
ACCOUNT CONDITIONS

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

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



LLOYDS BANK

This booklet contains the Account Conditions which apply to the range of Current and Savings Accounts we currently offer to our personal customers from international offices in the Channel Islands, Isle of Man and Gibraltar.

You should read carefully the conditions for the accounts which you are opening and/or which you already hold.

If your account is with Lloyds Bank International Limited, the relevant Account Conditions should be read in conjunction with the Lloyds Bank International Limited 'Customer Relationship Agreement' booklet.

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Lloyds Bank International Limited and/or Lloyds Bank (Gibraltar) Limited

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Section A – Accounts available to customers of Lloyds Bank International Limited and/or Lloyds Bank (Gibraltar) Limited

Premier International Account and International Account Conditions

The Terms and Conditions below refer to linked products. In certain circumstances (which are outlined below), a Premier International Account may be converted into an International Account and an International Account may be converted into a Premier International Account. The two products have different eligibility criteria and benefits which apply to each of them. You should read both sets of Terms and Conditions and note, in particular, Section 4 in each case which refers to the conversion procedure, the implications for your account, and the services which we provide to you.

Premier International Account Conditions

These Conditions apply for accounts open after 28 November 2014.

About us

If your Account is held in the Island of Jersey, the Bailiwick of Guernsey or the Isle of Man, your Agreement is with Lloyds Bank International Limited, which is incorporated in Jersey with company No. 4029 and has its Registered Office at PO Box 160, 25 New Street, St. Helier, Jersey JE4 8RG. The principal place of business of Lloyds Bank International Limited in the Isle of Man is at Peveril Buildings, Peveril Square, Douglas, Isle of Man IM99 1JJ.

Please note any new Lloyds Bank International Limited Accounts will be opened at our Isle of Man branch only.

If your Account is held in Gibraltar, your Agreement is with Lloyds Bank (Gibraltar) Limited. Registered Office: Royal Ocean Plaza, Ocean Village, Gibraltar GX11 1AA. Registered in Gibraltar, No. 99982.

These contact details are also set out at Appendix 2 of the relevant 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 relevant Customer Relationship Agreement (referred to collectively as the "Agreement"), govern the relationship between us and you.

If your Account is held with Lloyds Bank International Limited, you should read these Account Conditions alongside the Lloyds Bank International Limited Customer Relationship Agreement. In the event of any conflict between these Account Conditions and the Lloyds Bank International Limited Customer Relationship Agreement, these Account Conditions will apply.

If your Account is held with Lloyds Bank (Gibraltar) Limited you should read these Account Conditions alongside the Lloyds Bank (Gibraltar) Limited Customer Relationship Agreement. In the event of any conflict between these Account Conditions and the Lloyds Bank (Gibraltar) Limited Customer Relationship Agreement, these Account Conditions will apply. In the case of any conflict between these Account Conditions and Gibraltar law and regulations, Gibraltar law and regulations shall prevail.

Section 1 – definitions

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

Account: means each

- Sterling Premier International Account ("Sterling Account") held with Lloyds Bank International Limited in the Island of Jersey, the Bailiwick of Guernsey or the Isle of Man. The Sterling Account is a Group A Account as detailed in the Table of Accounts in the Lloyds Bank International Limited Customer Relationship Agreement only.
- US Dollar Premier International Account ("US Dollar Account") held with either Lloyds Bank International Limited in the Island of Jersey, the Bailiwick of Guernsey or the Isle of Man or with Lloyds Bank (Gibraltar) Limited if your Account is held in Gibraltar, as indicated in your Application Form.
- Euro Premier International Account ("Euro Account") held with either Lloyds Bank International Limited in the Island of Jersey, the Bailiwick of Guernsey or the Isle of Man or with Lloyds Bank (Gibraltar) Limited if your Account is held in Gibraltar, as indicated in your Application Form.

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

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 referred to as the Lloyds Bank International Limited Customer Relationship Agreement or the Lloyds Bank (Gibraltar) Limited Customer Relationship Agreement, as applicable, copies of which are 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 Limited if you have a Sterling Account, a Euro Account or US Dollar Account in the Island of Jersey, the Bailiwick of Guernsey or the Isle of Man and Lloyds Bank (Gibraltar) Limited if you have a Euro Account or US Dollar Account in Gibraltar.

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

Section 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 relevant Customer Relationship Agreement.
- 2.5 We will undertake reviews regularly and if you do not satisfy the eligibility

criteria for the Account at any time, we reserve the right to:

- 2.5.1 refuse to open the Account; or
- 2.5.2 if the Account is already opened and to the extent that you meet the eligibility criteria for the International Account, convert your Account into an International Account upon not less than two months' notice to you (see Section 4 below); or
- 2.5.3 close the Account, in accordance with the relevant Customer Relationship Agreement.

