
ACCOUNT CONDITIONS

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

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

These terms are effective from 29 March 2019.



LLOYDS BANK

LLOYDS BANK (INTERNATIONAL SERVICES) LIMITED

This document contains the Account Conditions that apply to the range of Lloyds Bank (International Services) Limited Current and Savings Accounts in Jersey.

Please read carefully the conditions for the accounts you hold.

These Account Conditions should be read alongside the Lloyds Bank (International Services) Limited Customer Relationship Agreement which contains the general conditions that apply to personal bank accounts and some related services.

Contents

Premier International Account	1
International Account	5
International Bonus Saver Account	11
Fixed Term Deposit Account	12
Money Market Call Account/Call Account	16
International Incentive Saver Account	17

Premier International Account and International Account Conditions

The Account Conditions on pages 1-2 and 5-6 refer to linked products. In certain circumstances (outlined below), we will convert a Premier International Account into an International Account and we may convert an International Account into a Premier International Account. The two products have different eligibility criteria and benefits. Please read both sets of Account Conditions, in particular condition 4 of each. It refers to the conversion procedure, the implications for your account, and the services we provide to you.

Premier International Account Conditions

These conditions apply to accounts opened from 28 November 2014.

About us

Your Agreement is with 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.

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

About this agreement

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

Please read the Account Conditions alongside the Lloyds Bank (International Services) Limited Customer Relationship Agreement. If any conflict arises between the Account Conditions and the Lloyds Bank (International Services) Limited Customer Relationship Agreement, the Account Conditions will apply.

1. Definitions

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

Account: each

- US Dollar Premier International Account ("US Dollar Account") held with us in Jersey;
- Euro Premier International Account ("Euro Account") held with us in Jersey.

The US Dollar Account and Euro Account are Group B Accounts 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 referred to as the Lloyds Bank (International Services) Limited Customer Relationship Agreement. Copies of it are available on our website lloydsbank.com/international. You may contact us at any time to request a copy.

We/us: Lloyds Bank (International Services) Limited.

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

2. Eligibility criteria

- 2.1 Our services are available to many customers, but we cannot provide them in some countries for legal or regulatory reasons.

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

3. The Account

3.1 Currency, funding and charges

- 3.1.1 The Account will be in a single currency of your choice of US dollars or euros. In line with the eligibility criteria for your Account, we may specify minimum funding requirements in the selected currency. If you do not meet our funding requirements within the time allowed, we will regard this as a serious breach of the Agreement, entitling us to use our rights under condition 2.5.
- 3.1.2 If you continue to satisfy the Account's eligibility criteria, no monthly fee is payable. However, there may be charges for particular banking or other services we provide at your request. For instance, we may charge you for making deposits, withdrawals, transfers and payments. By making a deposit or withdrawal or instructing us to make a transfer, you agree to pay any charges that apply. For information on our standard fees, please see our banking charges guides. For other charges please contact us or visit our website. We will notify you of any changes to our fees in line with the Customer Relationship Agreement.

3.2 Deposits, payments, transfers and withdrawals

- 3.2.1 You may make a deposit into your Account:
- i. from another Lloyds Banking Group account through telephone banking or internet banking (if you are registered for these services);
 - ii. from any other account by electronic funds transfer; or
 - iii. by sending a personal cheque or bank draft, together with your account details, to us at the Lloyds Bank International Limited Isle of Man branch at the address specified in the Customer Relationship Agreement.

- 3.2.2 Deposits cannot be made in cash.
- 3.2.3 You may set up a standing order, but not a direct debit. Cash withdrawals are only permitted from cash machines.
- 3.2.4 If you have sufficient funds in your Account, and subject to condition 3.2.3, you may make payments or transfers to an account held by you or someone else (either with us or another bank) or withdrawals. All these are subject to any limits that apply. You can also request payment by way of a bank draft.
- 3.2.5 You may make your payment or transfer request through telephone banking or internet banking (if you are registered for these services), by writing to us at the Lloyds Bank International Limited Isle of Man branch at the address specified in the Customer Relationship Agreement.

3.3 Interest

- 3.3.1 If interest is payable, you will begin to earn interest on your Account from the date we receive Cleared Funds into the Account.
- 3.3.2 We calculate interest daily. The amount of interest you receive depends on the credit balance of your Account. We pay interest only on Cleared Funds.
- 3.3.3 If interest is payable, we pay it monthly on the 9th day of each month.
- 3.3.4 We pay interest without deduction, unless otherwise required by law or requested by you.
- 3.3.5 If the interest payment date is not a Working Day, we pay interest on the next Working Day.
- 3.3.6 We will credit the interest to your Account or, if you ask us in writing, to another account in your name at the same branch.
- 3.3.7 For full information on our current interest rates please see the interest rate guide for this Account, contact us or visit our website.

3.4 Overdrafts

- 3.4.1 We set out 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 guide. A Planned Overdraft is not available for a US Dollar Account or a Euro Account.

- 3.4.2 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.
- 3.4.3 If you have to pay us interest or fees for a Planned Overdraft or an Unplanned Overdraft, we will debit any monthly interest on the 9th day of each month from the Account. If the interest payment date is not a Working Day, we will debit the interest on the next Working Day.

4. Conversion to the International Account

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

5. Ancillary services

- 5.1 We may offer different benefits packages (covering various insurance or other benefits) with the Account. These may vary from time to time and may be provided by third parties. We will tell you about these benefits packages when you apply to open the Account. The benefits packages (including any related charges that may be debited from the Account) will be governed by separate terms and conditions. Depending on the type of benefit, we will give you the separate terms and conditions when you complete your Application Form, or the third-party supplier will issue them to you directly.

Premier International Account Conditions

These conditions apply to accounts opened before 28 November 2014.

About us

Your Agreement is with 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.

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

About this Agreement

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

Please read these Account Conditions alongside the Lloyds Bank (International Services) Limited Customer Relationship Agreement. In the event of any conflict between these Account Conditions and the Lloyds Bank (International Services) Limited Customer Relationship Agreement, these Account Conditions will apply.

1. Definitions

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

Account: means each

- US Dollar Premier International Account ("US Dollar Account") held with us in Jersey
- Euro Premier International Account ("Euro Account") held with us in Jersey

The US Dollar Account and Euro Account are Group B Accounts as detailed in the Table of Accounts in the Lloyds Bank (International Services) Limited Customer Relationship Agreement.

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

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

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

We/Us: means Lloyds Bank (International Services) Limited.

