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# EXPATRIATE BANKING

## Historic Interest rates

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

Rates correct as at 1 November 2018

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**LLOYDS BANK**

LLOYDS BANK INTERNATIONAL LIMITED  
LLOYDS BANK (INTERNATIONAL SERVICES) LIMITED



# Historic rates

## Sterling International Bonus Saver Account – Standard

Interest is paid monthly. Bonus rate is fixed and payable for first 12 months from the date the account is opened, then pays the Standard Variable Rate.

| Date account opened                         | Account Balance | Gross Rate*                    | AER** | Gross Rate*   | AER** |         |
|---|-----------------|--------------------------------|-------|---|-------|---------|
| 25 January 2010 to 2 October 2012 (Issue 3) |                 | With Bonus for first 12 months |       | Standard Variable rate payable from end of bonus period to 30 June 2013 |       | Bonus % |
|   | £1+             | 0.60                           | 0.60  | 0.10  | 0.10  | 0.50    |
|   | £5,000+         | 1.50                           | 1.51  | 1.00  | 1.00  | 0.50    |
|   | £50,000+        | 1.75                           | 1.76  | 1.25  | 1.26  | 0.50    |
|   | £100,000+       | 2.00                           | 2.02  | 1.50  | 1.51  | 0.50    |
|   |                 |                                |       | Standard Variable rate payable from 1 July 2013 to 12 July 2015         |       |         |
|   | £1+             | –                              | –     | 0.10  | 0.10  | –       |
|   | £5,000+         | –                              | –     | 1.00  | 1.00  | –       |
|   |                 |                                |       | Standard Variable rate payable from 13 July 2015 to 7 December 2016     |       |         |
|   | £1+             | –                              | –     | 0.20  | 0.20  | –       |
|   |                 |                                |       | Standard Variable rate payable from 8 December 2016 to 30 November 2017 |       |         |
|   | £1+             | –                              | –     | 0.05  | 0.05  | –       |
|   |                 |                                |       | Standard Variable rate payable from 1 December 2017 to current date     |       |         |
|   | £1+             | –                              | –     | 0.20  | 0.20  | –       |

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

| Date account opened                           | Account Balance | Gross Rate*                    | AER** | Gross Rate*   | AER** |         |
|---|-----------------|--------------------------------|-------|---|-------|---------|
| 3 October 2012 to 15 November 2012 (Issue 4)  |                 | With Bonus for first 12 months |       | Standard Variable rate payable from end of bonus period to 12 July 2015 |       | Bonus % |
|   | £1+             | 1.60                           | 1.61  | 0.10  | 0.10  | 1.50    |
|   | £5,000+         | 2.00                           | 2.02  | 0.50  | 0.50  | 1.50    |
|   |                 |                                |       | Standard Variable rate payable from 13 July 2015 to 7 December 2016     |       |         |
|   | £1+             | –                              | –     | 0.20  | 0.20  | –       |
|   |                 |                                |       | Standard Variable rate payable from 8 December 2016 to 30 November 2017 |       |         |
|   | £1+             | –                              | –     | 0.05  | 0.05  | –       |
|   |                 |                                |       | Standard Variable rate payable from 1 December 2017 to current date     |       |         |
|   | £1+             | –                              | –     | 0.20  | 0.20  | –       |
| 16 November 2012 to 27 January 2013 (Issue 5) |                 | With Bonus for first 12 months |       | Standard Variable rate payable from end of bonus period to 12 July 2015 |       | Bonus % |
|   | £1+             | 1.15                           | 1.16  | 0.10  | 0.10  | 1.05    |
|   | £5,000+         | 1.55                           | 1.56  | 0.50  | 0.50  | 1.05    |
|   |                 |                                |       | Standard Variable rate payable from 13 July 2015 to 7 December 2016     |       |         |
|   | £1+             | –                              | –     | 0.20  | 0.20  | –       |
|   |                 |                                |       | Standard Variable rate payable from 8 December 2016 to 30 November 2017 |       |         |
|   | £1+             | –                              | –     | 0.05  | 0.05  | –       |
|   |                 |                                |       | Standard Variable rate payable from 1 December 2017 to current date     |       |         |
|   | £1+             | –                              | –     | 0.20  | 0.20  | –       |

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

| Date account opened                        | Account Balance                           | Gross Rate*                    | AER**                          | Gross Rate*   | AER**   |         |
|--|---|--------------------------------|--------------------------------|---|---|---------|
| 28 January 2013 to 31 March 2013 (Issue 6) |   | With Bonus for first 12 months |                                | Standard Variable rate payable from end of bonus period to 12 July 2015 |   | Bonus % |
|  | £1+                                       | 0.90                           | 0.90                           | 0.10  | 0.10  | 0.80    |
|  | £5,000+                                   | 1.30                           | 1.31                           | 0.50  | 0.50  | 0.80    |
|  |   |                                |                                | Standard Variable rate payable from 13 July 2015 to 23 April 2017       |   |         |
|  | £1+                                       | –                              | –                              | 0.20  | 0.20  | –       |
|  |   |                                |                                | Standard Variable rate payable from 24 April 2017 to 30 November 2017   |   |         |
|  | £1+                                       | –                              | –                              | 0.05  | 0.05  | –       |
|  |   |                                |                                | Standard Variable rate payable from 1 December 2017 to current date     |   |         |
|  | £1+                                       | –                              | –                              | 0.20  | 0.20  | –       |
|  | 1 April 2013 to 9 February 2014 (Issue 7) |                                | With Bonus for first 12 months |   | Standard Variable rate payable from end of bonus period to 12 July 2015 |         |
| £1+  |   | 0.60                           | 0.60                           | 0.10  | 0.10  | 0.50    |
| £5,000+                                    |   | 1.00                           | 1.00                           | 0.50  | 0.50  | 0.50    |
|  |   |                                |                                | Standard Variable rate payable from 13 July 2015 to 7 December 2016     |   |         |
| £1+  |   | –                              | –                              | 0.20  | 0.20  | –       |
|  |   |                                |                                | Standard Variable rate payable from 8 December 2016 to 30 November 2017 |   |         |
| £1+  |   | –                              | –                              | 0.05  | 0.05  | –       |
|  |   |                                |                                | Standard Variable rate payable from 1 December 2017 to current date     |   |         |
| £1+  |   | –                              | –                              | 0.20  | 0.20  | –       |