Section 3 – The Account

3.1 Currency, funding and charges

- 3.1.1 The Account will be denominated in a single currency of your choice of Sterling (Accounts with Lloyds Bank International Limited only), US Dollars, or Euros. In accordance with the eligibility criteria applicable to your Account, minimum funding requirements in the selected currency may be specified. If you fail to meet the funding requirements notified to you within the time provided this will be regarded by us as a serious breach of this Agreement entitling us to exercise our rights under clause 2.5 above.
- 3.1.2 Provided that you continue to satisfy the eligibility criteria applicable to the Account from time to time, no monthly fee shall be 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/or payments. By making a deposit or withdrawal or instructing us to make a transfer 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, visit our website or contact your relationship manager if you have one. Any changes to our fees will be notified to you in accordance with the relevant Customer Relationship Agreement.

3.2 Deposits, payments, transfers and withdrawals

- 3.2.1 If you have a US Dollar or Euro Account:
 - 3.2.1.1 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 relevant Customer Relationship Agreement.
 - 3.2.1.2 Deposits cannot be made in cash.
 - 3.2.1.3 You may set up a standing order, but not a Direct Debit. Cash withdrawals are only permitted from cash machines.
 - 3.2.1.4 Provided you have sufficient funds in your Account, and subject to condition 3.2.1.3, 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.
 - 3.2.1.5 Your payment or transfer request may be made 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 relevant Customer Relationship Agreement, or through your relationship manager if you have one.
- 3.2.2 If you have a Sterling Account, 3.2.1 above applies except:
 - 3.2.2.1 you may also make a deposit, withdrawal, transfer or payment (including in cash) at a Lloyds Bank International Limited or Lloyds Bank plc branch; and
 - 3.2.2.2 Direct Debits are available.

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 interest monthly on the 9th day of each month.
- 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 rate guide for this Account, contact us or visit our website.

3.4 Overdrafts

- 3.4.1 We may agree to provide you with an overdraft on a Sterling Account. Further details of overdrafts, including Planned Overdrafts and Unplanned Overdrafts, are set out in the Lloyds Bank International Limited Customer Relationship Agreement and the Lloyds Bank (Gibraltar) 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 The charges and the amount of interest you have to pay for an overdraft depend on whether it is a Planned Overdraft or an Unplanned Overdraft.
- 3.4.3 When your Sterling 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, but we will ignore any Unplanned Overdrafts which are repaid by the end of that day when our accounting systems are updated (this is not usually before 8pm). 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).
- 3.4.4 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 day of each month from the Account. If the interest payment date is not a Working Day, interest will be debited on the next Working Day.

Section 4 – Conversion to the International Account

- 4.1 If your Account is converted into an International Account in accordance with 2.5.2 above ("Conversion"), your Account number and Sort Code will remain the same after Conversion.
- 4.2 In the event that your Account is converted into an International Account, it shall, from such point and subject to any subsequent reversion to a Premier International Account in a case where the relevant eligibility criteria are once again met, be governed by the International Account Conditions which are contained in this Account Conditions booklet.
- 4.3 In the event of Conversion we will set out in the notice that we send to you details of the eligibility criteria and benefits applicable to your International Account.

Section 5 – Ancillary Services

- 5.1 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.

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.
- 5.2 If insurance is included with your Account, any money we receive from you or from the insurer in relation to such insurance will be held by us in our capacity as a bank regulated by the Jersey Financial Services Commission and licensed by the Isle of Man Financial Supervision Commission to conduct deposit taking and investment business, as applicable, and not on trust for you.

International Account Conditions

These Conditions apply for accounts open after 28 November 2014.

About us

If your Account is held in the Island of Jersey, the Bailiwick of Guernsey or the Isle of Man, your Agreement is with Lloyds Bank International Limited, which is incorporated in Jersey with company No. 4029 and has its Registered Office at PO Box 160, 25 New Street, St. Helier, Jersey JE4 8RG. The principal place of business of Lloyds Bank International Limited in the Isle of Man is at Peveril Buildings, Peveril Square, Douglas, Isle of Man IM99 1JJ.

Please note any new Lloyds Bank International Limited Accounts will be opened at our Isle of Man branch only.

If your Account is held in Gibraltar, your Agreement is with Lloyds Bank (Gibraltar) Limited. Registered Office: Royal Ocean Plaza, Ocean Village, Gibraltar GX11 1AA. Registered in Gibraltar, No. 99982.

These contact details are also set out at Appendix 2 of the relevant 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 relevant Customer Relationship Agreement (referred to collectively as the "Agreement"), govern the relationship between us and you.

If your account is held with Lloyds Bank International Limited you should read these Account Conditions alongside the Lloyds Bank International Limited Customer Relationship Agreement. In the event of any conflict between these Account Conditions and the Lloyds Bank International Limited Customer Relationship Agreement, these Account Conditions will apply.