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

2. Eligibility criteria

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

3. The Account

3.1 Currency, funding and fees

- 3.1.1 The Account will be denominated in a single currency of your choice of US Dollars or Euros. The Account requires funds to be deposited (in the currency in which the Account is held) within 3 months of the Account being opened. Failure to comply with this Account Condition may be treated by us as a serious breach of this Agreement and we may close the Account. If you apply for more than one Account at the same time, within 3 months of the Account being opened you must deposit funds (in the appropriate currency) into whichever Account you indicated during your application is to be debited with the monthly fee.
- 3.1.2 A monthly fee applies to the Account which, if applicable, will be debited from your Account on the 1st of each month. If you have more than one Account that a fee is payable for, you can select which Account(s) the fee(s) is/are deducted from. If you do not tell us promptly or at all which of your Accounts we may use for monthly fee payment purposes, you agree that we may, at our discretion, deduct such fees from any one of those Accounts.
- 3.1.3 For the purpose of this Account, a 'month' means the period covered by your monthly charging period which is usually the same as your monthly statement period.
- 3.1.4 We will tell you what the monthly fee is when you enquire about or apply for the Account, or upon request. We may change the monthly fee for the Account from time to time. Any such change will be notified to you in accordance with the Customer Relationship Agreement.
- 3.1.5 We will apply the monthly fee as follows:
 - If you have one or more Accounts in your sole name, you will only be charged one monthly fee.
 - If you have one or more joint Accounts and they are all held by the same parties then you will only be charged one monthly fee.
 - If you have one or more joint Accounts and they are not all held by the same parties then you will also be charged a separate monthly fee for each additional joint Account.
 - If you have one or more sole Accounts and one or more joint Accounts (with the joint Accounts held by all the same parties), you will be charged one monthly fee for the sole Account(s) and one monthly fee for the joint Account(s).
- 3.1.6 If you or we close the Account from which your monthly fee is usually deducted (the 'fee payment account') leaving you with one or more remaining Accounts whose monthly fee was previously covered by the fee payment account, you agree that we may debit future monthly fees from: (a) your one remaining Account, or (b) whichever Account you tell us to use for that purpose (if you have more than one remaining Account). If you do not tell us promptly or at all which one of your remaining Accounts we may use for monthly fee payment purposes, you agree that we may, at our discretion, deduct such fees from any one of those Accounts.
- 3.1.7 We may, at our discretion, decide to waive the monthly fee applicable to the Account. We will normally do this in respect of any month during which you hold and maintain deposits in the Account that equal or exceed any minimum credit balance which we may apply to the Account. We will tell you what that minimum credit balance is when you enquire about or apply for the Account, or upon request. We may change the minimum credit balance for the Account from time to time. Any change to the minimum credit balance for the Account will be notified to you in accordance with the Customer Relationship Agreement.
- 3.1.8 There may be charges for particular banking or other services we provide. We may also charge you for making deposits, withdrawals, transfers and/or payments. By making a deposit or withdrawal or instructing a transfer and/or payment you agree to pay any charges which apply. For information on our standard fees please see our banking charges guides, and for other charges please contact us or visit our Website. Any changes to our fees will be notified to you in accordance with the Customer Relationship Agreement.

3.2 Deposits, payments, transfers and withdrawals

- 3.2.1 You may make a deposit into your Account:
- i. from another Lloyds Banking Group account through Telephone Banking or Internet Banking (if you are registered for these services);
 - ii. from any other account by electronic funds transfer; or
 - iii. by sending a personal cheque or bank draft, together with your Account details, to us at the Lloyds Bank International Limited Isle of Man branch at the address specified in the Customer Relationship Agreement.
- 3.2.2 Deposits cannot be made in cash.
- 3.2.3 You may set up a standing order, but not a Direct Debit. Cash withdrawals are only permitted from cash machines.
- 3.2.4 Provided you have sufficient funds in your Account, and subject to condition 3.2.3, you may make payments, transfers or withdrawals from the Account, subject to any applicable limits, to an account held by you or someone else, either with us or another bank, or request payment by way of a bank draft.
- 3.2.5 Your payment, transfer or withdrawal request may be made through Telephone Banking or Internet Banking (if you are registered for these services) or by writing to us at the Lloyds Bank International Limited Isle of Man branch at the address specified in the Customer Relationship Agreement.

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. 'Cleared funds' are funds that are in your Account and available for you to use.
- 3.3.2 We calculate interest daily and the amount of interest you receive will depend on the credit balance of your Account. Interest is only paid on 'cleared funds'.
- 3.3.3 Where interest is payable we will pay it twice each year on 31 May and 30 November.
- 3.3.4 Interest is paid 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, interest is paid on the next Working Day.
- 3.3.6 We will credit the interest to your Account or, where 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 guide for this Account, contact us or visit our Website.

3.4 Overdrafts

- 3.4.1 Details of overdrafts, including Planned Overdrafts and Unplanned Overdrafts, are set out in the Lloyds Bank (International Services) Limited Customer Relationship Agreement. Details of current interest rates can also be found in our interest rate guide. A Planned Overdraft is not available for a US Dollar Account or a Euro Account.
- 3.4.2 We only provide Unplanned Overdrafts for a limited period and we will tell you when you must repay one. Your Unplanned Overdraft will in any case end as soon as you have available funds again in your Account (but this does not stop you requesting a new Unplanned Overdraft in future).
- 3.4.3 Where interest or fees are payable by you to us for a Planned Overdraft or an Unplanned Overdraft, we will debit any monthly interest on the 9th of each month from your Account. If the interest payment date is not a Working Day, interest will be debited on the next Working Day.

4. Ancillary services

- 4.1 We may offer different benefits packages (covering various insurance or other benefits) with the Account, which may vary from time to time and may be provided by third parties. We will tell you about these benefits packages when you apply to open the Account. Further details are provided within the brochure for this Account. These benefits packages (including any related charges which may be debited from the Account) will be governed by separate terms and conditions. Depending on the type of benefit, these separate terms and conditions will either be issued to you by us when you complete your Application Form or will be issued to you directly from the third party supplier.

International Account Conditions

These conditions apply to accounts opened from 28 November 2014.

About us

Your Agreement is with 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.

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

About this agreement

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

Please read the Account Conditions alongside the Lloyds Bank (International Services) Limited Customer Relationship Agreement. If any conflict arises between the Account Conditions and the Lloyds Bank (International Services) Limited Customer Relationship Agreement, the Account Conditions will apply.

1. Definitions

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

Account: each

- US Dollar International Account ("US Dollar Account") held with us in Jersey;
- Euro International Account ("Euro Account") held with us in Jersey.

The US Dollar Account and Euro Account are Group B Accounts as detailed 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 referred to as the Lloyds Bank (International Services) Limited Customer Relationship Agreement. Copies of it are available on our website lloydsbank.com/international. You may contact us at any time to request a copy.

We/us: Lloyds Bank (International Services) Limited.

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

2. Eligibility criteria

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

3. The Account

3.1 Currency, funding and fees

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

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- 3.1.8 There may be other charges for particular banking or other services we provide at your request. We may also charge you for making deposits, withdrawals, transfers and/or payments. By making a deposit or withdrawal or instructing us to make a transfer, you agree to pay any charges that apply. For information on our standard fees, please see our banking charges guide. For other charges please contact us or visit our website. We will notify you of any changes to our fees in line with the 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 Customer Relationship Agreement.
- 3.2.2 Deposits cannot be made in cash.
- 3.2.3 You may set up a standing order, but not a direct debit. Cash withdrawals are only permitted from cash machines.
- 3.2.4 If you have sufficient funds in your Account, and subject to condition 3.2.3, you may make payments or transfers to an account held by you or someone else (either with us or another bank) or withdrawals. All these are subject to any limits that apply. You can also request payment by way of a bank draft.
- 3.2.5 You may make your payment or transfer request through telephone banking or internet banking (if you are registered for these services) or by writing to us at the Lloyds Bank International Limited Isle of Man branch at the address in the Customer Relationship Agreement.
- 3.3 Interest
- 3.3.1 If interest is payable, you will begin to earn interest on your Account from the date we receive Cleared Funds into it.
- 3.3.2 We calculate interest daily. The amount of interest you receive will depend on the credit balance of your Account. We pay interest only on Cleared Funds.
- 3.3.3 If interest is payable, we will pay it monthly on the 9th day of each month.
- 3.3.4 We pay interest without deduction unless otherwise (i) required by law or (ii) requested by you.
- 3.3.5 If the interest payment date is not a Working Day, we pay interest on the next Working Day.
- 3.3.6 We will credit the interest to your Account or, if you ask us in writing, to another account in your name at the same branch.
- 3.3.7 For full information on our current interest rates please see the interest rate guide for this Account, contact us, or visit our website.
- 3.4 Overdrafts
- 3.4.1 We set out 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 guide. A Planned Overdraft is not available for a US Dollar Account or a Euro Account.
- 3.4.2 We provide an Unplanned Overdraft only for a limited period and we will tell you when you must repay it. Your Unplanned Overdraft will in any case end as soon as you have available funds again in your Account (but this does not stop you requesting a new Unplanned Overdraft in the future).
- 3.4.3 If you have to pay us interest or fees for a Planned Overdraft or an Unplanned Overdraft, we will debit any monthly interest or fees (or both) on the 9th day of each month from the Account. If the interest payment date is not a Working Day, we will debit interest or fees (or both) on the next Working Day.
- 4. Conversion to the Premier International Account**
- 4.1 If we agree you meet the eligibility criteria for the Premier International Account, we may, at our discretion and with your approval, convert your Account to a Premier International Account ("Conversion"). If this happens, we will notify you in writing.
- 4.2 The account conditions that will apply to your Premier International Account after Conversion are set out in the separate account conditions that apply to the Premier International Account. You will find these in this document.
- 4.3 If Conversion happens, the notice we send you will give details of the eligibility criteria and benefits that apply to your Premier International Account.
- 4.4 On Conversion, your Account number and Sort Code will remain the same.
- 5. Ancillary services**
- 5.1 We may offer different benefits packages (covering various insurance or other benefits) with the Account. These may vary from time to time and may be provided by third parties. We will tell you about these benefits packages when you apply to open the Account. The benefits packages (including any related charges that may be debited from the Account) will be governed by separate terms and conditions. Depending on the type of benefit, we will give you details of the separate terms and conditions when you complete your Application Form or the third-party supplier will issue them to you directly.

