
INTEREST RATES AND BANKING CHARGES GUIDE

For personal bank accounts with
Lloyds Bank Corporate Markets plc

Rates correct as at 6 January 2025



LLOYDS BANK

LLOYDS BANK INTERNATIONAL

Premier International Account

Credit Interest Rates

Sterling Premier International Account

There are no interest rates payable on credit balances at this time.

US Dollar Premier International Account

There are no interest rates payable on credit balances at this time.

Euro Premier International Account

There are no interest rates payable on credit balances at this time.

Note: We calculate interest on a daily basis on cleared credit balances. Where interest is payable, it is paid on the 9th day of each month. All interest rates are variable and subject to change.

Tariff for Account Operation and Debit Cards

Our tariff for some standard services is shown below. Other charges are available on request.

Monthly Fee for accounts opened after 28 November 2014	There is no monthly fee for the Premier International Account.
Monthly Fee for accounts opened before 28 November 2014	<p>Tariff for account operation and Debit Cards</p> <p>Monthly Subscription for the Premier International Account:</p> <p>No subscription charge for the first three months.</p> <p>£ Sterling Account – Balances over £2,500 – FREE If balance falls below £2,500 at any point in the month – £20</p> <p>US Dollar Account – Balances over \$3,500 – FREE If balance falls below \$3,500 at any point in the month – \$30</p> <p>Euro Account – Balances over €2,500 – FREE If balance falls below €2,500 at any point in the month – €20</p>
Debit Cards	On Sterling, US Dollar or Euro Accounts – no charge
Cash Machine Limit	<p>Sterling Premier Debit Card £800</p> <p>US Dollar Premier Debit Card \$750</p> <p>Euro Premier Debit Card €750</p>
Credit Facilities Sterling Account – Arranged Overdraft	How much we lend (if any) is subject to our assessment of your personal circumstances. Overdrafts are also repayable on demand.

Tariff for Account Operation and Debit Cards (continued)

Monthly Arranged and Unarranged Overdraft debit interest rate (Sterling Accounts only – see note 1 & 2)	1.23% (EAR 15.80% / APR 14.76%)				
Total Charge for Credit (Sterling Accounts only – see note 3)	15.80%				
US Dollar and Euro Accounts – Arranged Overdraft	No Arranged Overdraft facilities are available for these accounts				
Unarranged Overdrafts on Currency Accounts	<p>Rates change in line with base rates. Please contact us for further information on Unarranged Overdraft charges for these accounts.</p> <p>Annual rate</p> <table> <tr> <td>Euro</td><td>5.00% + European Central Bank Rate (ECB rate)</td></tr> <tr> <td>US Dollar</td><td>5.00% + Federal Funds Rate (FED rate)</td></tr> </table>	Euro	5.00% + European Central Bank Rate (ECB rate)	US Dollar	5.00% + Federal Funds Rate (FED rate)
Euro	5.00% + European Central Bank Rate (ECB rate)				
US Dollar	5.00% + Federal Funds Rate (FED rate)				
Supplying copies of previous bank statements	Free				
When you withdraw Sterling using your Sterling Debit Card in the UK, Channel Islands or Isle of Man (whether at a cash machine or over the counter)					
Using your Debit Card at a Lloyds Bank Cashpoint® machine or branch in the UK, Channel Islands or Isle of Man	Free				
Using your Debit Card at a non-Lloyds Bank Cashpoint® machine or non Lloyds Bank branch in the UK, Channel Islands or Isle of Man	Lloyds Bank Corporate Markets plc does not make a charge but the owner of the machine may. If so, the machine will show you the amount and tell you that it will be taken from your account when you withdraw the cash.				
When you use your Debit Card to purchase foreign currency in the UK, Channel Islands or Isle of Man					
From Lloyds Bank branches	No handling charge.				
From any other banks, travel agents, bureaux de change and outlets displaying the Visa sign	Lloyds Bank Corporate Markets plc does not make a charge but the provider of foreign currency may make a charge.				