If your account is held with Lloyds Bank (Gibraltar) Limited you should read these Account Conditions alongside the Lloyds Bank (Gibraltar) Limited Customer Relationship Agreement. In the event of any conflict between these Account Conditions and the Lloyds Bank (Gibraltar) Limited Customer Relationship Agreement, these Account Conditions will apply. In the case of any conflict between these Account Conditions and Gibraltar law and regulations, Gibraltar law and regulations shall prevail.

Section 1 – Definitions

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

Account: means each

- Sterling International Account ("Sterling Account") held with Lloyds Bank International Limited in the Island of Jersey, the Bailiwick of Guernsey or the Isle of Man. The Sterling Account is a Group A Account as detailed in the Table of Accounts in the Lloyds Bank International Limited Customer Relationship Agreement only.
- US Dollar International Account ("US Dollar Account") held with either Lloyds Bank International Limited in the Island of Jersey, the Bailiwick of Guernsey or the Isle of Man or with Lloyds Bank (Gibraltar) Limited if your account is held in Gibraltar, as indicated in your Application Form.
- Euro International Account ("Euro Account") held with either Lloyds Bank International Limited in the Island of Jersey, the Bailiwick of Guernsey or the Isle of Man or with Lloyds Bank (Gibraltar) Limited if your account is held in Gibraltar, as indicated in your Application Form.

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

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 referred to as the Lloyds Bank International Limited Customer Relationship Agreement, or the Lloyds Bank (Gibraltar) Limited Customer Relationship Agreement, as applicable, copies of which are 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 Limited if you have a Sterling Account, a Euro Account or US Dollar Account in the Island of Jersey, the Bailiwick of Guernsey or the Isle of Man and Lloyds Bank (Gibraltar) Limited if you have a Euro Account or US Dollar Account in Gibraltar.

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

Section 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 relevant 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 relevant Customer Relationship Agreement.

Section 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 Sterling (Accounts with Lloyds Bank International Limited only), US Dollars, or Euros. In accordance with the eligibility criteria applicable to your Account, minimum funding requirements in the selected currency may be specified. If you fail to deposit funds at the levels and within the timescales notified to you this will be regarded by us as a serious breach of this Agreement entitling us to exercise our rights under clause 2.5 above.
- 3.1.2 A monthly fee applies to the Account which, if applicable, will be debited 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 your account has been converted from a Premier International Account (See Section 4 below), we will debit the fee on the 9th day of the succeeding month after your account is converted. 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 relevant 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 Where, at any time, 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 below). 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 which are available upon request and shall be included in any such notification provided to you).
- 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 which apply. For information on our standard fees please see our banking charges guide, 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 relevant Customer Relationship Agreement.

3.2 Deposits, payments, transfers and withdrawals

- 3.2.1 If you have a US Dollar or Euro Account:
- 3.2.1.1 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 relevant Customer Relationship Agreement.

- 3.2.1.2 Deposits cannot be made in cash.
- 3.2.1.3 You may set up a standing order, but not a Direct Debit. Cash withdrawals are only permitted from cash machines.
- 3.2.1.4 Provided you have sufficient funds in your Account, and subject to condition 3.2.1.3, 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.
- 3.2.1.5 Your payment or transfer 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 relevant Customer Relationship Agreement, or through your relationship manager if you have one.
- 3.2.2 If you have a Sterling Account, 3.2.1 above applies except:
- 3.2.2.1 you may also make a deposit, withdrawal, transfer or payment (including in cash) at a Lloyds Bank International Limited or Lloyds Bank plc branch; and
- 3.2.2.2 Direct Debits are available.

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 interest monthly on the 9th day of each month.
- 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 rate guide for this Account, contact us, or visit our website.

3.4 Overdrafts

- 3.4.1 We may agree to provide you with an overdraft on a Sterling Account. Further details of overdrafts, including Planned Overdrafts and Unplanned Overdrafts, are set out in the Lloyds Bank International Limited Customer Relationship Agreement and the Lloyds Bank (Gibraltar) 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 The charges and the amount of interest you have to pay for an overdraft depends on whether it is a Planned Overdraft or an Unplanned Overdraft.
- 3.4.3 When your Sterling 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, but we will ignore any Unplanned Overdrafts which are repaid by the end of that day when our accounting systems are updated (this is not usually before 8pm). 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).
- 3.4.4 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 day of each month from the Account. If the interest payment date is not a Working Day, interest will be debited on the next Working Day.

Section 4 – Conversion to the Premier International Account

- 4.1 Where we agree that 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 following Conversion from an International Account are set out in the separate Terms and Conditions applicable to the Premier International Account which is contained in this Account Conditions booklet.
- 4.3 In the event of Conversion we will set out in the notice that we send to you details of the eligibility criteria and benefits applicable to your Premier International Account.
- 4.4 If your Account is converted into a Premier International Account your Account number and Sort Code will remain the same after Conversion.