International Account Conditions

These conditions apply to accounts opened before 28 November 2014.

These conditions have been updated to reflect the changes that took effect from 29 March 2019. Since you received the original conditions when you opened your account, we have issued a Customer Relationship Agreement (in both 2014 and 2016) and many of the general conditions that apply to personal bank accounts and some related services are now covered by the Customer Relationship Agreement instead of by the conditions below. These Account Conditions should therefore be read alongside the Lloyds Bank (International Services) Limited Customer Relationship Agreement. Please contact us if you have any queries or require any more information.

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

The Isle of Man branch of Lloyds Bank International Limited is licensed by the Isle of Man Financial Supervision Commission to take deposits and carry on investment business and is registered with the Insurance and Pensions Authority in respect of General Business.

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 service business.

Contractual understanding

These Terms and Conditions govern the relationship between us and you ("the customer"), which term (as defined below) includes all persons including a company or trustee in whose name we open an Account (as defined below), and where the customer consists of more than one person, refer to each and every one of you or any other persons lawfully acting for any one or more of you (including, without limitation, executors or administrators of any one of you) subject to any special arrangements agreed in writing and any special regulations which may issue at any time. These Terms and Conditions apply to the provision of all services provided by us to you.

If you have indicated in your Application (as defined below) that you are either (i) resident in the EEA (excluding the UK and Cyprus), or (ii) currently resident in the UK or Cyprus but are in the process of moving to/setting up residence in another EEA country, US Dollar Accounts and/or Euro Accounts were opened with Lloyds Bank (International Services) Limited and your Account will be domiciled in Jersey and be subject to Jersey law.

If you have indicated in your Application that you are either (i) resident in the EEA (excluding the UK and Cyprus), or (ii) currently resident in the UK or Cyprus but are in the process of moving to/ setting up residence in another EEA country, Sterling Accounts will be opened with Lloyds Bank International Limited in the Isle of Man and your Account will be domiciled in the Isle of Man and be subject to the laws of the Isle of Man.

If you have indicated in your Application form that you are either (i) not resident in the EEA, or (ii) resident in the UK or Cyprus, all accounts will be opened with Lloyds Bank International Limited in the Isle of Man and your Accounts will be domiciled in the Isle of Man and will be subject to the laws of the Isle of Man.

Parties to the Contract

You, the customer, of the one part and,

If you have indicated in your Application that you are either, (i) resident in the EEA (excluding the UK or Cyprus), or (ii) currently resident in the UK or Cyprus but are in the process of moving to/setting up residence in another EEA country, and have applied to open a US Dollar Account and/or a Euro Account, Lloyds Bank (International Services) Limited in respect of such Account(s), AND/OR

If you have indicated in your Application that you are either, (i) resident in the EEA (excluding the UK or Cyprus), or (ii) currently resident in the UK or Cyprus but are in the process of moving to/setting up residence in another EEA country, and have applied to open a Sterling Account, Lloyds Bank International Limited in the Isle of Man in respect of such Account, AND/OR

If you have indicated in your Application that you are not resident in the EEA or you are resident in the UK or Cyprus and are not in the process of moving to/ setting up in residence in another EEA country and have applied to open any Account, Lloyds Bank International Limited in the Isle of Man in respect of any such Account(s) of the other part(s).

Section 1

Definitions applying to all International Accounts and International Premier Accounts

1.1 Definitions

In these terms and conditions, unless otherwise indicated, the following words have the following meanings:

Account(s): The International Account(s) and/or International Premier Account(s) specified in the Application and held with us.

Application: The application you have made to us to open the Account(s).

International Account(s):

- the Sterling International Account ("Sterling Account");
- the US Dollar International Account ("US Dollar Account") and;
- the Euro International Account ("Euro Account").

International Premier Account(s):

- the Sterling International Premier Account ("Sterling Account");
- the US Dollar International Premier Account ("US Dollar Account") and;
- the Euro International Premier Account ("Euro Account").

Terms and Conditions: the terms and conditions set out herein or as varied from time to time.

We/us/our/Bank: either or both of Lloyds Bank International Limited or Lloyds Bank (International Services) Limited depending on where your Account(s) is/are held in accordance with these Terms and Conditions.

Working Day: means any day except a Saturday, Sunday or a public holiday or bank holiday in the jurisdiction in which your Account(s) is (are) held.

You/Your: the customer which expression includes all persons including a company or trustee in whose name we open an Account or, if a joint Account is held, the customers which expression refers to each and every one of you or any other persons lawfully acting for any one or more of you (including, without limitation, executors or administrators of any one of you).

1.2 General

About this product/service:

- The supply of the product(s) and service(s) in this brochure meet the provisions of The Distance Marketing of Consumer Financial Services Directive (2002/65/EC).
- This contract is in English. You agree that we can communicate with you in English about this contract once the contract is made.
- Please note that we are required to advise you of the possibility that there may be other costs or taxes imposed by third parties in connection with this product/service. However, we are not aware of any.

(THE PROVISIONS ABOVE APPLIED WHEN YOU OPENED YOUR ACCOUNT IN GIBRALTAR BUT DO NOT APPLY FOLLOWING THE MOVE OF THE ACCOUNT TO JERSEY)

1.2.1 The terms and conditions in Section 1 apply to all Accounts and International PhoneBank, except where otherwise indicated. Terms and conditions specific to individual Accounts are detailed below in Section 2. All the terms and conditions in this document are legally binding so please read them through carefully before you sign the Application to indicate your agreement to them.

1.2.2 Before opening an Account we may take up references or otherwise satisfy ourselves of your identity and suitability as an Account holder. We can refuse to open an Account or to accept a deposit without giving any reason. You must immediately inform us in writing of any material changes to the information you give to us in your Application if your circumstances change.