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

| Date account opened                         | Account Balance | Gross Rate*                    | AER** | Gross Rate*  | AER** |         |
|---|-----------------|--------------------------------|-------|--|-------|---------|
| 10 February 2014 to 19 April 2015 (Issue 8) |                 | With Bonus for first 12 months |       | Standard Variable rate payable from end of bonus period to 12 July 2015    |       | Bonus % |
|   | £1+             | 0.50                           | 0.50  | 0.20   | 0.20  | 0.30    |
|   | £100,000+       | 0.80                           | 0.80  | 0.50   | 0.50  | 0.30    |
|   | £500,000+       | 0.90                           | 0.90  | 0.60   | 0.60  | 0.30    |
|   |                 |                                |       | Standard Variable rate payable from 13 July 2015 to 7 December 2016        |       |         |
|   | £1+             | –                              | –     | 0.20   | 0.20  | –       |
|   |                 |                                |       | Standard Variable rate payable from 8 December 2016 to 30 November 2017    |       |         |
|   | £1+             | –                              | –     | 0.05   | 0.05  | –       |
|   |                 |                                |       | Standard Variable rate payable from 1 December 2017 to current date        |       |         |
|   | £1+             | –                              | –     | 0.20   | 0.20  | –       |
| 20 April 2015 to 20 May 2016 (Issue 9)      |                 | With Bonus for first 12 months |       | Standard Variable rate payable from end of bonus period to 7 December 2016 |       | Bonus % |
|   | £1+             | 0.30                           | 0.30  | 0.20   | 0.20  | 0.10    |
|   | £100,000+       | 0.50                           | 0.50  | 0.20   | 0.20  | 0.30    |
|   | £500,000+       | 0.60                           | 0.60  | 0.20   | 0.20  | 0.40    |
|   |                 |                                |       | Standard Variable rate payable from 8 December 2016 to 30 November 2017    |       |         |
|   | £1+             | –                              | –     | 0.05   | 0.05  | –       |
|   |                 |                                |       | Standard Variable rate payable from 1 December 2017 to current date        |       |         |
| £1+   | –               | –                              | 0.20  | 0.20   | –     |         |

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

| Date account opened                         | Account Balance | Gross Rate*   | AER** | Gross Rate*   | AER**   |         |
|---|-----------------|---|-------|---|---|---------|
| 21 May 2016 to 31 August 2016 (Issue 10)    |                 | With Bonus for first 12 months                                      |       | Standard Variable rate payable from end of bonus period to 7 December 2016  |   | Bonus % |
|   | £1+             | 0.25  | 0.25  | 0.20  | 0.20  | 0.05    |
|   | £100,000+       | 0.35  | 0.35  | 0.20  | 0.20  | 0.15    |
|   | £500,000+       | 0.50  | 0.50  | 0.20  | 0.20  | 0.30    |
|   |                 |   |       | Standard Variable rate payable from 8 December 2016 to 30 November 2017     |   |         |
|   | £1+             | –   | –     | 0.05  | 0.05  | –       |
|   |                 |   |       | Standard Variable rate payable from 1 December 2017 to current date         |   |         |
|   | £1+             | –   | –     | 0.20  | 0.20  | –       |
| 1 September 2016 to current date (Issue 11) |                 | With Bonus for first 12 months 1 September 2016 to 30 November 2017 |       | Standard Variable rate payable from end of bonus period to 30 November 2017 |   | Bonus % |
|   | £1+             | 0.20  | 0.20  | 0.05  | 0.05  | 0.15    |
|   | £500,000+       | 0.25  | 0.25  | 0.05  | 0.05  | 0.20    |
|   |                 |   |       |   | Standard Variable rate payable from 1 December 2017 to current date |         |
|   | £1+             | –   | –     | 0.20  | 0.20  | –       |
|   |                 | With Bonus for first 12 months 1 December 2017 to 2 April 2018      |       | Standard Variable rate payable from end of bonus period to current date     |   |         |
|   | £1+             | 0.35  | 0.35  | 0.20  | 0.20  | 0.15    |
|   | £100,000+       | 0.40  | 0.40  | 0.20  | 0.20  | 0.20    |
|   | £500,000+       | 0.45  | 0.45  | 0.20  | 0.20  | 0.25    |

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

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



## Sterling International Bonus Saver Account – Private Banking

Available to Expatriate Banking customers via Private Banking Relationship Managers.