Section 5 – Ancillary Services

- 5.1 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.

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.
- 5.2 If insurance is included with your Account, any money we receive from you or from the insurer in relation to such insurance will be held by us in our capacity as a bank regulated by the Jersey Financial Services Commission and licensed by the Isle of Man Financial Supervision Commission to conduct deposit taking and investment business, as applicable, and not on trust for you.

International Bonus Saver Account Conditions

These conditions apply from 4 August 2014.

About us

If your Account is held in the Island of Jersey, the Bailiwick of Guernsey or the Isle of Man, your agreement is with Lloyds Bank International Limited. Registered Office. PO Box 160, 25 New Street, St. Helier, Jersey JE4 8RG. Registered in Jersey No. 4029.

If your Account is held in Gibraltar, your agreement is with Lloyds Bank (Gibraltar) Limited. Registered Office: Royal Ocean Plaza, Ocean Village, Gibraltar GX11 1AA. Registered in Gibraltar, number No.99982.

These contact details are also set out at Appendix 2 of the relevant 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 relevant Customer Relationship Agreement (referred to collectively as the "Agreement"), govern the relationship between us and you.

If your account is held with Lloyds Bank International Limited you should read these Account Conditions alongside the Lloyds Bank International Limited Customer Relationship Agreement. In the event of any conflict between these Account Conditions and the Lloyds Bank International Limited Customer Relationship Agreement, these Account Conditions will apply.

If your account is held with Lloyds Bank (Gibraltar) Limited you should read these Account Conditions alongside the Lloyds Bank (Gibraltar) Limited Customer Relationship Agreement. In the event of any conflict between these Account Conditions and the Lloyds Bank (Gibraltar) Limited Customer Relationship Agreement, these Account Conditions will apply. In the case of any conflict between these Account Conditions and Gibraltar law and regulations, Gibraltar law and regulations shall prevail.

Section 1 – Definitions

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

Account: means each

- International Bonus Saver Account, held with Lloyds Bank International Limited in the Island of Jersey, the Bailiwick of Guernsey or the Isle of Man, as indicated in your Application form. The Account is a Group B Account as detailed in the Table of Accounts in the Lloyds Bank International Limited Customer Relationship Agreement.
- International Bonus Saver Account, held with Lloyds Bank (Gibraltar) Limited in Gibraltar, as indicated in your Application Form. The Account is a Group B Account as detailed in the Table of Accounts in the Lloyds Bank (Gibraltar) 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.

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 denominated in any other currency, such amount as we advise you when you enquire about or apply for the Account.

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

We/Us: means Lloyds Bank International Limited if you have an Account in the Island of Jersey, the Bailiwick of Guernsey or the Isle of Man and Lloyds Bank (Gibraltar) Limited if you have an Account in Gibraltar.

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

Section 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 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 relevant 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 relevant Customer Relationship Agreement.

Section 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 Sterling, US Dollars, Euros or any other currency available at the time you apply for the Account, as confirmed to you in your welcome letter.
- 3.1.2 The Account requires you to make an initial deposit of at least the Minimum Opening Balance, and not more than the Maximum Balance, upon opening.
- 3.1.3 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 for your Account and for other charges please contact us, visit our Website or contact your relationship manager if you have one. Any changes to our fees will be notified to you in accordance with the relevant Customer Relationship Agreement.

3.2 Deposits, payments, transfers and withdrawals

- 3.2.1 Subject to condition 3.2.6, 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 relevant Customer Relationship Agreement.
- 3.2.2 Deposits cannot be made in cash.
- 3.2.3 Cash withdrawals, Direct Debits, standing orders and bill payments from the Account are not available.
- 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), by writing to us at the Lloyds Bank International Limited Isle of Man branch at the address specified in the relevant Customer Relationship Agreement, or through your relationship manager if you have one.

- 3.2.6 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

- 3.3.1 You will 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. '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 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 standard variable rate may vary depending on the credit balance of your Account.
- 3.3.4 If the credit balance of your Account falls below the Minimum Opening Balance at any time you will earn interest at a lower standard variable rate. However, this will not affect the bonus rate during the Initial Term. Your Account will start to earn interest at a higher standard variable rate again if the credit balance reaches or exceeds the Minimum Opening Balance.
- 3.3.5 Where 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, interest will be paid on the next Working Day.
- 3.3.6 We will credit any interest payable by us to your Account.
- 3.3.7 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 from 4 August 2014.

About us

If your Account is held in the Island of Jersey, the Bailiwick of Guernsey or the Isle of Man, your agreement is with Lloyds Bank International Limited. Registered Office: PO Box 160, 25 New Street, St. Helier, Jersey JE4 8RG. Registered in Jersey No. 4029.