- 1.2.3 We may refuse to carry out an instruction or insist on further confirmation from you. Before acting on an instruction, we may also (but will not have to) take steps to check whether you authorised it. For example, we may ask you to provide more information, which may include any further proof of identity. We may also need to delay carrying out instructions to meet our obligations under regulations to combat money laundering or other regulations. In certain circumstances we may not be permitted to tell you the reason for any delay as a result of our reasonable view of the effect of applicable regulations. We will not be responsible to you for loss resulting from any delay as long as we have acted reasonably.
- 1.2.4 We may vary the Account's features or the terms and conditions from time to time. If the change is to your disadvantage we will tell you personally at least 30 days before the change takes effect. We may do this, for example, to:
- make a change to your benefit, or not affecting your rights or obligations;
 - meet legal, fiscal or regulatory requirements;
 - correct errors, omissions, inaccuracies or ambiguities;
 - deal with reorganisations within the Lloyds Banking Group;
 - cover service differences for new computer or other processes;
 - bring us into line with market practice;
 - reflect developments we wish to make to your account and changes in client demand or requirements.
- 1.2.5 If we receive no response from you within 30 days of us providing you with the written notice in 1.2.4 above, you agree that you will have consented to the variation.
- At the end of the 30 day period, the variation will be effective without further notice. Should you object to the variation we reserve the right to close your Account.
- 1.2.6 We are only liable for direct loss to you, and then only if caused by our breach of contract or negligence. We are not liable for indirect loss, for example loss of business, loss of opportunity, loss of profit, or for any type of special or consequential loss. In addition to the other terms and conditions where we exclude or limit liability, we are not liable for:
- incompatibility between our services and your computer, modem; or
 - telephone equipment or software; or
 - anything beyond our reasonable control.
- 1.2.7 Nothing in these terms and conditions will exclude or restrict any duty or liability which we may have or owe to you, or which we are not allowed to limit or exclude, under any applicable law or regulation.
- 1.2.8 If one, or part of these terms and conditions becomes invalid or unenforceable in any way under any applicable law, this will not affect the validity of the remaining terms in any way.
- 1.2.9 We believe these terms and conditions are fair. If any one, or part of them, becomes invalid because it is unfair or for any other reason, we can treat it as changed in a way that makes it fair and valid. The changed term or condition will then apply to you and to us on that basis, and the other terms and conditions will remain fully valid.
- 1.2.10 If a joint account is held and any of the terms and conditions are in any way unenforceable or otherwise ineffective against any one or more of you, the rest of you will not be released from your obligations under them.
- 1.2.11 The rights, obligations and liabilities of you and us in relation to and arising directly or indirectly out of the Account(s) and the debit card(s) issued in connection with the Account(s) shall be governed by and construed for all purposes in accordance with the laws of the jurisdiction in which the Account is maintained (and thereby your having contracted with us in that jurisdiction) and the Courts of such jurisdiction shall have non-exclusive jurisdiction over any proceedings in connection therewith.
- 1.2.12 About cancelling or terminating any of the services/products provided by us pursuant to your Application as governed by these Terms and Conditions:
- a. You have the right to cancel your contract for the Account at any time. In order to cancel the contract, please write to Lloyds Bank International Limited at 11-12 Esplanade, St. Helier, Jersey JE2 3QA or Lloyds Bank (International Services) Limited at 11-12 Esplanade, St. Helier, Jersey JE2 3QA depending on where your Account is held in accordance with these Terms and Conditions.
 - b. For all other products with a cancellation right, apart from fixed rate mortgages, if you make use of the product/service before you exercise your right to cancel, we will charge you for the benefit of using the product/service that you have received up to the date of cancellation on a pro-rata basis based upon the time elapsed. Cancellation arrangements for fixed rate mortgages are not pro-rata and reference should be made to the fixed rate mortgage offer document or mortgage brochure.
- 1.2.13 About disputes in relation to this contract:
- c. Where the Account is held in the Isle of Man or the product or service is provided by Lloyds Bank International Limited in the Isle of Man, the laws of the Isle of Man will apply to this contract and the Isle of Man courts shall have non-exclusive jurisdiction over any proceedings in connection with any disputes in relation to this contract.
 - d. Where the Account is held in Jersey or the product or service is provided by Lloyds Bank (International Services) Limited (whether or not such product or service is provided by third parties on its behalf), the laws of Jersey will apply to this contract and the Jersey courts shall have non-exclusive jurisdiction over any proceedings in connection with any disputes in relation to this contract.
 - e. If you want to make a complaint about this contract or the service that you are receiving from us please follow the procedures detailed in the leaflet entitled 'How to voice your concerns - resolving your complaints with us' available from any branch or by applying in writing to Lloyds Bank International Limited at 11-12 Esplanade, St. Helier, Jersey JE2 3QA or to Lloyds Bank (International Services) Limited at 11-12 Esplanade, St. Helier, Jersey JE2 3QA.
- 1.2.14 EU Savings Directive
- [DELETED – AS NOW SUPERSEDED BY CONDITION 28 OF THE LLOYDS BANK (INTERNATIONAL SERVICES) LIMITED CUSTOMER RELATIONSHIP AGREEMENT OBOP00152]

Section 2

Terms and conditions for the Sterling Accounts, US Dollar Accounts and Euro Accounts

In this Section, references to:

- i. Sterling (£) apply where the account held is a Sterling Account;
- ii. US Dollars (US\$) apply where the account held is a US Dollar Account and
- iii. references to Euro (€) apply where the account is a Euro Account

- 2.1 The International Account requires a minimum of £1,500, US\$1,500 or €1,500 (depending on the currency in which the Account is held) to be deposited within 6 weeks of Account opening. Where an application is made to open more than one International Account, a minimum of £1,500, US\$1,500 or €1,500 (as appropriate) must be deposited into any one of the opened Accounts within 6 weeks of Account opening.
- 2.2 The International Premier Account requires a minimum of £100,000, US\$150,000 or €150,000 (depending on the currency in which the Account is held) to be both deposited within 6 weeks of Account opening and maintained as a credit balance at all times while the Account remains open. Where an application is made to open more than one International Premier Account, a minimum of £100,000, US\$150,000 or €150,000 (as appropriate) must be deposited into at least one of the opened Accounts within 6 weeks of Account opening and maintained as a credit balance at all times while that Account and any other International Premier Account remains open. All International Premier Accounts are subscription fee-free while your Account meets the above criteria, but we reserve the right to charge a monthly subscription fee in the event that the criteria are not met.
- 2.3 Sterling funds will be converted into US Dollars or Euro at a rate of exchange determined by us on the day they are credited to the US Dollar Account or Euro Account.

