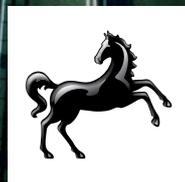
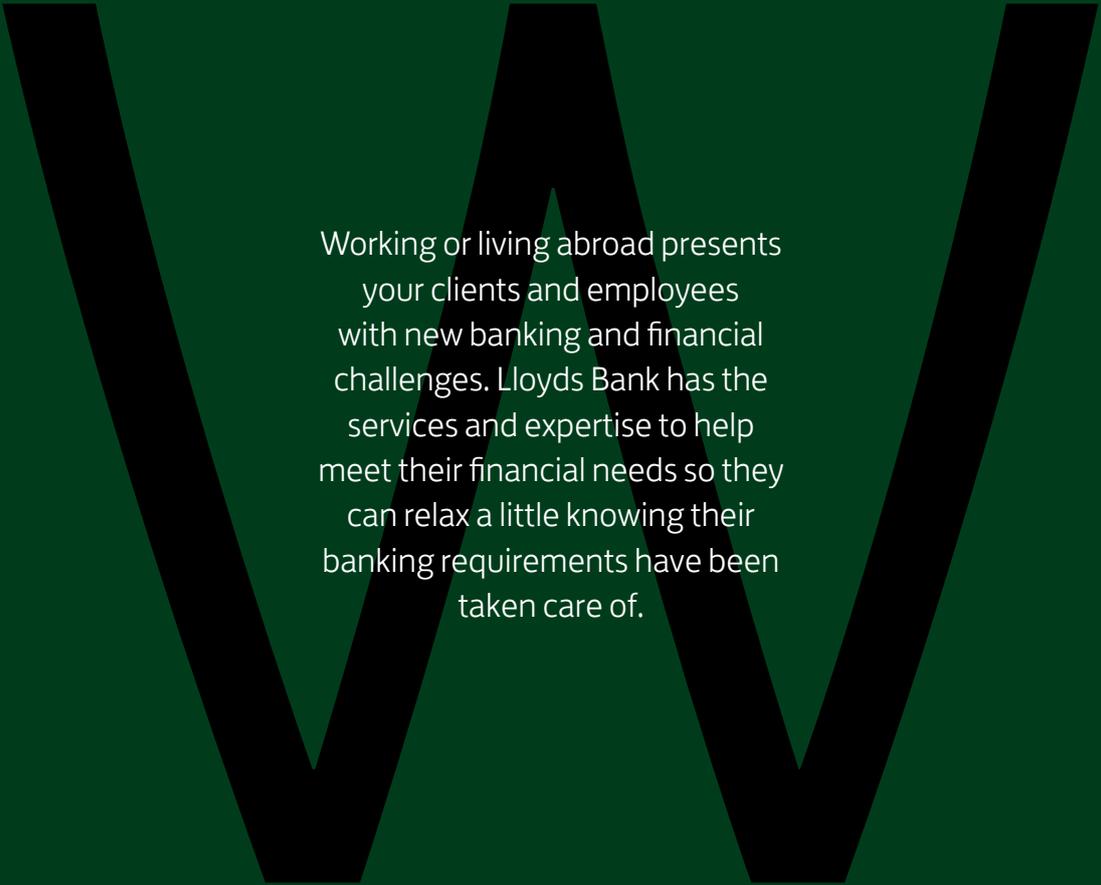


GLOBAL MOBILITY

SUPPORTING YOUR CLIENTS AND EMPLOYEES WITH
THEIR INTERNATIONAL BANKING NEEDS



LLOYDS BANK

A large, bold, black letter 'W' is centered on a dark green background. The letter is composed of three vertical strokes, with the middle stroke being slightly taller than the two side strokes. The text is centered within the negative space of the 'W'.

Working or living abroad presents your clients and employees with new banking and financial challenges. Lloyds Bank has the services and expertise to help meet their financial needs so they can relax a little knowing their banking requirements have been taken care of.

I NEED A BANK THAT UNDERSTANDS MY INTERNATIONAL CLIENTS AND EMPLOYEES

Lloyds Bank aims to help your clients and employees keep their finances running smoothly, meaning that's one less thing they have to worry about.

WHAT THEY OFFER

Lloyds Bank offers a range of banking products and wealth solutions for international professionals, plus they will try to get your clients and employees account open before they arrive in their new destination so they can bank without delay.

Whilst Lloyds Bank's products and services are available to many of their customers, there are countries where, due to legal or regulatory restraints they cannot provide them.

International Account

The International Account makes day-to-day banking straightforward. For customers who have an individual annual income of at least £50,000 or £25,000 available to deposit or invest (or currency equivalents).

Benefits include:

- Current account in Euro, US Dollar or Sterling
- Visa debit card in all 3 currencies
- Free International Money Transfers – Lloyds Bank don't charge a fee but recipient and corresponding banks abroad may charge for receiving transfers
- Internet and Telephone Banking
- Commission free Foreign Exchange services.

There is a monthly fee of £7.50 / €8 / \$10 for this account.