Interest is paid monthly. Bonus rate is fixed and payable for first 12 months from the date the account is opened, then pays the Standard Variable Rate.

| Date account opened                                | Account Balance | Gross Rate*                             | AER** | Gross Rate*   | AER** |         |
|--|-----------------|---|-------|---|-------|---------|
| 25 January 2010 to<br>02 October 2012<br>(Issue 1) |                 | With Bonus for first<br><b>6 months</b> |       | Standard Variable<br>rate payable from end<br>of bonus period to<br>30 June 2013  |       | Bonus % |
|  | £1+             | 0.60                                    | 0.60  | 0.10  | 0.10  | 0.50    |
|  | £5,000+         | 1.50                                    | 1.51  | 1.00  | 1.00  | 0.50    |
|  | £50,000+        | 1.75                                    | 1.76  | 1.25  | 1.26  | 0.50    |
|  | £100,000+       | 2.00                                    | 2.02  | 1.50  | 1.51  | 0.50    |
|  |                 |   |       | Standard Variable rate<br>payable from 1 July 2013<br>to 12 July 2015             |       |         |
|  | £1+             | –                                       | –     | 0.10  | 0.10  | –       |
|  | £5,000+         | –                                       | –     | 1.00  | 1.00  | –       |
|  |                 |   |       | Standard Variable<br>rate payable from 13 July<br>2015 to 7 December 2016         |       |         |
|  | £1+             | –                                       | –     | 0.20  | 0.20  | –       |
|  |                 |   |       | Standard Variable<br>rate payable from 08<br>December 2016 to<br>30 November 2017 |       |         |
|  | £1+             | –                                       | –     | 0.05  | 0.05  | –       |
|  |                 |   |       | Standard Variable rate<br>payable from 1 December<br>2017 to current date         |       |         |
|  | £1+             | –                                       | –     | 0.20  | 0.20  | –       |

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

| Date account opened                          | Account Balance                               | Gross Rate*                    | AER**                          | Gross Rate*   | AER**   |         |
|--|---|--------------------------------|--------------------------------|---|---|---------|
| 3 October 2012 to 15 November 2012 (Issue 4) |   | With Bonus for first 12 months |                                | Standard Variable rate payable from end of bonus period to 12 July 2015 |   | Bonus % |
|  | £1+   | 1.60                           | 1.61                           | 0.10  | 0.10  | 1.50    |
|  | £5,000+                                       | 2.00                           | 2.02                           | 0.50  | 0.50  | 1.50    |
|  |   |                                |                                | Standard Variable rate payable from 13 July 2015 to 23 April 2017       |   |         |
|  | £1+   | –                              | –                              | 0.20  | 0.20  | –       |
|  |   |                                |                                | Standard Variable rate payable from 24 April 2017 to 30 November 2017   |   |         |
|  | £1+   | –                              | –                              | 0.05  | 0.05  | –       |
|  |   |                                |                                | Standard Variable rate payable from 1 December 2017 to current date     |   |         |
|  | £1+   | –                              | –                              | 0.20  | 0.20  | –       |
|  | 16 November 2012 to 27 January 2013 (Issue 5) |                                | With Bonus for first 12 months |   | Standard Variable rate payable from end of bonus period to 12 July 2015 |         |
| £1+  |   | 1.15                           | 1.16                           | 0.10  | 0.10  | 1.05    |
| £5,000+                                      |   | 1.55                           | 1.56                           | 0.50  | 0.50  | 1.05    |
|  |   |                                |                                | Standard Variable rate payable from 13 July 2015 to 23 April 2017       |   |         |
| £1+  |   | –                              | –                              | 0.20  | 0.20  | –       |
|  |   |                                |                                | Standard Variable rate payable from 24 April 2017 to 30 November 2017   |   |         |
| £1+  |   | –                              | –                              | 0.05  | 0.05  | –       |
|  |   |                                |                                | Standard Variable rate payable from 1 December 2017 to current date     |   |         |
| £1+  |   | –                              | –                              | 0.20  | 0.20  | –       |

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

| Date account opened                        | Account Balance                           | Gross Rate*                    | AER**                          | Gross Rate*   | AER**   |         |
|--|---|--------------------------------|--------------------------------|---|---|---------|
| 28 January 2013 to 31 March 2013 (Issue 6) |   | With Bonus for first 12 months |                                | Standard Variable rate payable from end of bonus period to 12 July 2015 |   | Bonus % |
|  | £1+                                       | 0.90                           | 0.90                           | 0.10  | 0.10  | 0.80    |
|  | £5,000+                                   | 1.30                           | 1.31                           | 0.50  | 0.50  | 0.80    |
|  |   |                                |                                | Standard Variable rate payable from 13 July 2015 to 23 April 2017       |   |         |
|  | £1+                                       | –                              | –                              | 0.20  | 0.20  | –       |
|  |   |                                |                                | Standard Variable rate payable from 24 April 2017 to 30 November 2017   |   |         |
|  | £1+                                       | –                              | –                              | 0.05  | 0.05  | –       |
|  |   |                                |                                | Standard Variable rate payable from 1 December 2017 to current date     |   |         |
|  | £1+                                       | –                              | –                              | 0.20  | 0.20  | –       |
|  | 1 April 2013 to 9 February 2014 (Issue 7) |                                | With Bonus for first 12 months |   | Standard Variable rate payable from end of bonus period to 12 July 2015 |         |
| £1+  |   | 0.60                           | 0.60                           | 0.10  | 0.10  | 0.50    |
| £5,000+                                    |   | 1.00                           | 1.00                           | 0.50  | 0.50  | 0.50    |
|  |   |                                |                                | Standard Variable rate payable from 13 July 2015 to 23 April 2017       |   |         |
| £1+  |   | –                              | –                              | 0.20  | 0.20  | –       |
|  |   |                                |                                | Standard Variable rate payable from 24 April 2017 to 30 November 2017   |   |         |
| £1+  |   | –                              | –                              | 0.05  | 0.05  | –       |
|  |   |                                |                                | Standard Variable rate payable from 1 December 2017 to current date     |   |         |
| £1+  |   | –                              | –                              | 0.20  | 0.20  | –       |