- 2.4 Deposits in excess of US\$100,000 or €100,000 or currency equivalent into the Account should be effected by telegraphic transfer, which can be made from your local bank, anywhere in the world (subject to local regulations). All major currencies may be sent and your funds will be converted to US Dollars or Euro automatically upon receipt.
- 2.5 You can find out the current interest rates for your account and any applicable charges by telephoning our International PhoneBank service or by visiting our website at lloydsbank.com/international. We can vary the rates at any time. The new rates will come into force as soon as we display them on our website.
- 2.6 We calculate interest on a daily basis on cleared credit balances.
- 2.7 We pay monthly interest on the 9th of each month on the Sterling Account. If the interest payment date is not a Working day, interest is paid on the next Working day. Interest on the US Dollar and Euro Accounts is paid half yearly on the 31st of May and the 30th of November.
- 2.8 You can ask us to credit the interest to the Account, or to another account in your name at the same branch.
- 2.9 If you ask us to collect or negotiate cheques or bills payable abroad, any cheques or bills deposited which are in a currency other than Sterling or Euro and are drawn on a bank outside the UK Euro clearing system will remain uncleared for a period of up to 30 days from receipt and may be subject to local law and banking practice.
- 2.10 We may be called upon to reimburse a correspondent bank abroad for irregular items, such as forged endorsements or material alterations, discovered after the cheque or bill has apparently been paid. This liability can remain outstanding for at least six years. We will maintain a full right of recourse against you in those cases, as well as any recourse we have for any cheque or bill which is returned unpaid for normal banking reasons. Each collection will be subject to the International Chamber of Commerce's Uniform Rules for Collection. We are not liable for any loss, damage or delay which is not directly due to our own negligence or default.
- 2.11 If more than one person is named in the Application we will open all the Accounts you have requested on the Application as joint Accounts. (Please complete a separate form if you want us to open any accounts in the name of just one of you).
- A joint Account means that both of you are separately responsible for keeping to the terms of the Account. If either of you does not keep to them, we can take action against either or both of you singly or together. For example, we can take action to recover the debt from either or both of you.
 - We may give any information about the Account to either of you.
 - Either of you will be able to withdraw any money in the Account or obtain overdrafts (which may be without the other's knowledge), even if, as a result, the Account becomes overdrawn or an existing overdraft is increased. We will not be obliged to make any enquiries about the purpose of any transactions.
- 2.12 In the case of joint Accounts, you request and authorise us, until receipt by us of notice in writing to the contrary from any one of you, to:
- honour and debit to any Account in your name all cheques and other payment instructions signed by any one of you. This instruction still applies if, as a result, the Account(s) become overdrawn or any existing overdraft is increased. You will be jointly and severally responsible to repay with interest any overdraft or joint loan we advance;
 - act on any request signed by any one of you to withdraw or deal with any property or securities which we may hold for you from time to time;
 - act in accordance with any instructions received from any one of you whether written, verbal or by telephone. For the avoidance of doubt this includes any payment instructions;
 - accept for the credit of your joint Account(s) payments we receive in the name of any one of you unless such credit is marked "sole account";
 - pay or deliver to or to the order of the survivor(s) of you in the event of the death of either or any one of you (as applicable) all money, securities, deeds, documents and all other property (including security boxes and their contents) whatsoever standing to the credit or held by you for any Account(s); and
 - act on any instructions given pursuant to this authority without making any enquiries as to why such instructions were given.
- 2.13 All correspondence must be directed to the offshore centre of whichever office of Lloyds Bank International Limited or Lloyds Bank (International Services) Limited holds the Account.
- 2.14 An 'overdraft' is where we lend you money when you would not otherwise have available funds to make a payment out of your Account. The 'available funds' is the amount you can use to make payments out of your Account each day. This will be: (a) the cleared credit balance on your Account plus the amount of any Planned Overdraft (the overdraft limit); less (b) the amount of card payments we have authorised but not yet taken from your Account.
- 2.15 When working out your available funds we do not include any regular or other payments that we are aware may be paid into your Account.
- 2.16 Overdrafts are always repayable 'on demand'. This means that we can ask you to repay your overdraft (and any interest or charges) at any time, even if we have agreed a period for the overdraft with you. We can also reduce your overdraft limit at any time. If we demand repayment or reduce your limit, this will usually be due to a change or anticipated change in your personal circumstances. If we can reasonably do so without prejudicing our interests, including our regulatory position, we will give you at least 30 days' notice before making the change.
- 2.17 A 'Planned Overdraft' is an overdraft up to an agreed overdraft limit that we may agree to taking into account your personal circumstances, and which you arrange with us in advance so as to increase the available funds in your Account. Please note that a Planned Overdraft is not normally available for the US Dollar Account and the Euro Account. We will send you a letter setting out the terms of any Planned Overdraft, including how long the Planned Overdraft will apply. If no period is specified in that letter, then your Planned Overdraft will be for 12 months and we may at our discretion agree to keep renewing it for further periods, which will also be for 12 months unless we tell you otherwise.
- 2.18 If you try to make a payment out of your Account (for example, by card, Direct Debit or cheque) for which you do not have available funds, we will treat this as a request for an 'Unplanned Overdraft', or for an increase in your Unplanned Overdraft if you already have one, and will consider whether we agree to your request taking into Account your personal circumstances. We will not be liable to you if we do not agree to give you an Unplanned Overdraft or increased Unplanned Overdraft.
- 2.19 When your Account goes into Unplanned Overdraft (but not when we increase one you already have), we will write to tell you we have agreed to it and our charges for considering and agreeing to your request, but we will ignore any Unplanned Overdrafts which are repaid by the end of the day. We only provide Unplanned Overdrafts for a limited period and we will write to tell you when you must repay one. Your Unplanned Overdraft will in any case end as soon as you have available funds again in your Account (but this does not stop you requesting a new Unplanned Overdraft in future).
- 2.20 The amount you have to pay for an overdraft depends on whether it is a Planned Overdraft or an Unplanned Overdraft. The interest rates and charges that apply are set out in our interest rates and money transfer charges guide, and on our website.
- 2.21 Where you do not have available funds to make a payment and we do not agree to your request for an Unplanned Overdraft or increased Unplanned Overdraft, you will not be able to make that payment. We will write to tell you we have declined your request, and our charges for considering the request, dealing with the other bank and telling you about this service.

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- 2.22 If you have requested a Lloyds Bank Debit Card, the terms and conditions of the Lloyds Bank Debit Card apply. For full details, please see the Lloyds Bank Debit Card Terms and Conditions which will be sent to you with your debit card.
 - 2.23 You should be aware that if the email address you have provided is used by more than one member of your household, they may also obtain access to the emails that we send to you.
 - 2.24 You agree to pay the subscription fee for the Account(s).
 - 2.25 There may be additional charges for particular banking or other services we provide. For full information on our charges and interest please contact the International Banking Team.
 - 2.26 We can vary our subscription fee and other charges or introduce new ones by giving you 30 days' written notice.
 - 2.27 At any time we can require you to close the Account. We may do this without giving any reason, but we will normally give you 30 days' notice. We accept no liability for any loss or damage sustained by the Customer as a result of any such termination whether or not notice was given.

International Bonus Saver Account Conditions

About us

Your agreement is with Lloyds Bank (International Services) Limited. Registered Office and principal place of business: 11-12 Esplanade, St. Helier, Jersey JE2 3QA. Registered in Jersey No. 128655.

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

About this Agreement

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

Please read the Account Conditions alongside the Lloyds Bank (International Services) Limited Customer Relationship Agreement. If any conflict arises between the Account Conditions and the Lloyds Bank (International Services) Limited Customer Relationship Agreement, the Account Conditions will apply.

1. Definitions

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

Account: each

- International Bonus Saver Account, held with us in Jersey. The Account is a Group B 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 referred to as the Lloyds Bank (International Services) Limited Customer Relationship Agreement. Copies of it are available on our website lloydsbank.com/international. You may ask for a copy at any time by contacting us.

Initial Term: the period detailed in your Application Form.

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

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

We/us: Lloyds Bank (International Services) Limited.

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

2. Eligibility criteria

- Our services are available to many customers, but we cannot provide them in some countries for legal or regulatory reasons.
- Other eligibility criteria may also apply to the Account. We will make you aware of them when you enquire about or apply for the Account.
- You must inform us of any change in the information you gave us in the Application Form or as part of the application process, as this may mean you are no longer eligible for the Account.
- We may change the Account's eligibility criteria. If we do so, we will notify you of the changes in line with the 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

- Currency, funding and fees
 - The Account will be in a single currency of your choice of sterling, US dollars, euros or any other currency available at the time you apply for the Account, as stated in our welcome letter.

- You must open it with an initial deposit of at least the Minimum Opening Balance, and not more than the Maximum Balance.

- There may be charges for particular banking or other services. We may also charge you for making deposits, withdrawals, transfers and/or payments. By making a deposit or withdrawal or instructing a transfer and/or payment, you agree to pay any charges that apply. For information on our standard fees, please see our banking charges guides for your Account. For other charges please contact us or visit our website. We will notify you of any changes to our fees in line with the Customer Relationship Agreement.

3.2 Deposits, payments, transfers and withdrawals

- Subject to condition 3.2.6, you may make a deposit into your Account:
 - from another Lloyds Banking Group account through telephone banking or internet banking (if you are registered for these services);
 - from any other account by electronic funds transfer; or
 - by sending a personal cheque or bank draft, together with your Account details, to us at the Lloyds Bank International Limited Isle of Man branch at the address in the Customer Relationship Agreement.
 - Deposits cannot be made in cash.
 - Cash withdrawals, direct debits, standing orders and bill payments are not available.
 - If you have sufficient funds in your Account, and subject to condition 3.2.3, you may make payments or transfers to an account held by you or someone else (either with us or another bank) or withdrawals. All these are subject to any limits that apply. You can also request payment by way of a bank draft.
 - You may make your payment, transfer or withdrawal request through telephone banking or internet banking (if you are registered for these services), by writing to us at the Lloyds Bank International Limited Isle of Man branch at the address in the Customer Relationship Agreement.
 - We do not have a limit on the number of Accounts you can have in any one currency. We may, however, limit how much you can deposit so that any deposit we let you make will not take the combined balances of all your Accounts in a currency over the Maximum Balance. When working out the combined balances, we include any interest we have added to the Accounts.