Tariff for Account Operation and Debit Cards (continued)

<p>When you withdraw any currency using your US Dollar or Euro Debit Card (whether at a cash machine or over the counter)</p> <p>When you withdraw cash in a currency other than Sterling using your Sterling Debit Card, or withdraw Sterling outside the UK, Channel Islands and Isle of Man (at a cash machine or over the counter)</p> <p>Using your Lloyds Bank Corporate Markets plc Debit Card</p>	<p>1.5% cash handling fee</p> <p>When you use your Debit Card to withdraw cash in a foreign currency, or to withdraw cash in pounds outside the UK, Channel Islands and the Isle of Man, Visa will convert the amount into pounds the day the transaction is processed using the Visa Payment Scheme Exchange Rate. We will charge you a non Sterling transaction fee of 2.99% of the amount of the transaction. This is a fee for currency conversion. We will also charge a non Sterling cash fee of £1.50 for each withdrawal.</p> <p>If you ask the cash machine operator/financial service provider to make the conversion, we will not charge you a currency conversion fee but we will charge a foreign cash fee of £1.50 for each withdrawal. The provider of the foreign currency may make a separate charge for conversion.</p> <p>We won't charge a non Sterling cash fee or a foreign cash fee if you:</p> <ul style="list-style-type: none">■ withdraw euro within the EEA or UK; or■ withdraw euro from outside the EEA or UK and the cash machine operator's payment service provider is based in the EEA or UK.
<p>When you use your Debit Card to make a purchase in any transaction (not cash withdrawal, foreign currency or travellers cheque purchase) in a currency that is not the currency of your account, whether you are in the UK, Channel Islands, Isle of Man or abroad</p> <p>Using your Lloyds Bank Corporate Markets plc Debit Card</p>	<p>The amount is converted to the currency of your account on the day it is processed by Visa using the Visa Payment Scheme exchange rate. We will charge you a non Sterling transaction/currency conversion fee of 2.99% of the amount of the transaction.</p>

Tariff for Services – Sending Funds

International Moneymover	No charge for payments made through International Currency Internet Banking (non Sterling accounts), International PhoneBank, in writing, or in branch.*
Correspondent Bank Fee*	
Zone 1 (USA, Canada and Europe)	£12
Zone 2 (Rest of the world)	£20
(Note: For the purposes of the Correspondent Bank Fee, Europe is defined as all EEA countries plus Jersey, Guernsey, Isle of Man, Monaco, San Marino and Switzerland)	
Regular International Moneymover payments by Standing Order	Nil
Electronic Funds Transfer	£25 – “CHAPS” payment fee within the British Isles
Banker’s draft/cheque (Sterling)	£10
Recalling a payment	£20
(Note: We cannot guarantee the cancellation as funds may already have been paid to the beneficiary. There may also be adverse exchange rate movement)	

* When making an International Payment there are two charging methods:

Split Charges: Recipient and Correspondent banks abroad may charge a fee for receiving payments which will be paid by the recipient if you choose to share charges.

Pay all Charges: A Correspondent Bank Fee will be payable for international payments where you choose to pay the charges for the recipient, if you are permitted to do so based upon the destination of the payment and the type of account that you hold. The Correspondent Bank Fee replaces all correspondent bank charges. The recipient bank may still charge its customer a fee but we cannot provide information about such a fee. The amount of the Correspondent Bank Fee depends on the location of the recipient bank.

Tariff for Services – Receiving Funds

Moving money to your Sterling Premier International Account from a UK based current account is free. Paying Sterling cheques from a UK bank into your Sterling Premier International Account is also free (and takes up to 5 working days).