If your Account is held in Gibraltar, your agreement is with Lloyds Bank (Gibraltar) Limited. Registered Office: Royal Ocean Plaza, Ocean Village, Gibraltar GX11 1AA. Registered in Gibraltar, No. 99982.

These contact details are also set out at Appendix 2 of the relevant 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 relevant Customer Relationship Agreement and the Confirmation we will send to you (referred to collectively as the "Agreement"), govern the relationship between us and you.

If your account is held with Lloyds Bank International Limited you should read these Account Conditions alongside the Lloyds Bank International Limited Customer Relationship Agreement. In the event of any conflict between these Account Conditions and the Lloyds Bank International Customer Relationship Agreement, these Account Conditions will apply.

If your account is held with Lloyds Bank (Gibraltar) Limited you should read these Account Conditions alongside the Lloyds Bank (Gibraltar) Limited Customer Relationship Agreement. In the event of any conflict between these Account Conditions and the Lloyds Bank (Gibraltar) Limited Customer Relationship Agreement, these Account Conditions will apply. In the case of any conflict between these Account Conditions and Gibraltar law and regulations, Gibraltar law and regulations shall prevail.

Section 1 – Definitions

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

Account: means each

- Fixed Term Deposit held with Lloyds Bank International Limited in the Island of Jersey, the Bailiwick of Guernsey or the Isle of Man, as indicated in the Confirmation. This Account is a Group B Account as detailed in the Table of Accounts in the Lloyds Bank International Limited Customer Relationship Agreement.
- Fixed Term Deposit held with Lloyds Bank (Gibraltar) Limited in Gibraltar as indicated in the Confirmation. This Account is a Group B Account as detailed in the Table of Accounts in the Lloyds Bank (Gibraltar) 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 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 relevant 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 Limited if you have an Account in the Island of Jersey, the Bailiwick of Guernsey or the Isle of Man and Lloyds Bank (Gibraltar) Limited if you have an Account in Gibraltar.

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

Section 2 – Eligibility criteria

- 2.1 You must, at all times for which the Account is open, maintain the Servicing Account.
- 2.2 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.
- 2.3 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.
- 2.4 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.
- 2.5 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 relevant Customer Relationship Agreement.
- 2.6 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 relevant Customer Relationship Agreement.

Section 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 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.
- 3.1.2 The Account requires you to pay the Initial Deposit into the Servicing Account. Deposits cannot be made in cash. Deposits in to 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.
- 3.1.3 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.
- 3.1.4 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, visit our Website or contact your relationship manager if you have one. Any changes to our fees will be notified to you in accordance with the relevant 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 for Accounts with Lloyds Bank International Limited and Gibraltar time for Accounts with Lloyds Bank (Gibraltar) Limited) 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 for Accounts with Lloyds Bank International Limited and Gibraltar time for Accounts with Lloyds Bank (Gibraltar) Limited) 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

These conditions apply from 4 August 2014.

About us

If your Account is held in the Island of Jersey, the Bailiwick of Guernsey or the Isle of Man, your agreement is with Lloyds Bank International Limited. Registered Office: PO Box 160, 25 New Street, St. Helier, Jersey JE4 8RG. Registered in Jersey No. 4029.

If your Account is held in Gibraltar, your agreement is with Lloyds Bank (Gibraltar) Limited. Registered Office: Royal Ocean Plaza, Ocean Village, Gibraltar GX11 1AA. Registered in Gibraltar, No. 99982.

These contact details are also set out at Appendix 2 of the relevant 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 relevant Customer Relationship Agreement (referred to collectively as the "Agreement"), govern the relationship between us and you.

If your account is held with Lloyds Bank International Limited you should read these Account Conditions alongside the Lloyds Bank International Limited Customer Relationship Agreement. In the event of any conflict between these Account Conditions and the Lloyds Bank International Limited Customer Relationship Agreement, these Account Conditions will apply.

If your account is held with Lloyds Bank (Gibraltar) Limited you should read these Account Conditions alongside the Lloyds Bank (Gibraltar) Limited Customer Relationship Agreement. In the event of any conflict between these Account Conditions and the Lloyds Bank (Gibraltar) Limited Customer Relationship Agreement, these Account Conditions will apply. In the case of any conflict between these Account Conditions and Gibraltar law and regulations, Gibraltar law and regulations shall prevail.