3.3 Interest

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

Fixed Term Deposit Account Conditions

These conditions apply to accounts opened from 2 September 2016.

About us

Your agreement is with Lloyds Bank (International Services) Limited. Registered Office and principal place of business: 11-12 Esplanade, St. Helier, Jersey JE2 3QA. Registered in Jersey No. 128655.

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

About this Agreement

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

Please read the Account Conditions alongside the Lloyds Bank (International Services) Limited Customer Relationship Agreement. If any conflict arises between the Account Conditions and the Lloyds Bank (International Services) 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 us in Jersey as indicated in the Confirmation. This Account is a Group B Account as detailed in the Table of Accounts in the Customer Relationship Agreement.

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

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

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

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

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

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

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

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

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

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

We/us: Lloyds Bank (International Services) Limited.

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

2. Eligibility criteria

- As long as the Account is open, you must maintain the Servicing Account.
- You must, at all times, maintain the Minimum Balance of the Account.

- Our services are available to many customers, but we cannot provide them in some countries for legal or regulatory reasons.
- Other eligibility criteria may also apply to the Account. We will make you aware of them when you enquire about or apply for the Account.
- You must inform us of any change in the information you gave us in the Application Form or as part of the application process, as this may mean you are no longer eligible for the Account.
- We may change the Account's eligibility criteria. If we do so, we will notify you of the changes in line with the 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 in a single currency of your choice of sterling, US dollars, euros or any other currency available at the time you apply for the Account, as stated in the Confirmation we sent you for the Account.
- You must pay the Initial Deposit into the Servicing Account in line with the account conditions we have notified you of that apply to that account. Initial Deposits cannot be made in cash. You must tell us when you have paid your Initial Deposit to the Servicing Account. We will then transfer the Initial Deposit to the Account within two Working Days.
- During the Term, you may not make any deposits into the Account, or withdrawals from it, after paying the Initial Deposit into the Servicing Account.
- Charges do not currently apply to your Fixed Term Deposit Account. However, we may make charges for particular banking or other services. For example, we may charge you for making deposits, withdrawals, transfers and/or payments from your Servicing Account in line with its terms. For information on our standard fees please see our banking charges guides. For other charges please contact us or visit our website. We will notify you of any changes to our fees in line with the Customer Relationship Agreement.

3.2 Closing an Account

Withdrawals or early closure are not permitted during the Term, unless you die or you have financial difficulty (you cannot afford your current commitments and cannot restructure or reduce spending to bring your budget into balance). In the event of (i) your death or (ii) your financial difficulty during the Term, then on instruction from (i) your executor or administrator or (ii) you (as applicable) and after receiving all the documents about (i) your death or (ii) your financial difficulty (as applicable) that we require, we will close your Account and repay into your Servicing Account the Initial Deposit with interest up to the date when your Account is closed.

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

3.4 End of the Term

- 3.4.1 We will send you a Confirmation at the start of the Term. It reminds you to contact us with your maturity instructions before the Account's maturity date (as set out in our Confirmation).
- 3.4.2 The Term is the period you select in the Application Form or as you instruct us from time to time.
- 3.4.3 If the Term is for 12 months or more, we will write to you before the maturity date in our Confirmation to request your instructions, unless we already have your maturity instructions or you have instructed us not to contact you.
- 3.4.4 Subject to you continuing to meet the eligibility criteria and in the absence of our receiving instructions to the contrary:
- i. for an Account in sterling, before 4pm (UK time) 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) on the last Working Day three days before the maturity date shown in our Confirmation,
- we will:
- a. for Accounts where the Term is 12 months or more, pay the entire balance of the Account (with any interest earned and paid to the Account) in to the Servicing Account; or
 - b. for Accounts where the Term is less than 12 months, reinvest the entire balance of the Account (with any interest earned and paid to the Account) in a new Fixed Term Deposit account with a term that is the same as the Term. The reinvestment will be at the new rate of interest that applies for the particular term on the date of reinvestment.

3.4.5 For Accounts where the Term is less than 12 months, we will not write to you before the maturity date (as set out in our Confirmation) to request your instructions. We will reinvest the entire balance of the Account as described above.

3.4.6 You can find the indicative rate that applies to your new Fixed Term Deposit Account by visiting our website or contacting us.

3.4.7 We will send you a new Confirmation on reinvestment.

Fixed Term Deposit Account conditions

These conditions apply to accounts opened before 2 September 2016.

About us

Your agreement is with Lloyds Bank (International Services) Limited. Registered Office and principal place of business: 11-12 Esplanade, St. Helier, Jersey JE2 3QA. Registered in Jersey No. 128655.

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

About this Agreement

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

Please read these Account Conditions alongside the Lloyds Bank (International Services) Limited Customer Relationship Agreement. In the event of any conflict between these Account Conditions and the Lloyds Bank (International Services) Limited Customer Relationship Agreement, these Account Conditions will apply.

1. Definitions

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

Account: means each

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

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

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

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

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

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

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

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

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

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

We/Us: means Lloyds Bank (International Services) Limited

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

2. Eligibility criteria

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

3. The Account

3.1 Currency, funding and fees

- The Account will be denominated in a single currency of your choice of Sterling, US Dollars, Euros or any other currency available at the time you apply for the Account, as confirmed in the Confirmation sent to you for the Account.
- The Account requires you to pay the Initial Deposit into the Servicing Account. Deposits cannot be made in cash. Deposits into the Servicing Account must be made in accordance with the account conditions applicable to that account (of which you have been notified). 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 the Account, after paying the Initial Deposit into the Servicing Account.
- There may be charges for particular banking or other services we provide. We may also charge you for making deposits, withdrawals, transfers and/or payments. By making a deposit or withdrawal or instructing a transfer and/or payment you agree to pay any charges which apply. For information on our standard fees please see our banking charges guides, and for other charges please contact us or visit our Website. Any changes to our fees will be notified to you in accordance with the Customer Relationship Agreement.

3.2 Closing an Account

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

3.3 Interest

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

3.4 The conclusion of the Term

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

- i. for an Account in Sterling, before 4pm (UK time) on the last Working Day prior to the maturity date shown in your Confirmation; or
- ii. for an Account in any other currency, before 4pm (UK time) on the last Working Day three days prior to the maturity date shown in your Confirmation,

we will:

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

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

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

Money Market Call Account and Call Account Conditions

About us

Your agreement is with Lloyds Bank (International Services) Limited. Registered Office and principal place of business: 11-12 Esplanade, St. Helier, Jersey JE2 3QA. Registered in Jersey No. 128655.

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

About this Agreement

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

Please read the Account Conditions alongside the Lloyds Bank (International Services) Limited Customer Relationship Agreement. If any conflict arises between the Account Conditions and the Lloyds Bank (International Services) Limited Customer Relationship Agreement, the Account Conditions will apply.

1. Definitions

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

Account: each

- Money Market Call Account in sterling, US dollars or euros held with us in Jersey. The Account is a Group B Account as detailed in the Table of Accounts in the Customer Relationship Agreement;
- Call Account in a currency other than sterling, US dollars or euros held with us in Jersey. The Account is a Group B 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/international. You may request a copy at any time by contacting us.

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

We/us: Lloyds Bank (International Services) Limited.

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

2. Eligibility criteria

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

3. The Account

3.1 Currency, funding and fees

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

3.2 Deposits, payments, transfers and withdrawals

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

3.3 Interest

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

International Incentive Saver Account Conditions

No new International Incentive Saver Accounts may be opened, but existing accounts remain valid

These conditions have been updated to reflect the changes that took effect from 29 March 2019. Since you received the original conditions when you opened your account, we have issued a Customer Relationship Agreement (in both 2014 and 2016) and many of the general conditions that apply to personal bank accounts and some related services are now covered by the Customer Relationship Agreement instead of by the conditions below. For example, where the conditions below refer to the Payment Services Schedule, these are now covered by the Customer Relationship Agreement. These Account Conditions should therefore be read alongside the Lloyds Bank (International Services) Limited Customer Relationship Agreement. Please contact us if you have any queries or require any more information.