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

| Date account opened                         | Account Balance | Gross Rate*                    | AER**   | Gross Rate*  | AER** | Bonus % |
|---|-----------------|--------------------------------|---|--|-------|---------|
| 10 February 2014 to 19 April 2015 (Issue 8) |                 | With Bonus for first 12 months |   | Standard Variable rate payable from end of bonus period to 12 July 2015  |       | Bonus % |
|   | £1+             | 0.50                           | 0.50  | 0.20   | 0.20  | 0.30    |
|   | £100,000+       | 0.80                           | 0.80  | 0.50   | 0.50  | 0.30    |
|   | £500,000+       | 0.90                           | 0.90  | 0.60   | 0.60  | 0.30    |
|   |                 |                                |   | Standard Variable rate payable from 13 July 2015 to 23 April 2017        |       |         |
|   | £1+             | –                              | –   | 0.20   | 0.20  | –       |
|   |                 |                                |   | Standard Variable rate payable from 24 April 2017 to 30 November 2017    |       |         |
|   | £1+             | –                              | –   | 0.05   | 0.05  | –       |
|   |                 |                                |   | Standard Variable rate payable from 1 December 2017 to current date      |       |         |
| £1+   | –               | –                              | 0.20  | 0.20   | –     |         |
| 20 April 2015 to 20 May 2016 (Issue 9)      |                 | With Bonus for first 12 months |   | Standard Variable rate payable from end of bonus period to 23 April 2017 |       | Bonus % |
|   | £1+             | 0.30                           | 0.30  | 0.20   | 0.20  | 0.10    |
|   | £100,000+       | 0.50                           | 0.50  | 0.20   | 0.20  | 0.30    |
|   | £500,000+       | 0.60                           | 0.60  | 0.20   | 0.20  | 0.40    |
|   |                 |                                |   | Standard Variable rate payable from 24 April 2017 to 30 November 2017    |       |         |
|   | £1+             | –                              | –   | 0.05   | 0.05  | –       |
|   |                 |                                | Standard Variable rate payable from 1 December 2017 to current date |  |       |         |
| £1+   | –               | –                              | 0.20  | 0.20   | –     |         |

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

| Date account opened                         | Account Balance | Gross Rate*   | AER** | Gross Rate*   | AER**   |         |
|---|-----------------|---|-------|---|---|---------|
| 21 May 2016 to 31 August 2016 (Issue 10)    |                 | With Bonus for first 12 months                                      |       | Standard Variable rate payable from end of bonus period to 7 December 2016  |   | Bonus % |
|   | £1+             | 0.25  | 0.25  | 0.20  | 0.20  | 0.05    |
|   | £100,000+       | 0.35  | 0.35  | 0.20  | 0.20  | 0.15    |
|   | £500,000+       | 0.50  | 0.50  | 0.20  | 0.20  | 0.30    |
|   |                 |   |       | Standard Variable rate payable from 8 December 2016 to 30 November 2017     |   |         |
|   | £1+             | –   | –     | 0.05  | 0.05  | –       |
|   |                 |   |       | Standard Variable rate payable from 1 December 2017 to current date         |   |         |
|   | £1+             | –   | –     | 0.20  | 0.20  | –       |
| 1 September 2016 to current date (Issue 11) |                 | With Bonus for first 12 months 1 September 2016 to 30 November 2017 |       | Standard Variable rate payable from end of bonus period to 30 November 2017 |   | Bonus % |
|   | £1+             | 0.20  | 0.20  | 0.05  | 0.05  | 0.15    |
|   | £500,000+       | 0.25  | 0.25  | 0.05  | 0.05  | 0.20    |
|   |                 |   |       |   | Standard Variable rate payable from 1 December 2017 to current date |         |
|   | £1+             | –   | –     | 0.20  | 0.20  | –       |
|   |                 | With Bonus for first 12 months 1 December 2017 to 2 April 2018      |       | Standard Variable rate payable from end of bonus period to current date     |   |         |
|   | £1+             | 0.35  | 0.35  | 0.20  | 0.20  | 0.15    |
|   | £100,000+       | 0.40  | 0.40  | 0.20  | 0.20  | 0.20    |
|   | £500,000+       | 0.45  | 0.45  | 0.20  | 0.20  | 0.25    |

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

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

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

Interest is paid monthly. Bonus rate is fixed and payable for first 12 months from the date the account is opened, then pays the Standard Variable Rate.

