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# INTEREST RATES FOR ACCOUNTS CLOSED TO NEW AND EXISTING CUSTOMERS

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

Interest Rates correct as at  
3 September 2018

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**LLOYDS BANK**

LLOYDS BANK INTERNATIONAL LIMITED  
LLOYDS BANK (INTERNATIONAL SERVICES) LIMITED

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# Savings Rates

Accounts no longer available to new and existing customers

Interest Rates correct as at 03 September 2018

Accounts primarily available to Island Community Bank customers

## Island Young Saver Account

Interest is paid monthly.

Rates valid from 01 December 2017

Account Balance	Gross Variable Rate*	AER**
£1+	0.10	0.10

## Firstsave Account

Interest is paid annually.

Rates valid from 01 December 2017

Account Balance	Gross Variable Rate*	AER**
£1+	0.10	0.10

## Flexible Savings Account

Interest is paid annually..

Rates valid from 03 September 2018

Account Balance	Gross Variable Rate*	AER**
£0+	0.20	0.20

## 60 Day Notice Account

Interest is paid monthly or annually.

Rates valid from 01 December 2017

Account Balance	Gross Variable Rate*	AER**
£0+	0.00	0.00
£500+	0.01	0.01
£25,000+	0.05	0.05
£100,000+	0.10	0.10

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# Savings Rates (continued)

## Offshore Savings Account

Interest is paid monthly.

Rates valid from 01 April 2009

Account Balance	Gross Variable Rate*	AER**
£0+	0.01	0.01

## Offshore Instant Savings Account

Interest is paid monthly.

Rates valid from 02 March 2009

Account Balance	Gross Variable Rate*	AER**
£0+	0.01	0.01
£25,000+	0.05	0.05

## Savings – IOM

Interest is paid annually.

Rates valid from 03 September 2018

Account Balance	Gross Variable Rate*	AER**
£0+	0.20	0.20

You can check up-to-date rates by contacting any of our branches or by visiting our website at [islands.lloydsbank.com](http://islands.lloydsbank.com). Rates are correct at date of going to press on 03 September 2018.

\* GROSS RATE – This is the annual rate of interest paid without deduction of tax.

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

# Savings Rates

## Accounts no longer available to new and existing customers

Interest Rates correct as at 03 September 2018

Accounts primarily available to Expatriate Banking customers

### Incentive Saver Account

Interest is paid monthly.

Rates valid from 01 December 2017

Account Balance	Gross Variable Rate*	AER**
£1+	0.20	0.20

### International Incentive Saver Account

Interest is paid monthly or annually.

Rates valid from 01 December 2017

Account Balance	Gross Variable Rate*	AER**
£1+	0.00	0.00
£10,000+ – no withdrawals in month	0.20	0.20
£10,000+ – one or more withdrawal in month	0.05	0.05

### Instant Access Savings Account

Interest is paid monthly or annually.

Rates valid from 01 December 2017

Account Balance	Gross Variable Rate*	AER**
£1+	0.05	0.05

### International Bonus Saver Account

Interest is paid monthly.

Rates valid from 01 December 2017

Account Balance	Gross Variable Rate*	AER**
£1+	0.20	0.20

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## International Savings Account – Standard

Interest is paid monthly.

Rates valid from 01 December 2017

Account Balance	Gross Variable Rate*	AER**
£1+	0.10	0.10

## International Savings Account – Shell

Interest is paid monthly.

Rates valid from 01 December 2017

Account Balance	Gross Variable Rate*	AER**
£1+	0.10	0.10

## International Savings Account – Former C&G

Interest is paid monthly.

Rates valid from 01 December 2017

Account Balance	Gross Variable Rate*	AER**
£1+	0.20	0.20

## Treasury Deposit Account – GBP

Interest is paid monthly.

Rates valid from 03 September 2018

Account Balance	Gross Variable Rate*	AER**
£0+	0.10	0.10
£25,000+	0.10	0.10
£1,000,000+	0.20	0.20

## Treasury Deposit Account – USD

Interest is paid monthly.

Rates valid from 01 February 2018

Account Balance	Gross Variable Rate*	AER**
\$0+	0.00	0.00
\$10,000+	0.25	0.25

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## Private Banking Treasury Deposit Account – GBP

Interest is paid monthly.

Rates valid from 03 September 2018

Account Balance	Gross Variable Rate*	AER**
£0+	0.10	0.10
£25,000+	0.10	0.10
£1,000,000+	0.20	0.20

## Private Banking Treasury Deposit Account – USD

Interest is paid monthly.

Rates valid from 01 February 2018

Account Balance	Gross Variable Rate*	AER**
\$0+	0.00	0.00
\$10,000+	0.25	0.25

## Deferred Interest Account – GBP

Interest is paid monthly.

Rates valid from 03 September 2018

Account Balance	Gross Variable Rate*	AER**
£0+	0.10	0.10
£25,000+	0.10	0.10
£1,000,000+	0.20	0.20

## Professional Plus Account (Capital & Income) – GBP

Interest is paid monthly.

Rates valid from 30 March 2009

Account Balance	Gross Variable Rate*	AER**
£0+	0.00	0.00
£25,000+	0.05	0.05

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## Professional Plus Account (Capital & Income) – USD

Interest is paid monthly.

Rates valid from 09 January 2009

Account Balance	Gross Variable Rate*	AER**
£0+	0.00	0.00
\$10,000+	0.05	0.05

## Professional Plus Account (Capital & Income) – EUR

Interest is paid monthly.

Rates valid from 05 March 2018

Account Balance	Gross Variable Rate*	AER**
€0+	0.01	0.01

## Business Plus Account – GBP

Interest is paid monthly.

Rates valid from 30 March 2009

Account Balance	Gross Variable Rate*	AER**
£0+	0.00	0.00
£25,000+	0.05	0.05

## Business Plus Account – EUR

Interest is paid monthly.

Rates valid from 30 March 2009

Account Balance	Gross Variable Rate*	AER**
€0+	0.00	0.00
€50,000+	0.01	0.01

## Executive Plus Account (Capital & Income) – GBP

Interest is paid monthly.

Rates valid from 30 March 2009

Account Balance	Gross Variable Rate*	AER**
£0+	0.00	0.00
£25,000+	0.05	0.05

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

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



Lloyds Bank International Limited and Lloyds Bank (International Services) Limited, both Jersey registered and regulated banks are subsidiaries 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](http://international.lloydsbank.com/ringfencing)

### Important information

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

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

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

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

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

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

The Guernsey branch of Lloyds Bank International Limited, principal place of business: PO Box 136, Sarnia House, Le Truchot, St. Peter Port, Guernsey GY1 4EN is licensed by the Guernsey Financial Services Commission to take deposits and to carry on controlled investment business and insurance intermediary business under the Banking Supervision (Bailiwick of Guernsey) Law 1994, the Protection of Investors (Bailiwick of Guernsey) Law 1987 (as amended) and the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law 2002 (as amended), respectively, and is also registered with the Guernsey Financial Services Commission as a money service provider.

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

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

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

Information correct as of April 2019.


# Get in touch

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## For Channel Island and Isle of Man Residents

 Go to [islands.lloydsbank.com](https://islands.lloydsbank.com)

 Visit your local branch

 Call us  
Jersey 0345 730 9461  
Guernsey 0345 730 9373  
Isle of Man 0345 730 1280

## International Banking Customers

 Go to [international.lloydsbank.com](https://international.lloydsbank.com)

 Call us  
International Phonebank  
from UK 0345 744 9900  
from outside UK  
+44 (0) 1539 736626  
or contact your  
Relationship Manager

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