1. Parties to the Agreement

You, the customer, and Lloyds Bank (International Services) Limited.

The relationship between you and us is governed by the Agreement and any special conditions which you and we have separately agreed, unless there is any legal requirement to the contrary or particular banking practices apply.

2. Definitions

- 2.1 **Account:** means a Lloyds Bank International Incentive Saver Account held with us in Jersey. Your Account will be subject to Jersey law.
- 2.2 **Agreement:** means your agreement with us which is made up of:
 - a. your application for the Account;
 - b. these Terms and Conditions;
 - c. where applicable, the Payment Services Schedule;
 - d. the Bank Tariff; and
 - e. any other contractual document relating to the Account that you and we agree, from time to time, shall form part of the agreement between you and us.
- 2.3 **Bank Tariff** means the 'Interest Rates and Banking Charges Guide', or such other document as we introduce to replace it.
- 2.4 **Lloyds Bank (International Services) Limited:** means Lloyds Bank (International Services) Limited, a company registered and incorporated in Jersey No. 128655, whose registered office is 11-12 Esplanade, St. Helier, Jersey JE2 3QA.
- 2.5 **We, us, our or Lloyds Bank:** means Lloyds Bank (International Services) Limited

3. Account Opening and Initial Deposit

- 3.1 You must be 18 years of age or over to hold an Account and satisfy any customer eligibility criteria which we may apply in respect of the Account from time to time.
- 3.2 The Account is in sterling ('£'). You may hold more than one sterling Account, either in your sole name or jointly with others. Please note that currency conversion charges may apply where you make a deposit in a different currency to that in which the Account is held.
- 3.3 Before opening your Account, we may take up references or otherwise satisfy ourselves of your and any other applicant's identity, source of funds and eligibility as an Account holder. We can refuse to open an Account or accept a deposit without giving any reason. You must immediately inform us in writing of any changes to the information you give to us in your application for the Account if your circumstances change. We are also required to verify your identity and source of funds from time to time as notified by us. By signing the Account application form you consent to us making all reasonable enquiries in relation to these requirements (which may include the disclosure of information about you to third parties). Our legal obligations may require us to delay, cancel payment and/or freeze your funds and we accept no responsibility or liability as a result of having to take such action. In certain circumstances we may not be permitted to tell you the reason for any such delay, cancellation or freezing of payment.

- 3.4 An application for an Account must be made using a valid application form, which is available by calling our International PhoneBank service or through our website at lloydsbank.com/international
- 3.5 Your Account requires a minimum initial deposit of £10,000.
- 3.6 You may deposit a maximum, inclusive of interest, of £5,000,000 into your Account. Once the balance of your Account, inclusive of interest, reaches £5,000,000, you may still earn interest on your Account (subject always to conditions 4, 5, 7 and 8) but you will not be entitled to make any further deposits, unless the balance of your Account falls below £5,000,000. If you hold more than one International Incentive Saver Account, this maximum balance of £5,000,000 applies to the combined balances of your Accounts, including interest.
- 3.7 You can make a deposit in sterling by bank draft or by transferring money either from an account held with another bank or from certain other Lloyds Bank accounts through our International PhoneBank or our Internet Banking services (if you are registered for them).
- 3.8 A charge may be applied for transfers into your Account from an account held with a bank other than Lloyds Bank. Details of these charges can be found in our Bank Tariff.
- 3.9 Your Account will be opened from the date we allocate you an account number, even if your Account has a 'nil' balance at that time.

4. Interest

- 4.1 Subject to conditions 3, 4 and 5, your Account pays monthly interest at our standard rate and may in addition pay interest at our introductory bonus rate. The standard rate of interest may vary from time to time. Details of our standard rate of interest and our introductory bonus rate can be found in our Bank Tariff.
- 4.2 Interest will be calculated daily at our standard rate on the cleared credit balance of your Account and will be paid monthly on the first day of the following month (or if that is not a working day, then on the next working day) or on closure of your Account if earlier.
- 4.3 You can find out the current interest rates for your Account and any applicable charges by calling our International PhoneBank service or by visiting our website at lloydsbank.com/international
- 4.4 Any interest earned on your Account (including any introductory bonus payable under condition 5.1 below) will be paid subject to the deduction of all applicable taxes, if any, at the appropriate rate. Subject always to conditions 3, 4, 5, 7 and 8, all interest will be added to your Account unless you tell us to add it to another Lloyds Bank account held in your name with the same branch or office.
- 4.5 If the balance in your Account falls below £10,000, you will not receive interest (whether at our standard rate or introductory bonus rate) on your Account. Subject always to conditions 5, 7 and 8, interest will start to be paid again (on the whole balance) if the balance is restored above that limit.
- 4.6 See condition 7 below for information about withdrawals and transfers from the Account.

5. Introductory Bonus

- 5.1 Subject to conditions 3 and 4 above, you will be entitled to receive interest on your Account at our introductory bonus rate (the "introductory bonus") in respect of the 12-month period (the "bonus period") from 1st May 2013 to 30th April 2014.
- 5.2 Any introductory bonus earned on your Account will be paid at 0.8% gross/AER per annum.
- 5.3 The introductory bonus will be calculated daily on the cleared credit balance of your Account during the bonus period and paid monthly into the Account on the 1st day of each month (or if that is not a working day, then on the next working day) together with any other accrued interest, as a single interest item. Any introductory bonus earned on your Account will be paid subject to the deduction of all applicable taxes, if any, at the appropriate rate.
- 5.4 At the end of the bonus period, no further introductory bonus will be payable on your Account.

6. Further Deposits

- 6.1 Subject to the limit on deposits in condition 3.6 above, you may make further deposits into your Account at any time. You can make your further deposits in sterling and in the manner set out in condition 3.7 above.
- 6.2 Please note that currency conversion charges may apply where you make a deposit in a different currency to that in which your Account is held.

7. Withdrawals and transfers

- 7.1 You may make a withdrawal or transfer money at any time to a current account held with Lloyds Bank or another bank, or request payment by way of a bank draft, if you have sufficient funds in your Account.
- 7.2 Your withdrawal or transfer request may be made through International PhoneBank or Internet Banking (if you are registered for these services). If you request payment by bank draft, our standard fee for bank drafts will apply. Full information of our standard fees is available through our International PhoneBank service and on our website.
- 7.3 Your Account should not become overdrawn without prior arrangements having been made with us, nor should the Account operate in excess of any agreed borrowing limits. By following instructions which result in your Account becoming overdrawn, we are not giving our permission for your Account to be overdrawn.

8. Closure of the Account

- 8.1 You can close your Account at any time. You may do this by giving us at least one month's written notice in accordance with paragraph 9 of the accompanying Payment Services Schedule. Any interest earned up to Account closure (less any interest deducted in respect of applicable taxes under condition 4.4) will be applied to your Account.
- 8.2 We may close your Account at any time in accordance with paragraph 9 of the Payment Services Schedule. We may do this without giving you a reason but will normally give you at least two months' written notice before doing so. Please refer to the the accompanying Payment Services Schedule for more details.
- 8.3 In the event of your death, the balance on the Account will normally be paid to your estate and the Account closed. For Accounts held in joint names please see condition 11.1h.

9. Changing interest rates

We may change our interest rates (excluding the introductory bonus rate) and inform or tell you of such change in accordance with the provisions of paragraph 6 of the accompanying Payment Services Schedule.

10. Other changes to the Agreement

We may change any other terms of the Agreement (other than an interest rate change) and notify you of such change in accordance with the provisions of paragraphs 6, 7 and/or 9 of the accompanying Payment Services Schedule.