| Date account opened                    | Account Balance | Gross Rate*                    | AER** | Gross Rate*   | AER** |         |
|--|-----------------|--------------------------------|-------|---|-------|---------|
| 3 May 2011 to 2 October 2012 (Issue 3) |                 | With Bonus for first 12 months |       | Standard Variable rate payable from end of bonus period to 12 July 2015 |       | Bonus % |
|  | \$1+            | 0.85                           | 0.85  | 0.10  | 0.10  | 0.75    |
|  | \$5,000+        | 1.00                           | 1.00  | 0.25  | 0.25  | 0.75    |
|  | \$50,000+       | 1.25                           | 1.26  | 0.50  | 0.50  | 0.75    |
|  | \$100,000+      | 1.50                           | 1.51  | 0.75  | 0.75  | 0.75    |
|  |                 |                                |       | Standard Variable rate payable from 13 July 2015 to 31 January 2018     |       |         |
|  | \$1+            | –                              | –     | 0.10  | 0.10  | –       |
|  |                 |                                |       | Standard Variable rate payable from 1 February 2018 to 31 October 2018  |       |         |
|  | \$1+            | –                              | –     | 0.20  | 0.20  | –       |
|  |                 |                                |       | Standard Variable rate payable from 1 November 2018 to current date     |       |         |
|  | \$1+            | –                              | –     | 0.30  | 0.30  | –       |

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

| Date account opened                             | Account Balance | Gross Rate*                              | AER** | Gross Rate*  | AER** | Bonus % |
|---|-----------------|--|-------|--|-------|---------|
| 3 October 2012 to 28 February 2013<br>(Issue 4) |                 | With Bonus for first<br><b>12 months</b> |       | Standard Variable rate payable from end of bonus period to 12 July 2015    |       | Bonus % |
|   | \$1+            | 1.10                                     | 1.11  | 0.10   | 0.10  | 1.00    |
|   | \$5,000+        | 1.50                                     | 1.51  | 0.50   | 0.50  | 1.00    |
|   |                 |  |       | Standard Variable rate payable from 13 July 2015 to 31 January 2018        |       |         |
|   | \$1+            | –  | –     | 0.10   | 0.10  | –       |
|   |                 |  |       | Standard Variable rate payable from 1 February 2018 to 31 October 2018     |       |         |
|   | \$1+            | –  | –     | 0.20   | 0.20  | –       |
|   |                 |  |       | Standard Variable rate payable from 1 November 2018 to current date        |       |         |
|   | \$1+            | –  | –     | 0.30   | 0.30  | –       |
| 1 March 2013 to 19 October 2014<br>(Issue 6)    |                 | With Bonus for first<br><b>12 months</b> |       | Standard Variable rate payable from end of bonus period to 31 January 2018 |       | Bonus % |
|   | \$1+            | 0.50                                     | 0.50  | 0.10   | 0.10  | 0.40    |
|   | \$5,000+        | 0.95                                     | 0.95  | 0.10   | 0.10  | 0.85    |
|   |                 |  |       | Standard Variable rate payable from 1 February 2018 to 31 October 2018     |       |         |
|   | \$1+            | –  | –     | 0.20   | 0.20  | –       |
|   |                 |  |       | Standard Variable rate payable from 1 November 2018 to current date        |       |         |
| \$1+  | –               | –  | 0.30  | 0.30   | –     |         |

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

| Date account opened                        | Account Balance | Gross Rate*                    | AER** | Gross Rate*   | AER** | Bonus % |
|--|-----------------|--------------------------------|-------|---|-------|---------|
| 20 October 2014 to 19 April 2015 (Issue 8) |                 | With Bonus for first 12 months |       | Standard Variable rate payable from end of bonus period to 12 July 2015 |       | Bonus % |
|  | \$1+            | 0.50                           | 0.50  | 0.20  | 0.20  | 0.30    |
|  | \$100,000+      | 0.70                           | 0.70  | 0.40  | 0.40  | 0.30    |
|  | \$500,000+      | 0.80                           | 0.80  | 0.50  | 0.50  | 0.30    |
|  |                 |                                |       | Standard Variable rate payable from 13 July 2015 to 31 January 2018     |       |         |
|  | \$1+            | –                              | –     | 0.10  | 0.10  | –       |
|  |                 |                                |       | Standard Variable rate payable from 1 February 2018 to 31 October 2018  |       |         |
|  | \$1+            | –                              | –     | 0.20  | 0.20  | –       |
|  |                 |                                |       | Standard Variable rate payable from 1 November 2018 to current date     |       |         |
|  | \$1+            | –                              | –     | 0.30  | 0.30  | –       |



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

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

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## Premier Savings Account

Interest is paid monthly or annually. Bonus element of total rate is payable for first 12 months from the date the account is opened, then pays the Standard Variable Rate which may change periodically.