Cheque Collections (The correspondent bank may impose an additional charge based on the value of the cheque which may be deducted from the original amount before we receive the payment)

Up to £100	£5
£100 and above	25p per £100, minimum £15 per cheque, maximum £80 per cheque

Cheque Negotiation

Negotiation to Sterling Account

Up to £100	£5
£100 and above	25p per £100, minimum £15 per cheque, maximum £80 per cheque
For cheques in a foreign currency drawn in a different country (not UK) e.g. US Dollars drawn in France	As above, but minimum £10 per cheque

Negotiation to Currency Account

If the cheque is the same currency as the account	£2 per cheque
If the cheque requires currency conversion	£4 per cheque

Electronic bank transfers from another financial institution

Any amount	Nil
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Note 1: EAR stands for Equivalent Annual Rate. EAR quoted includes the effect of compound interest (charging interest on your interest) and does not take into account any fees if applicable.

Note 2: APR stands for Annual Percentage Rate which represents the total cost of borrowing over a year, including both interest (non-compound) and any fees if applicable on an assumed debit balance of £1,200 over a full 12 month period.

Note 3: The 'Total Charge for Credit' rate is an indicative rate assuming a debit balance of £1,200 over a full 12 month period including interest, the effect of compound interest (charging interest on your interest) on your debt and any fees if applicable.

International Account

(For Accounts Opened After 28 November 2014)

Credit Interest Rates

Sterling International Account

There are no interest rates payable on credit balances at this time.

US Dollar International Account

There are no interest rates payable on credit balances at this time.

Euro International Account

There are no interest rates payable on credit balances at this time.

Note: We calculate interest on a daily basis on cleared credit balances. Where interest is payable, it is paid on the 9th day of each month. All interest rates are variable and subject to change.

Tariff for Account Operation and Debit Cards

Our tariff for some standard services is shown below. Other charges are available on request.

Monthly fee for the International Account: £ Sterling Account – £7.50 US Dollar account – \$10.00 Euro Account – €8.00 Note: No monthly fee will be charged for the first three months, except where the account has been converted from a Premier International Account.	If you are opening more than one International account in the same name(s): The following rules for charging apply for accounts opened in the same name(s) if you haven't told us which account to take the fee from: <ul style="list-style-type: none">■ £ Sterling and US Dollar Accounts – £7.50 fee will be taken from your Sterling account■ £ Sterling and Euro Accounts – £7.50 fee will be taken from your Sterling account.■ US Dollar and Euro Accounts – \$10.00 fee will be taken from your US Dollar account■ £ Sterling, US Dollar and Euro Accounts – £7.50 fee will be taken from your Sterling account■ If you open more than one sole account, only one fee is payable■ If you open more than one joint account in the same names, only one fee is payable■ If you open more than one joint account in different names, then fees are payable on all accounts■ If you open a sole account and a joint account, a fee is payable on both accounts
Debit Cards	On Sterling, US Dollar or Euro Accounts – no charge

Tariff for Account Operation and Debit Cards (continued)

Cash Machine Limit	Sterling Debit Card £800 US Dollar Debit Card \$750 Euro Debit Card €750
Credit Facilities Sterling Account – Arranged Overdraft	How much we lend (if any) is subject to our assessment of your personal circumstances. Overdrafts are also repayable on demand.
Monthly Arranged and Unarranged Overdraft debit interest rate (Sterling Accounts only – see note 1 & 2)	1.23% (EAR 15.80% / APR 22.26%)
Total Charge for Credit (Sterling Accounts only – see note 3)	23.30%
US Dollar and Euro Accounts – Arranged Overdraft	No Arranged Overdraft facilities are available for these accounts
Unarranged Overdrafts on Currency Accounts	Rates change in line with base rates. Please contact us for further information on Unarranged Overdraft charges for these accounts. Annual rate Euro 5.00% + European Central Bank Rate (ECB rate) US Dollar 5.00% + Federal Funds Rate (FED rate)

Note 1: EAR stands for Equivalent Annual Rate. EAR quoted includes the effect of compound interest (charging interest on your interest) and does not take into account any fees if applicable.

Note 2: APR stands for Annual Percentage Rate which represents the total cost of borrowing over a year, including both interest (non-compound) and any fees if applicable on an assumed debit balance of £1,200 over a full 12 month period.

Note 3: The 'Total Charge for Credit' rate is an indicative rate assuming a debit balance of £1,200 over a full 12 month period including interest, the effect of compound interest (charging interest on your interest) on your debt and any fees if applicable.