11. Joint Account customers

- 11.1 If two or more of you are party to the Agreement, the following terms apply:
 - a. Unless and until we receive written notice from one or more of you instructing us to the contrary, any of you can give us instructions (whether in person, in writing or via International PhoneBank or Internet Banking (if you are registered for these services)) independently of the others on your joint Account. This means any one of you can, for example, withdraw all or any money on the Account without the knowledge of the others, close the Account or end a service, and apply for other services which are covered by the Agreement and which are available on your joint Account. We will not normally make enquiries about the purpose of any payment or instruction or confirm the instructions with the other joint Account customers.
 - b. Each of you is separately responsible for complying with the terms of the Agreement. If any one of you does not comply with the terms, we can take action against any or all of you alone or together.

- c. We may give any information about your joint Account and the payments on it to any one of you. We can act on information about you which any of you gives us.
- d. We may address all correspondence to the first named party on the Account application form. A notice we send to one of you will count as notice to all of you.
- e. If we open an Account for you jointly and you later wish to remove someone from the Account, add another person to the Account or authorise someone else to operate the Account, you must all apply to do so.
- f. If we become aware of a dispute between you, we may take steps to prevent any of you giving instructions or using the Account individually until the dispute is resolved.
- g. When the Agreement ends (or your Account is closed) we may pay or transfer money we hold for you under the Agreement or in the Account to any one of you.
- h. If any of you die, we will normally pay all money held in the Account to or to the order of the remaining joint Account customers and may act on their instructions.

12. Other terms

- 12.1 If you are not happy with your Account, within 14 days of opening your Account you may close your Account and transfer your funds to another account either held with Lloyds Bank or another bank. Please note that you will earn interest at our standard rate only on your deposit during the 14 day period. Reasonable administrative charges may apply to the closing of your Account during this period.

In order to cancel, please write to Lloyds Bank (International Services) Limited, 11-12 Esplanade, St Helier, Jersey JE2 3QA.
- 12.2 We will send you a statement showing transactions on your Account in accordance with paragraph 7 of the accompanying Payment Services Schedule.
- 12.3 We will send you a duplicate statement on request. There will be a reasonable charge for this which you will be notified of at the time of your request. This may be deducted from your Account.
- 12.4 You must tell us if your name or contact details change. If you do not tell us, we will go on using the details you last gave us, and we will not be liable if we fail to contact you or if we send confidential information to your former contact details. We may charge you our reasonable costs if we need to trace you.
- 12.5 We are only liable for direct loss to you, and then only if caused by our breach of contract or negligence. We are not liable for indirect loss or costs (for example, loss of business, loss of opportunity, loss of profit, or any type of special or consequential loss). In addition to the other terms and conditions where we exclude or limit liability, we are not liable for losses or costs (whether direct or indirect) caused by or arising from:
 - a. any failure, delay, interruption, error or problem with another system or network or transmission link or with data processing, or any mechanical breakdown of equipment or failure of power supplies, not being directly our fault; or
 - b. any period of essential maintenance, critical change, repair, alteration or failure of computer systems or networks; or
 - c. any industrial dispute or action; or
 - d. anything beyond our reasonable control or that of our agents or sub-contractors.
- 12.6 Nothing in these Terms and Conditions will exclude or restrict any duty or liability which we may have or owe to you, or which we are not allowed to limit or exclude, under any applicable law or regulation.

- 12.7 Neither the funds nor your rights in the Account may be:
- assigned or transferred by you to anyone else; or
 - given or promised by you as security for financial liability to someone else;

unless we agree to this in writing.

12.8 You agree that, in addition to any general lien or similar right which we may have, we shall have a right at any time, without notice to you, to combine or consolidate all or any accounts in your name (including, without limitation, those in joint names) and to set off or transfer any sums standing to the credit of any one or more of the accounts against any of your liabilities to us.

12.9 If we consider the funds in the Account are or may be subject to conflicting claims, we may in our absolute discretion take such steps as we consider necessary including, without limitation, the taking of professional advice and making an application to a court of competent jurisdiction, and we shall not be liable for complying with the order of any such court. You agree that, pending resolution of any conflicting claim, we shall have the right to refuse to pay or deliver all or any part of the funds in the Account to you and to charge you for all costs associated with taking any steps to resolve or deal with such claims or to protect our interests.

12.10 You agree that we may assign or transfer our rights or obligations under these Terms and Conditions at any time upon giving you 30 days' notice.

You agree that we may disclose to a prospective assignee or transferee or any other person who may propose entering into contractual relations with us in relation to the Agreement such information about you as we consider necessary and you hereby unambiguously and explicitly consent to such disclosure.

12.11 If one, or part of these Terms and Conditions becomes invalid or unenforceable in any way under any applicable law, this will not affect the validity of the remaining terms in any way.

12.12 The Agreement will be governed by and interpreted in accordance with the laws of Jersey and the Jersey courts shall have non-exclusive jurisdiction over any proceedings in connection with any disputes in relation to the Agreement. By signing the Account application form, you agree that any dispute may be resolved by the courts in Jersey.

13. European Union (EU) Savings Tax Directive

[DELETED – AS NOW SUPERSEDED BY CONDITION 28 OF THE LLOYDS BANK (INTERNATIONAL SERVICES) LIMITED CUSTOMER RELATIONSHIP AGREEMENT OBOP00152].

14. Distance Marketing Directive

(THIS APPLIED WHEN YOU OPENED YOUR ACCOUNT IN GIBRALTAR BUT DOES NOT APPLY FOLLOWING THE MOVE OF THE ACCOUNT TO JERSEY)

14.1 The supply of the product in the Agreement meets the provisions of The Distance Marketing of Consumer Financial Services Directive (2002/65/EC).

14.2 We offer savings and other financial services to our customers. The Agreement is in English. You agree that we can communicate with you in English about the Agreement once it is made.

14.3 Please note that we are required to advise you of the possibility that there may be other costs or taxes imposed by third parties in connection with the Account. However, we are not aware of any.

15. Complaints and Compensation

15.1 If you have a complaint about the Agreement or the service you are receiving from us, please follow the procedures detailed in the brochure titled 'How to voice your concerns – resolving your complaint with us' available by applying in writing to Lloyds Bank (International Services) Limited, 11-12 Esplanade, St. Helier, Jersey JE2 3Q. Please also see paragraph 11.2 of the accompanying Payment Services Schedule.

15.2 Lloyds Bank (International Services) Limited is a participant in the Jersey Bank Depositors Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000 per banking group. Eligible deposits are deposits held by private individuals and charities. Depositor protection does not extend to corporations, small to medium sized enterprises, partnerships and most 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.

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.

Notes:

- To ensure security for our customers and staff, and to help maintain service quality, some calls may be recorded and monitored.
- When Lloyds Bank transfers funds overseas by electronic transfer, it is unable to guarantee receipt of the funds by the beneficiary within a specific time frame. While every effort is made to ensure that funds are delivered within four banking days of the value date of transfer, delivery of the funds may be delayed as a result of overseas banking systems, or of complications in the routing of payments. In normal circumstances, it will not be possible to cancel a payment instruction once the funds have been transmitted overseas but at its discretion Lloyds Bank will endeavour to request a refund of the funds. If this is successful, the customer's Account will be credited net of incidental expenses and with the value date on which Lloyds Bank received the funds. In the case of Lloyds Bank (International Services) Limited, these Notes are subject to the provisions contained in the accompanying Payment Services Schedule.

Please go to lloydsbank.com/international

Lloyds Bank (International Services) 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

Issued by 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 service business.

Lloyds Bank (International Services) Limited is a participant in the Jersey Bank Depositors Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000 per banking group. 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. Full details of the Scheme and

banking groups covered are available on the States of Jersey website www.gov.je/dcs or on request.

Please note that, in relation to banking services which we provide, you might not be eligible for compensation under a deposit protection guarantee scheme available in your country of residence. If in doubt, contact your local banking regulator, visit their website or seek independent advice.

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

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



LLOYDS BANK

LLOYDS BANK (INTERNATIONAL SERVICES) LIMITED

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