Section 1 – Definitions

1.1 Definitions

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

Account: means each

- Money Market Call Account in Sterling, US Dollars or Euros held with Lloyds Bank International Limited in the Island of Jersey, the Bailiwick of Guernsey or the Isle of Man, as indicated in your Application Form. The Account is a Group B Account as detailed in the Table of Accounts in the Lloyds Bank International Limited Customer Relationship Agreement.
- Money Market Call Account in Sterling, US Dollars or Euros held with Lloyds Bank (Gibraltar) Limited in Gibraltar, as indicated in your Application Form. The Account is a Group B Account as detailed in the Table of Accounts in the Lloyds Bank (Gibraltar) Limited Customer Relationship Agreement.
- Call Account in a currency other than Sterling, US Dollars or Euros held with Lloyds Bank International Limited in the Island of Jersey, the Bailiwick of Guernsey or the Isle of Man, as indicated in your Application Form. The Account is a Group B Account as detailed in the Table of Accounts in the Lloyds Bank International Limited Customer Relationship Agreement.
- Call Account in a currency other than Sterling, US Dollars or Euros held with Lloyds Bank (Gibraltar) Limited in Gibraltar, as indicated in your Application Form. The Account is a Group B Account as detailed in the Table of Accounts in the Lloyds Bank (Gibraltar) 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.

Minimum Opening 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 apply for the Account.

We/Us: means Lloyds Bank International Limited if you have an Account in the Island of Jersey, the Bailiwick of Guernsey or the Isle of Man and Lloyds Bank (Gibraltar) Limited if you have an Account in Gibraltar.

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

Section 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 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 relevant 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 relevant Customer Relationship Agreement.

Section 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 Sterling, US Dollars, Euros or any other currency available at the time you apply for the Account, as confirmed to you in your welcome letter.
- 3.1.2 The Account requires you to make an initial deposit of at least the Minimum Opening Balance, upon opening the Account.
- 3.1.3 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, visit our Website or contact your relationship manager if you have one. Any changes to our fees will be notified to you in accordance with the relevant 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 relevant Customer Relationship Agreement.
- 3.2.2 Deposits cannot be made in cash.
- 3.2.3 Cash withdrawals, Direct Debits, standing orders and bill payments from the Account are not available.
- 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 relevant Customer Relationship Agreement.

3.3 Interest

- 3.3.1 You will begin to earn interest on your Account from the date we receive 'cleared funds', into the 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 Interest will be paid on credit balances at the variable rate for the Account. 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 by us
 - 3.3.3.1 for Accounts in Sterling, US Dollar and Euro Accounts we will pay interest monthly on the 9th of each month; and/or
 - 3.3.3.2 for Accounts in any other currency we will pay interest 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, interest will be paid 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 any interest 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.

Section B – Accounts available to customers of Lloyds Bank International Limited only

International Regular Saver Account Conditions

These conditions apply from 4 August 2014.

PART A

About us

Lloyds Bank International Limited. Registered Office: PO Box 160, 25 New Street, St. Helier, Jersey JE4 8RG. Registered in Jersey No. 4029. **Please note any new accounts will be opened in the Isle of Man only, unless otherwise agreed.**

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. In the event of any conflict between these Account Conditions and the Customer Relationship Agreement, these Account Conditions will apply.

Please note that at the end of the Initial Term your Account will automatically convert to the International Instant Access Savings Account, governed by the International Instant Access Savings Account Conditions (as shown in the accompanying Part B).

Section 1 – Definitions

1.1 Definitions

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

Account: each International Regular Saver Account held with us, during the Initial Term in the Island of Jersey, the Bailiwick of Guernsey or the Isle of Man as indicated on your Application Form. This Account is a Group A 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.

Account Opening Date: the date on which we allocate an account number to your Account, as confirmed in your welcome letter.

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

Conversion: has the meaning described in condition 4.

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 Term: the period starting on the Account Opening Date and ending on the expiry of 12 Months plus, where applicable, any Incomplete Month (as defined in the definition on Month set out below).

International Instant Access Savings Account: the International Instant Access Savings Account to be held with us in the Island of Jersey, the Bailiwick of Guernsey or the Isle of Man. The International Instant Access Savings Account will replace the Account upon its automatic Conversion when the Initial Term ends (in accordance with condition 4). The International Instant Access Savings Account will be held in the same name(s), currency and jurisdiction as the Account, it will also have the same account number and sort code as the Account and will be governed by the International Instant Access Savings Account Conditions (as shown in the accompanying Part B).

Month: a continuous and complete period, after the Account is opened, from the beginning of the second day of a calendar month to the end of the first day of the following calendar month (for example 2nd March to 1st April). Where the Account Opening Date is after the second day of a calendar month, the period from the Account Opening Date up to the end of the first day of the following calendar month is treated as an incomplete month ('Incomplete Month'). An Incomplete Month is not a 'Month' for the purposes of this definition, in which case the Month will start from the beginning of the second day of the next calendar month.

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

Section 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 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.
- 2.6 You may only hold one Account. This may be held either in your sole name or jointly with others.