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

| Dates rate applicable          | Account Balance | Gross Rate*          | AER** | Gross Rate*   | AER** | AER**   |
|--------------------------------|-----------------|----------------------|-------|---|-------|---------|
|                                |                 | Rate including Bonus |       | Standard Variable rate payable from end of bonus period |       | Bonus % |
| 2 January 2008 to 2 March 2008 | £1+             | 0.25                 | 0.25  | 0.25  | 0.25  | 0.00    |
|                                | £5,000+         | 2.96                 | 3.00  | 2.72  | 2.75  | 0.25    |
|                                | £10,000+        | 3.93                 | 4.00  | 3.69  | 3.75  | 0.25    |
|                                | £25,000+        | 4.65                 | 4.75  | 4.41  | 4.50  | 0.25    |
|                                | £50,000+        | 4.89                 | 5.00  | 4.65  | 4.75  | 0.25    |
|                                | £100,000+       | 5.13                 | 5.25  | 4.89  | 5.00  | 0.25    |
|                                | £250,000+       | 5.13                 | 5.25  | 4.89  | 5.00  | 0.25    |
| 3 March 2008 to 30 April 2008  | £1+             | 0.25                 | 0.25  | 0.25  | 0.25  | 0.00    |
|                                | £5,000+         | 2.72                 | 2.75  | 2.48  | 2.50  | 0.25    |
|                                | £10,000+        | 3.69                 | 3.75  | 3.45  | 3.50  | 0.25    |
|                                | £25,000+        | 4.41                 | 4.50  | 4.17  | 4.25  | 0.25    |
|                                | £50,000+        | 4.65                 | 4.75  | 4.41  | 4.50  | 0.25    |
|                                | £100,000+       | 4.89                 | 5.00  | 4.65  | 4.75  | 0.25    |
|                                | £250,000+       | 4.89                 | 5.00  | 4.65  | 4.75  | 0.25    |
| 1 May 2008 to 2 November 2008  | £1+             | 0.25                 | 0.25  | 0.25  | 0.25  | 0.00    |
|                                | £5,000+         | 2.48                 | 2.50  | 2.23  | 2.25  | 0.25    |
|                                | £10,000+        | 3.45                 | 3.50  | 3.21  | 3.25  | 0.25    |
|                                | £25,000+        | 4.17                 | 4.25  | 3.93  | 4.00  | 0.25    |
|                                | £50,000+        | 4.41                 | 4.50  | 4.17  | 4.25  | 0.25    |
|                                | £100,000+       | 4.65                 | 4.75  | 4.41  | 4.50  | 0.25    |
|                                | £250,000+       | 4.65                 | 4.75  | 4.41  | 4.50  | 0.25    |

## Premier Savings Account (continued)

| Dates rate applicable               | Account Balance | Gross Rate*          | AER** | Gross Rate*   | AER** | AER**   |
|-------------------------------------|-----------------|----------------------|-------|---|-------|---------|
|                                     |                 | Rate including Bonus |       | Standard Variable rate payable from end of bonus period |       | Bonus % |
| 3 November 2008 to 30 November 2008 | £1+             | 0.25                 | 0.25  | 0.25  | 0.25  | 0.00    |
|                                     | £5,000+         | 1.99                 | 2.00  | 1.74  | 1.75  | 0.25    |
|                                     | £10,000+        | 2.96                 | 3.00  | 2.72  | 2.75  | 0.25    |
|                                     | £25,000+        | 3.69                 | 3.75  | 3.45  | 3.50  | 0.25    |
|                                     | £50,000+        | 3.93                 | 4.00  | 3.69  | 3.75  | 0.25    |
|                                     | £100,000+       | 4.17                 | 4.25  | 3.93  | 4.00  | 0.25    |
|                                     | £250,000+       | 4.17                 | 4.25  | 3.93  | 4.00  | 0.25    |
| 1 December 2008 to 1 January 2009   | £1+             | 0.25                 | 0.25  | 0.25  | 0.25  | 0.00    |
|                                     | £5,000+         | 0.50                 | 0.50  | 0.25  | 0.25  | 0.25    |
|                                     | £10,000+        | 1.40                 | 1.40  | 1.15  | 1.15  | 0.25    |
|                                     | £25,000+        | 2.13                 | 2.15  | 1.89  | 1.90  | 0.25    |
|                                     | £50,000+        | 2.38                 | 2.40  | 2.13  | 2.15  | 0.25    |
|                                     | £100,000+       | 2.62                 | 2.65  | 2.38  | 2.40  | 0.25    |
|                                     | £1,000,000+     | 2.72                 | 2.75  | 2.48  | 2.50  | 0.25    |
| 2 January 2009 to 1 February 2009   | £1+             | 0.05                 | 0.05  | 0.05  | 0.05  | 0.00    |
|                                     | £5,000+         | 0.45                 | 0.45  | 0.20  | 0.20  | 0.25    |
|                                     | £10,000+        | 0.70                 | 0.70  | 0.45  | 0.45  | 0.25    |
|                                     | £25,000+        | 1.15                 | 1.15  | 0.90  | 0.90  | 0.25    |
|                                     | £50,000+        | 1.40                 | 1.40  | 1.15  | 1.15  | 0.25    |
|                                     | £100,000+       | 1.64                 | 1.65  | 1.40  | 1.40  | 0.25    |
|                                     | £1,000,000+     | 1.74                 | 1.75  | 1.49  | 1.50  | 0.25    |