Tariff for Account Operation and Debit Cards (continued)

Supplying copies of previous bank statements	Free
When you withdraw Sterling using your Sterling Debit Card in the UK, Channel Islands or Isle of Man (whether at a cash machine or over the counter)	
Using your Debit Card at a Lloyds Bank Cashpoint® machine or branch in the UK, Channel Islands or Isle of Man	Free
Using your Debit Card at a non-Lloyds Bank Cashpoint® machine or non Lloyds Bank branch in the UK, Channel Islands or Isle of Man	Lloyds Bank Corporate Markets plc does not make a charge but the owner of the machine may. If so, the machine will show you the amount and tell you that it will be taken from your account when you withdraw the cash.
When you use your Debit Card to purchase foreign currency in the UK, Channel Islands or Isle of Man	
From Lloyds Bank branches	No handling charge.
From any other banks, travel agents, bureaux de change and outlets displaying the Visa sign	Lloyds Bank Corporate Markets plc does not make a charge but the provider of foreign currency may make a charge.

Tariff for Account Operation and Debit Cards (continued)

<p>When you withdraw any currency using your US Dollar or Euro Debit Card (whether at a cash machine or over the counter)</p> <p>When you withdraw cash in a currency other than Sterling using your Sterling Debit Card, or withdraw Sterling outside the UK, Channel Islands and Isle of Man (at a cash machine or over the counter)</p> <p>Using your Lloyds Bank Corporate Markets plc Debit Card</p>	<p>1.5% cash handling fee</p> <p>When you use your Debit Card to withdraw cash in a foreign currency, or to withdraw cash in pounds outside the UK, Channel Islands and the Isle of Man, Visa will convert the amount into pounds the day the transaction is processed using the Visa Payment Scheme Exchange Rate. We will charge you a non Sterling transaction fee of 2.99% of the amount of the transaction. This is a fee for currency conversion. We will also charge a non Sterling cash fee of £1.50 for each withdrawal.</p> <p>If you ask the cash machine operator/financial service provider to make the conversion, we will not charge you a currency conversion fee but we will charge a foreign cash fee of £1.50 for each withdrawal. The provider of the foreign currency may make a separate charge for conversion.</p> <p>We won't charge a non Sterling cash fee or a foreign cash fee if you:</p> <ul style="list-style-type: none">■ withdraw euro within the EEA or UK; or■ withdraw euro from outside the EEA or UK and the cash machine operator's payment service provider is based in the EEA or UK.
<p>When you use your Debit Card to make a purchase in any transaction (not cash withdrawal, foreign currency or travellers cheque purchase) in a currency that is not the currency of your account, whether you are in the UK, Channel Islands, Isle of Man or abroad</p> <p>Using your Lloyds Bank Corporate Markets plc Debit Card</p>	<p>The amount is converted to the currency of your account on the day it is processed by Visa using the Visa Payment Scheme exchange rate. We will charge you a non Sterling transaction/currency conversion fee of 2.99% of the amount of the transaction.</p>

Tariff for Services – Sending Funds

International Moneymover	No charge for payments made through International Currency Internet Banking (non Sterling accounts), International PhoneBank, in writing, or in branch.*
Correspondent Bank Fee*	
Zone 1 (USA, Canada and Europe)	£12
Zone 2 (Rest of the world)	£20
(Note: For the purposes of the Correspondent Bank Fee, Europe is defined as all EEA countries plus Jersey, Guernsey, Isle of Man, Monaco, San Marino and Switzerland)	
Regular International Moneymover payments by Standing Order	Nil
Electronic Funds Transfer	£25 – “CHAPS” payment fee within the British Isles
Banker’s draft/cheque (Sterling)	£10
Recalling a payment	£20
(Note: We cannot guarantee the cancellation as funds may already have been paid to the beneficiary. There may also be adverse exchange rate movement)	

* When making an International Payment there are two charging methods:

Split Charges: Recipient and Correspondent banks abroad may charge a fee for receiving payments which will be paid by the recipient if you choose to share charges.