Premier Banking

The Premier Banking service offers extra benefits for those who have:

- At least £100,000 (or currency equivalent) to save or invest with Lloyds Bank – there is a requirement that funds must be received within 6 months of account opening; Or
- A sole annual income of £100,000 and able to save or invest £100,000 with Lloyds Bank within 12 months

Additional benefits include:

- Premier International Account – this has the same benefits of the International account however there is no monthly fee
- Dedicated relationship manager who will become a unique point of contact
- Priority Telephone Banking

- Worldwide travel insurance for your clients and employees and their family – terms and conditions and eligibility criteria apply
- Initial tax review and preferential rates with tax specialists Ernst & Young LLP.

Eligibility for Lloyds Bank's Premier Banking service will be regularly reviewed to confirm your clients and employees continue to meet the criteria. If they are no longer eligible, Lloyds Bank reserve the right to remove their Premier Banking service benefits and will contact them to explain how they can continue to meet their international needs.

Additional services

Lloyds Bank can also help your clients and employees with:

- International savings and their investment needs (Fees and charges apply; products have individual terms and conditions) – They should be aware that the value of investments and the income from them can go down as well as up, and cannot be guaranteed
- Expert guidance on relocating
- Online living costs, schools and property comparison tools.

Need to know

Accounts are domiciled in the Isle of Man, Gibraltar or Jersey depending on residence or product/service required.

There's no obligation to take up the Ernst & Young LLP Tax advice services, but if your clients and employees do, they'll benefit from a preferential rate. Lloyds Bank will only introduce them to Ernst & Young LLP and they will make their own arrangements with them. Ernst & Young LLP will be entirely responsible for the service they provide to your clients and employees, not Lloyds Banking Group.



I'd like to know more

For more details on Lloyds Bank's products and services, please email londonbdm@lloydsbanking.com, or contact your Lloyds Bank plc Business Development Manager.

Important information

Issued by Lloyds Bank International Limited trading as Lloyds Bank.

Lloyds Bank International Limited. Registered Office and principal place of business: PO Box 160, 25 New Street, St. Helier, Jersey JE4 8RG. Registered in Jersey, number 4029. Regulated by the Jersey Financial Services Commission. We abide by the Jersey Code of Practice for Consumer Lending.

The Isle of Man branch of Lloyds Bank International Limited is licensed by the Isle of Man Financial Supervision Commission and registered with the Insurance and Pensions Authority in respect of General Business. Business Address: PO Box 111, Peveril Buildings, Peveril Square, Douglas, Isle of Man IM99 1JJ.

Complaints involving the Isle of Man branch of Lloyds Bank International Limited that it cannot settle should be referred to the Financial Services Ombudsman Scheme for the Isle of Man.

Lloyds Bank International Limited and Lloyds Bank (Gibraltar) Limited are wholly owned subsidiaries of Lloyds Bank plc. Lloyds Bank plc is incorporated in the United Kingdom. Lloyds Bank plc. Registered office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 2065. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under number 119278.

Lloyds Bank International Limited and Lloyds Bank (Gibraltar) Limited place funds with Lloyds Bank plc and thus their financial standing is linked to that of the group. Depositors may wish to form their own view on the financial standing of Lloyds Bank International Limited and Lloyds Bank (Gibraltar) Limited and their parent based upon publicly available information. Lloyds Bank International Limited's latest annual financial statements are available on our website at international.lloydsbank.com/legal-information. Lloyds Bank (Gibraltar) Limited's latest annual financial statements are available through Companies' House in Gibraltar at www.companieshouse.gi

Copies of our terms and conditions and latest report and accounts are available upon request from the above registered office.

Lloyds Bank International Limited is incorporated in Jersey, and its registered office and principal place of business is PO Box 160, 25 New Street, St Helier, Jersey JE4 8RG. Registered in Jersey, number 4029. Regulated by the Jersey Financial Services Commission. We abide by the Jersey Code of Practice for Consumer Lending.

The paid up capital and reserves of Lloyds Bank International Limited was £936m as at 31st December 2013. Copies of our terms and conditions and latest report and accounts are available upon request from the above registered office.

The Bank may, before opening an account, wish to take up references or otherwise satisfy itself as to the identity and suitability of an applicant. The Bank may also at any time refuse to open or continue an account or refuse any deposit.

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

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

Depositor Compensation Scheme

Lloyds Bank International Limited and Lloyds Bank (Gibraltar) Limited are not and are not required to be, authorised under the Financial Services and Markets Act 2000 of the United Kingdom. Rules and regulations made under the Financial Services and Markets Act 2000 of the United Kingdom for the protection of investors and depositors, including the Financial Services Compensation Scheme, do not apply to the financial services business of companies within the Lloyds Banking Group carried out from offices outside the United Kingdom.

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.

Accounts held in Jersey

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.

Accounts held in Isle of Man

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

Accounts held in Gibraltar

Lloyds Bank (Gibraltar) Limited is a participant in the Gibraltar Investor Compensation Scheme ('the Scheme'). Details of the Scheme are available on request. It is also a participant in the Gibraltar Deposit Guarantee Scheme ("the Scheme") established under the Deposit Guarantee Scheme Act, 1997. Details of the Scheme are available on request. It should be noted that only accounts held in Sterling or another EEA currency will be compensated under the Scheme, and therefore deposits held in US dollars will not be eligible. 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.