## Premier Savings Account (continued)

| Dates rate applicable              | Account Balance | Gross Rate* | AER** | Gross Rate*  | AER** | AER** |
|------------------------------------|-----------------|-------------|-------|--|-------|-------|
| 2 February 2009 to<br>1 March 2009 | £1+             | 0.05        | 0.05  | 0.05   | 0.05  | 0.00  |
|                                    | £5,000+         | 0.40        | 0.40  | 0.15   | 0.15  | 0.25  |
|                                    | £10,000+        | 0.50        | 0.50  | 0.25   | 0.25  | 0.25  |
|                                    | £25,000+        | 0.65        | 0.65  | 0.40   | 0.40  | 0.25  |
|                                    | £50,000+        | 1.00        | 1.00  | 0.75   | 0.75  | 0.25  |
|                                    | £100,000+       | 1.25        | 1.25  | 1.00   | 1.00  | 0.25  |
|                                    | £1,000,000+     | 1.35        | 1.35  | 1.10   | 1.10  | 0.25  |
| 2 March 2009 to<br>31 March 2009   | £1+             | 0.05        | 0.05  | 0.05   | 0.05  | 0.00  |
|                                    | £5,000+         | 0.30        | 0.30  | 0.05   | 0.05  | 0.25  |
|                                    | £10,000+        | 0.35        | 0.35  | 0.10   | 0.10  | 0.25  |
|                                    | £25,000+        | 0.40        | 0.40  | 0.15   | 0.15  | 0.25  |
|                                    | £50,000+        | 0.65        | 0.65  | 0.40   | 0.40  | 0.25  |
|                                    | £100,000+       | 0.85        | 0.85  | 0.60   | 0.60  | 0.25  |
|                                    | £1,000,000+     | 1.00        | 1.00  | 0.75   | 0.75  | 0.25  |
| 1 April 2009 to<br>30 August 2016  | £1+             | 0.01        | 0.01  | 0.01   | 0.01  | 0.00  |
|                                    | £5,000+         | 0.30        | 0.30  | 0.05   | 0.05  | 0.25  |
|                                    | £25,000+        | 0.35        | 0.35  | 0.10   | 0.10  | 0.25  |
|                                    | £50,000+        | 0.40        | 0.40  | 0.15   | 0.15  | 0.25  |
|                                    | £100,000+       | 0.45        | 0.45  | 0.20   | 0.20  | 0.25  |
|                                    | £1,000,000+     | 0.50        | 0.50  | 0.25   | 0.25  | 0.25  |
|                                    |                 |             |       | Standard Variable<br>rate payable from<br>16 January 2017 to<br>30 November 2017 |       |       |
|                                    |                 |             |       | 0.01   | 0.01  | –     |
|                                    |                 |             |       | 0.05   | 0.05  | –     |

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## Premier Savings Account (continued)

| Dates rate applicable                       | Account Balance | Gross Rate*          | AER** | Gross Rate*   | AER** | AER**   |
|---|-----------------|----------------------|-------|---|-------|---------|
| 1 April 2009 to 30 August 2016<br>continued |                 |                      |       | Standard Variable rate payable from 1 December 2017 to current date     |       |         |
|   | –               | –                    | –     | 0.01  | 0.01  | –       |
|   | –               | –                    | –     | 0.20  | 0.20  | –       |
| 1 September 2016 to 2 July 2017             |                 | Rate including Bonus |       | Standard Variable rate payable from 16 January 2017 to 30 November 2017 |       | Bonus % |
|   | £1+             | 0.01                 | 0.01  | 0.01  | 0.01  | 0.00    |
|   | £5,000+         | 0.30                 | 0.30  | 0.05  | 0.05  | 0.25    |
| 3 July 2017 to 30 November 2017             |                 | Rate including Bonus |       | Standard Variable rate payable from 16 January 2017 to 30 November 2017 |       | Bonus % |
|   | £1+             | 0.01                 | 0.01  | 0.01  | 0.01  | 0.00    |
|   | £5,000+         | 0.25                 | 0.25  | 0.05  | 0.05  | 0.20    |
| 1 December 2017 to 2 April 2018             |                 | Rate including Bonus |       | Standard Variable rate payable from 1 December 17 to current date       |       | Bonus % |
|   | £1+             | 0.01                 | 0.01  | 0.01  | 0.01  | 0.00    |
|   | £5,000+         | 0.45                 | 0.45  | 0.20  | 0.20  | 0.25    |
| 3 April 2018 to 2 September 2018            |                 | Rate including Bonus |       | Standard Variable rate payable from end of bonus period to current date |       | Bonus % |
|   | £1+             | 0.01                 | 0.01  | 0.01  | 0.01  | 0.00    |
|   | £5,000+         | 0.60                 | 0.60  | 0.20  | 0.20  | 0.40    |
| 3 September 2018 to current date            |                 | Rate including Bonus |       | Standard Variable rate payable from end of bonus period to current date |       | Bonus % |
|   | £1+             | 0.01                 | 0.01  | 0.01  | 0.01  | 0.00    |
|   | £5,000+         | 0.75                 | 0.75  | 0.20  | 0.20  | 0.55    |

## International Regular Saver Account

Interest is paid monthly and is fixed.

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

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

## International Instant Access Savings Account

Interest is paid monthly and is fixed.

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

## Money Market Call Account – Sterling

Interest is paid monthly.

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

## Money Market Call Account – EURO

Interest is paid monthly.

|                                    | Account Balance | Gross Variable Rate* | AER** |
|------------------------------------|-----------------|----------------------|-------|
| 3 June 2009 to<br>2 May 2011       | €1+             | 0.30                 | 0.30  |
|                                    | €100,000+       | 0.40                 | 0.40  |
| 3 May 2011 to<br>11 January 2015   | €1+             | 0.20                 | 0.20  |
|                                    | €100,000+       | 0.20                 | 0.20  |
| 12 January 2015<br>to 4 March 2018 | €1+             | 0.05                 | 0.05  |
|                                    | €100,000+       | 0.05                 | 0.05  |
| 5 March 2018<br>to current date    | €1+             | 0.01                 | 0.01  |
|                                    | €100,000+       | 0.01                 | 0.01  |

## Money Market Call Account – USD

Interest is paid monthly.

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

## Call Account – Monthly Interest – GBP

Interest is paid monthly.

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

## Call Account – Half Yearly Interest – USD

Interest is paid half yearly.

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

## Call Account – Monthly Interest – USD

Interest is paid monthly.

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

## Call Account – Half Yearly Interest – EURO

Interest is paid half yearly.