Section 3 – The Account

3.1 Currency, funding and fees

- 3.1.1 The Account will be denominated in Sterling.
- 3.1.2 You are not required to make a minimum initial deposit but you may make a one off Sterling deposit of up to £2,500 into your Account within twenty (20) Working Days of the Account Opening Date. If you make an initial deposit under this condition 3.1.2, you may do so from:
 - a. another Lloyds Banking Group account through International PhoneBank or Internet Banking (if you are registered for these services); or
 - b. from any other account by electronic funds transfer.
- 3.1.3 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 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, visit our Website or contact your relationship manager if you have one. 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 Deposits cannot be made in cash or by cheque.
- 3.2.2 Any deposits you make, except for the initial deposit permitted under condition 3.1.2, must be made into your Account by monthly standing order. Except in the first Month or first Incomplete Month where you may also make an initial deposit, only one deposit per Month can be made.
- 3.2.3 You may set up a monthly standing order into your Account of between £500 and £2,500 for each of the 12 Months during the Initial Term. Your monthly standing order must be in Sterling and cannot be set up from another savings account you hold with us.
- 3.2.4 When setting up a monthly standing order, you must ensure that the first standing order payment is made within twenty (20) Working Days of your Account Opening Date. If your Account is opened during an Incomplete Month (i.e. after the second day of a calendar month), any payment you make into your Account by standing order in that Incomplete Month will not count or qualify as one of your 12 monthly standing order payments under condition 3.2.3. If this happens, you may wish to leave your standing order in place for an extra month to ensure your Account is funded for the full 12 Months (excluding the payment made in the Incomplete Month).
- 3.2.5 Cash withdrawals, Direct Debits, and bill payments are not available on this Account.
- 3.2.6 Provided you have sufficient funds in your Account, and subject to condition 3.2.5, 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.
- 3.2.7 You may make a withdrawal from your Account at any time by using Telephone Banking or Internet Banking (if you are registered for these services), by writing to us at our branch in the Isle of Man at the address specified in the Customer Relationship Agreement, or by contacting your relationship manager if you have one.
- 3.2.8 The number of withdrawals you make will affect the amount of interest you earn on your Account as described below in condition 3.3.3.

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. 'Cleared funds' are funds that are in your Account and available for you to use.
- 3.3.2 Subject to condition 3.3.3, interest at the applicable fixed rate for this Account during the Initial Term, is calculated daily on credit balances in your Account from the Account Opening Date. Interest is only paid on 'cleared funds'.
- 3.3.3 If you make one or more withdrawals, transfers or payments from your Account during the Initial Term you will not receive any interest on your Account for the whole of the Month (or, if applicable, the whole of an Incomplete Month) in which you make the withdrawal(s) or transfer(s).
- 3.3.4 Where interest is payable by us, we will pay interest monthly on the 1st of each month. Interest is paid without deduction, unless otherwise required (i) by law or (ii) by you. If the interest payment date is not a Working Day, interest will be paid on the next Working Day.
- 3.3.5 We will credit any interest payable by us to the Account.
- 3.3.6 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 Closing the Account

- 3.4.1 If you disagree with changes we may make to this Account from time to time, they will not be applied to your Account if you close your Account by giving us notice in writing to our branch in the Isle of Man at the address specified in the Customer Relationship Agreement before the change would otherwise become effective. We will then close your Account on the first day of the next Month to avoid loss of interest pursuant to condition 3.4.2. If you do not close your Account, you will be deemed to have accepted the changes.
- 3.4.2 If you or we close your Account, you will not receive any interest for the whole of the Month (or, if applicable, the whole of an Incomplete Month) in which you close your Account.

Section 4 – Conversion of the Account

- 4.1 Unless we or you have closed or have served notice to close your Account during the Initial Term, we will automatically convert your Account into an International Instant Access Savings Account ('Conversion') at the end of the Initial Term. Your account number and sort code will remain the same after Conversion and we will continue to accept your standing order until you cancel it. You can close your International Instant Access Savings Account at any time.
- 4.2 The account conditions that will apply to your International Instant Access Savings Account are shown in the accompanying International Instant Access Savings Account Conditions at Part B. We will write to tell you about the Conversion on or before the end of the Initial Term.

Section 5 – Statements and other communications

- 5.1 We will send you a statement at the end of the Initial Term showing transactions on your Account.

International Instant Access Savings Account Conditions

These conditions apply from 4 August 2014.

PART B

Please note: The following Terms and Conditions only apply after your International Regular Saver Account converts into an International Instant Access Savings Account.

About us

Lloyds Bank International Limited. Registered Office: PO Box 160, 25 New Street, St. Helier, Jersey JE4 8RG. Registered in Jersey No. 4029.

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. In the event of any conflict between these Account Conditions and the Customer Relationship Agreement, these Account Conditions will apply.

