged 18 or over and be saving for a child under the age of 16. You, as the adult customer, will be the only one who can open and operate the Account.
- 2.2 You must be ordinarily resident in the Channel Islands or the Isle of Man and have a Lloyds Bank personal current account.
- 2.3 You must not open more than one Account for one child (although if you wish you can hold a different Account for another child).
- 2.4 You cannot hold the Account jointly with anyone else.
- 2.5 Other eligibility criteria may apply to the Account. We will make you aware of them when you enquire about or apply for the Account.
- 2.6 You must inform us of any change in the information you gave us in the Application Form or as part of the application process, as this may mean you are no longer eligible for the Account.
- 2.7 We may change the Account's eligibility criteria. If we do so, we will notify you of the change in line with the Customer Relationship Agreement.
- 2.8 If you do not satisfy the eligibility criteria for the Account, we may refuse to open it or we may close it if already opened, in line with the Customer Relationship Agreement.

3. The Account

3.1 Currency, funding and fees

- 3.1.1 The Account is denominated in sterling. The Account requires you to make a deposit of a minimum of £1 upon opening.
- 3.1.2 This Agreement is between us and you, as the adult who opens and runs the Account on behalf of the child.
- 3.1.3 The Account is held in the child's name and the money belongs to the child.
- 3.1.4 You will open, run and close the Account on the child's behalf, until the child turns 16. You must manage the Account in the best interests of the child.
- 3.1.5 When the child turns 16, the Account will automatically change into an Island Future Account.

3.1.6 You can only open one Account in the child's name. This means it will not be possible, for example, for a parent and a grandparent to help the same child save separately in a different Island First Account. However, you can open and manage Island First Accounts for more than one child.

3.1.7 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 begin to earn interest on your Account from the date we receive Cleared Funds into your Account, subject to condition 3.1.1.
- 3.2.2 Interest, at the variable rate for this Account, is calculated daily on credit balances in your Account. We only pay interest on Cleared Funds.
- 3.2.3 There is a limit of £100 gross interest or income that gifts from a parent, or civil partner, of a parent, can earn each year.
- 3.2.4 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.
- 3.2.5 If 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, we will pay interest on the next Working Day.
- 3.2.6 We will credit any interest payable by us to the Account.

3.3 Closing the Account

- 3.3.1 If you wish to close the Account before the child's 16th birthday, just come in to a Lloyds Bank branch and let us know. We will pay any interest earned up to the date of closure and help you to move any balance to another account we offer or return any balance to you to deal with on behalf of the child.
- 3.3.2 Before the child's 16th birthday, we will write to you and explain the choices that can be made about what to do with the money in the Account when the child turns 16.
- 3.3.3 If we don't hear from you, we will put any money in the Account into a Lloyds Bank Island Future Account in the child's name when they become 16. The child will have complete control of that account and the money in it.

Save the Change® Terms and Conditions

These terms and 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 terms and conditions apply from 4th August 2014.

(For Customers of Lloyds Bank International Limited)

Please read these terms and 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 telephone banking service enabling you to give us instructions by phone.
- 1.3 **"Joint Account"**: an account that may be operated and accessed by more than one account holder.
- 1.4 **"Joint Account Holder"**: an individual who you have opened a Joint Account with.
- 1.5 **"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.
- 1.6 **"Security Code"**: the password or Telephone Identification Number (TIN) we agree with you and use to identify you when you use the Service.
- 1.7 **"Service"**: giving us instructions using International Phonebank.
- 1.8 **"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).
- 1.9 **"We/us/our"**: Lloyds Bank International Limited, registered in Jersey, No. 4029, with Registered Office at 11-12 Esplanade, St. Helier, Jersey JE2 3QA.
- 1.10 **"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 any 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 that:
 - a. they did not consent 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 must 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 condition 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 condition 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 12 months of a claim arising.

- 3.6 We record telephone calls and intend to keep recordings for at least six 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 condition 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. If we do so, 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, if such loss is 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.
6. 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.
7. 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.
8. 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/islands

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

Important information

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

Lloyds Bank International Limited. Registered Office and principal place of business: 11-12 Esplanade, St. Helier, Jersey, JE2 3QA. Lloyds Bank International Limited is incorporated in Jersey No. 4029 and is regulated by the Jersey Financial Services Commission to carry on deposit-taking business under the Banking Business (Jersey) Law 1991 and investment and general insurance mediation business under the Financial Services (Jersey) Law 1998. Lloyds Bank International Limited subscribes to the Jersey Code of Practice for Consumer Lending and has also notified the Jersey Financial Services Commission that it carries on money service business.

Lloyds Bank International Limited is a participant in the Jersey Bank Depositors Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. Eligible deposits are deposits held by private individuals and charities. Depositor protection does not extend to corporations, small to medium sized enterprises, partnerships and trusts. The maximum total amount of compensation is capped at £100,000,000 in any 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

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