Pay all Charges: A Correspondent Bank Fee will be payable for international payments where you choose to pay the charges for the recipient, if you are permitted to do so based upon the destination of the payment and the type of account that you hold. The Correspondent Bank Fee replaces all correspondent bank charges. The recipient bank may still charge its customer a fee but we cannot provide information about such a fee. The amount of the Correspondent Bank Fee depends on the location of the recipient bank.

Tariff for Services – Receiving Funds

Moving money to your Sterling Premier International Account from a UK based current account is free. Paying Sterling cheques from a UK bank into your Sterling Premier International Account is also free (and takes up to 5 working days).

Cheque Collections (The correspondent bank may impose an additional charge based on the value of the cheque which may be deducted from the original amount before we receive the payment)

Up to £100	£5
£100 and above	25p per £100, minimum £15 per cheque, maximum £80 per cheque

Cheque Negotiation

Negotiation to Sterling Account

Up to £100	£5
£100 and above	25p per £100, minimum £15 per cheque, maximum £80 per cheque
For cheques in a foreign currency drawn in a different country (not UK) e.g. US Dollars drawn in France	As above, but minimum £10 per cheque

Negotiation to Currency Account

If the cheque is the same currency as the account	£2 per cheque
If the cheque requires currency conversion	£4 per cheque

Electronic bank transfers from another financial institution

Any amount	Nil
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International Savings Accounts

International Instant Saver Account

Sterling International Instant Saver

These rates apply to accounts opened from 25 November 2024.
Interest is paid monthly.

Tier	Gross rate %	AER %
£1+	0.00	0.00
£10,000+	2.00	2.02
£25,000+	2.50	2.53
£50,000+	2.75	2.78
£500,000+	3.25	3.30

US Dollar International Instant Saver

These rates apply to accounts opened from 6 January 2025.
Interest is paid monthly.

Tier	Gross rate %	AER %
\$1+	0.00	0.00
\$10,000+	1.50	1.51
\$25,000+	2.00	2.02
\$50,000+	2.00	2.02
\$500,000+	2.75	2.78

Euro International Instant Saver

These rates apply to all deposit balances from 16 December 2024.
Interest is paid monthly.

Tier	Gross rate %	AER %
€1+	0.00	0.00
€10,000+	0.50	0.50
€25,000+	0.75	0.75
€50,000+	1.25	1.26
€500,000+	1.75	1.76

Fixed Term Deposit

Interest rate is fixed and interest is paid at the end of the term. The Account Conditions outline the withdrawal conditions.

Sterling (GBP) Fixed Term Deposit. (Minimum £10,000)

These rates apply to new accounts opened from 16 December 2024.			
Tier	Gross Rate %/AER		
	6 month	1 year	2 year
£10,000+	1.95	3.10	2.65
£50,000+	4.00	4.00	3.10

US Dollar (USD) Fixed Term Deposit. (Minimum \$10,000)

These rates apply to new accounts opened from 16 December 2024.			
Tier	Gross Rate %/AER		
	6 month	1 year	2 year
\$10,000+	2.65	3.00	3.00
\$50,000+	3.75	3.75	3.00

Euro Fixed Term Deposit. (Minimum €10,000)

These rates apply to new accounts opened from 28 October 2024.			
Tier	Gross Rate %/AER		
	6 month	1 year	2 year
€10,000+	0.60	0.90	1.25
€50,000+	1.50	1.75	1.50

Money Market Call (GBP)

Interest is paid monthly and is variable.
These rates apply to all deposit balances from 8 July 2024.

Tier	Gross Rate %	AER %
£1+	0.25	0.25

Money Market Call (USD)

Interest is paid monthly and is variable.
These rates apply to all deposit balances from 8 July 2024.

Tier	Gross Rate %	AER %
\$1+	0.00	0.00
\$10,000+	0.25	0.25

Money Market Call (EUR)

Interest is paid monthly and is variable.
These rates apply to all accounts from 5 March 2017.