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



## Accounts No Longer Available

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

This product was closed for new business on 21 May 2016. Previously available to both Island Retail and Expatriate Banking customers. Interest is paid monthly. Bonus rate is fixed and payable for first 12 months from the date the account is opened, then pays the Standard Variable Rate.

| Date account opened                          | Account Balance | Gross Rate*                    | AER** | Gross Rate*  | AER** |         |
|--|-----------------|--------------------------------|-------|--|-------|---------|
| 25 January 2010 to 2 October 2012 (Issue 3)  |                 | With Bonus for first 12 months |       | Standard Variable rate payable from end of bonus period to 11 January 2015 |       | Bonus % |
|  | €1+             | 0.85                           | 0.85  | 0.10   | 0.10  | 0.75    |
|  | €5,000+         | 1.25                           | 1.26  | 0.50   | 0.50  | 0.75    |
|  |                 |                                |       | Standard Variable rate payable from 12 January 2015 to 7 December 2016     |       |         |
|  | €1+             | –                              | –     | 0.05   | 0.05  | –       |
|  |                 |                                |       | Standard Variable rate payable from 8 December 2016 to current date        |       |         |
|  | €1+             | –                              | –     | 0.01   | 0.01  | –       |
| 3 October 2012 to 15 November 2012 (Issue 4) |                 | With Bonus for first 12 months |       | Standard Variable rate payable from end of bonus period to 11 January 2015 |       | Bonus % |
|  | €1+             | 1.00                           | 1.00  | 0.10   | 0.10  | 0.90    |
|  | €5,000+         | 1.40                           | 1.41  | 0.50   | 0.50  | 0.90    |
|  |                 |                                |       | Standard Variable rate payable from 12 January 2015 to 7 December 2016     |       |         |
|  | €1+             | –                              | –     | 0.05   | 0.05  | –       |
|  |                 |                                |       | Standard Variable rate payable from 8 December 2016 to current date        |       |         |
|  | €1+             | –                              | –     | 0.01   | 0.01  | –       |

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

| Date account opened                            | Account Balance | Gross Rate*                    | AER** | Gross Rate*  | AER** | Bonus % |
|--|-----------------|--------------------------------|-------|--|-------|---------|
| 16 November 2012 to 28 February 2013 (Issue 5) |                 | With Bonus for first 12 months |       | Standard Variable rate payable from end of bonus period to 11 January 2015 |       | Bonus % |
|  | €1+             | 0.60                           | 0.60  | 0.10   | 0.10  | 0.50    |
|  | €5,000+         | 1.00                           | 1.00  | 0.50   | 0.50  | 0.50    |
|  |                 |                                |       | Standard Variable rate payable from 12 January 2015 to 7 December 2016     |       |         |
|  | €1+             | –                              | –     | 0.05   | 0.05  | –       |
|  |                 |                                |       | Standard Variable rate payable from 8 December 2016 to current date        |       |         |
| €1+  | –               | –                              | 0.01  | 0.01   | –     |         |
| 1 March 2013 to 19 October 2014 (Issue 6)      |                 | With Bonus for first 12 months |       | Standard Variable rate payable from end of bonus period to 11 January 2015 |       | Bonus % |
|  | €1+             | 0.50                           | 0.50  | 0.10   | 0.10  | 0.40    |
|  | €5,000+         | 0.50                           | 0.50  | 0.10   | 0.10  | 0.40    |
|  |                 |                                |       | Standard Variable rate payable from 12 January 2015 to 7 December 2016     |       |         |
|  | €1+             | –                              | –     | 0.05   | 0.05  | –       |
|  |                 |                                |       | Standard Variable rate payable from 8 December 2016 to current date        |       |         |
| €1+  | –               | –                              | 0.01  | 0.01   | –     |         |
| 20 October 2014 to 20 May 2016 (Issue 8)       |                 | With Bonus for first 12 months |       | Standard Variable rate payable from end of bonus period to 7 December 2016 |       | Bonus % |
|  | €1+             | 0.15                           | 0.15  | 0.05   | 0.05  | 0.10    |
|  |                 |                                |       | Standard Variable rate payable from 08 December 2016 to current date       |       |         |
|  | €1+             | –                              | –     | 0.01   | 0.01  | –       |

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

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## Incentive Saver Account

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

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

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## International Bonus Saver Account

Interest is paid monthly.

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

## Instant Access Savings Account

Interest is paid monthly.

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

\*\*AER RATE – AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. As every advertisement for a savings product which quotes an interest rate will contain an AER you will be able to compare more easily what return you can expect from your savings over time.

\*GROSS RATE – Gross rate means we will not deduct tax from the interest we pay on money in your account. It's your responsibility to pay any tax you may owe to your appropriate tax authorities.







# Please go to [lloydsbank.com/international](https://lloydsbank.com/international)

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## Important Information

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.

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

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](http://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.

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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](http://www.dcs.gg) or on request from Telephone: +44 (0) 1481 706359 or Post: PO Box 53, 1 Smith Street, St. Peter Port, Guernsey GY1 4BD.

Lloyds Bank (International Services) Limited. Registered Office and principal place of business: 11-12 Esplanade, St. Helier, Jersey JE2 3QA. Lloyds Bank (International Services) Limited is incorporated in Jersey No. 128655 and is regulated by the Jersey Financial Services Commission to carry on deposit taking business under the Banking Business (Jersey) Law 1991. Lloyds Bank (International Services) Limited has also notified the Jersey Financial Services Commission that it carries on money services business.

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.

Information correct as of April 2019.



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