Section 1 – Definitions

1.1 Definitions

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

Account: each International Instant Access Savings Account held with us, after the Initial Term, in the same name(s), currency and jurisdiction (and with the same sort code and account number) as the International Regular Saver Account it replaces, as set out in condition 4 of the account conditions governing your International Regular Saver Account (as shown in the accompanying Part A). This Account is a Group A 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 International Regular Saver Account that has converted to this Account.

Conversion: has the meaning described in condition 4 of the International Regular Saver Account Conditions set out in Part A.

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 Term: has the meaning given to it in Section 1.1 of the International Regular Saver Account Conditions (as shown in the accompanying Part A).

International Regular Saver Account: the international regular saver account held with us, during the Initial Term, in the Island of Jersey, the Bailiwick of Guernsey or the Isle of Man that has converted to this International Instant Access Savings Account.

Minimum Balance: £1.

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

Section 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 International Regular Saver Account that converts to this Account.
- 2.3 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.
- 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.

Section 3 – The Account

3.1 Currency, funding and fees

- 3.1.1 The Account will be denominated in Sterling.
- 3.1.2 The Account requires you to maintain a credit balance of at least the Minimum Balance. Any credit balance transferred on Conversion of your International Regular Saver Account into the Account will be treated as cleared funds available for you to use. If at or following Conversion the credit balance of your Account is less than the Minimum Balance, you must make a deposit promptly into your Account of at least the Minimum Balance. We reserve the right to close your Account if at any time the credit balance is less than the Minimum Balance.
- 3.1.3 There may be charges for particular banking or other services we provide. We may also charge you for making deposits, withdrawals and transfers. By making a deposit or withdrawal or instructing a transfer you agree to pay any charges which apply. For full information on our charges please see our banking charges guides contact us or visit our Website or contact your relationship manager if you have one. Any changes to our fees will be notified to you in accordance with the relevant 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;
 - iii. by sending a personal cheque or bank draft, together with your Account details, to our branch in the Isle of Man at the address specified in the Customer Relationship Agreement; or
 - iv. by standing order

- 3.2.2 Deposits cannot be made in cash.
- 3.2.3 Cash Withdrawals, Direct Debits, standing orders and bill payments from the Account are not available.
- 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 You may make a withdrawal from your Account at any time by using Telephone Banking or Internet Banking (if you are registered for these services), or by writing to us at our branch in the Isle of Man at the address specified in the Customer Relationship Agreement.

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. 'Cleared funds' are funds that are in your Account and available for you to use.
- 3.3.2 Interest will be paid on credit balances at the applicable variable rate for the Account. We calculate interest daily from the date we convert your International Regular Saver Account to this Account 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 by us, we will pay interest monthly on the 1st of each month. Interest is paid without deduction, unless otherwise required (i) by law or (ii) by you. If the interest payment date is not a Working Day, interest will be paid on the next Working Day.
- 3.3.4 We will credit any interest payable by us to the Account.
- 3.3.5 For full information on our current interest rates please see the interest rate guide for this Account, contact us or visit our website.

Important Information

Issued by Lloyds Bank International Limited and Lloyds Bank (Gibraltar) Limited which trade as Lloyds Bank.

Lloyds Bank International Limited. Registered Office and principal place of business: PO Box 160, 25 New Street, St. Helier, Jersey JE4 8RG. Registered in Jersey No. 4029.

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

The Isle of Man branch of Lloyds Bank International Limited is licensed by the Isle of Man Financial Supervision Commission and registered with the Insurance and Pensions Authority in respect of General Business. Business Address: PO Box 111, Peveril Buildings, Peveril Square, Douglas, Isle of Man IM99 1JJ. The Isle of Man branch of Lloyds Bank International Limited is a participant in the Isle of Man Depositors' Compensation Scheme as set out in the Depositors' Compensation Scheme Regulations 2010.

The Guernsey branch of Lloyds Bank International Limited is licensed to conduct banking, investment and insurance intermediary business by the Guernsey Financial Services Commission under the Banking Supervision (Bailiwick of Guernsey) Law 1994, the Protection of Investors (Bailiwick of Guernsey) Law 1987 and the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law 2002. Business Address: PO Box 53, 1 Smith Street, St. Peter Port, Guernsey GY1 4BD. The Guernsey branch of 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 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 (Gibraltar) Limited. Registered Office and principal place of business: Royal Ocean Plaza, Ocean Village, Gibraltar GX11 1AA. Registered in Gibraltar No 99982. Regulated and authorised by the Gibraltar Financial Services Commission for the conduct of banking, investment and insurance mediation business. Lloyds Bank (Gibraltar) Limited is a participant in the Gibraltar Deposit Guarantee Scheme ("the Scheme") established under the Deposit Guarantee Scheme Act, 1997. Details of the Scheme are available on request.

Information correct as of 28 November 2014.

Please go to lloydsbank.com/international



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