Tier	Gross Rate %	AER %
€1+	0.01	0.01

Call Account – Monthly Interest (GBP)

Interest is paid monthly and is variable.
These rates apply to all deposit balances from 8 July 2024.

Tier	Gross Rate %	AER %
£1+	0.25	0.25

Call Account – Monthly Interest (USD)

Interest is paid monthly and is variable.
These rates apply to all deposit balances from 8 July 2024.

Tier	Gross Rate %	AER %
\$1+	0.00	0.00
\$10,000+	0.25	0.25

Call Account – Half Yearly Interest (USD)

Interest is paid half yearly and is variable.
These rates apply to all deposit balances from 8 July 2024.

Tier	Gross Rate %	AER %
\$1+	0.00	0.00
\$10,000+	0.25	0.25

Call Account – Half Yearly Interest (EUR)

Interest is paid half yearly and is variable.
These rates apply to all accounts from 5 March 2018.

Tier	Gross Rate %	AER %
€1+	0.01	0.01

Call accounts are also available in other currencies, for further information contact us.

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.

Please go to lloydsbank.com/international

Lloyds Bank Corporate Markets plc is authorised and regulated in the UK as the non-ring fenced bank of the Lloyds Banking Group. The Jersey, Guernsey and Isle of Man branches of Lloyds Bank Corporate Markets plc are each separately licensed as regulated deposit-takers in their respective jurisdictions.

Lloyds Bank Corporate Markets plc is independent from Lloyds Bank plc, which is authorised and regulated in the UK as the ring fenced bank of the Lloyds Banking Group. For more information on ring-fencing visit international.lloydsbank.com/ringfencing

Important Information

To ensure security for our customers and staff and to help maintain service quality, some calls may be recorded and monitored. Call costs may vary depending on your service provider.

Lloyds Bank Corporate Markets plc. Registered Office and principal place of business: 25 Gresham Street, London EC2V 7HN. Incorporated in England and Wales, Company No. 10399850. Lloyds Bank Corporate Markets plc in the UK is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration number 763256. Authorisation can be checked on the Financial Services Register at www.fca.org.uk

Services provided by the Jersey, Guernsey and Isle of Man branches of Lloyds Bank Corporate Markets plc will be subject to the regulatory regime applicable in their respective jurisdiction, which will differ in some or all respects from that of the UK.

The Jersey branch of Lloyds Bank Corporate Markets plc, principal place of business: 9 Broad Street, St Helier Jersey JE2 3RR is licensed by the Jersey Financial Services Commission to carry on deposit-taking business under the Banking Business (Jersey) Law, 1991 and general insurance mediation business under the Financial Services (Jersey) Law, 1998 and has also notified the Jersey Financial Services Commission that it carries on money service business. Lloyds Bank Corporate Markets plc, Jersey branch, subscribes to the Jersey Code of Practice for Consumer Lending.

The Guernsey Branch of Lloyds Bank Corporate Markets plc, principal place of business: 1 Smith Street, St. Peter Port, Guernsey GY1 2JN is licensed by the Guernsey Financial Services Commission to carry on a deposit-taking business under the Banking Supervision (Bailiwick of Guernsey), Law, 2020, as an insurance intermediary under the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey), Law, 2002, (as amended); to undertake credit business under the Lending, Credit and Finance (Bailiwick of Guernsey), Law, 2022, Part II; and is also registered with the Guernsey Financial Services Commission as a money service provider.

The Isle of Man branch of Lloyds Bank Corporate Markets plc, principal place of business: Villiers House, 2 Victoria Street, Douglas, Isle of Man IM1 2LN is licensed by the Isle of Man Financial Services Authority to conduct deposit-taking and is also registered as an insurance intermediary in respect of general business.

Lloyds Bank International and Lloyds Bank International Private Banking are the registered business names of Lloyds Bank Corporate Markets plc in Jersey and the Isle of Man.

Information correct as of 6 January 2025.



LLOYDS BANK

LLOYDS BANK INTERNATIONAL

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