

# GLOBAL MOBILITY

INTERNATIONAL BANKING FOR YOUR EMPLOYEES



LLOYDS BANK

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## I NEED SUPPORT FOR MY COLLEAGUES WHO WORK INTERNATIONALLY

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You can rely on us to help your colleagues meet the challenges  
that living and working abroad can bring.



### SUPPORT AND FINANCIAL EXPERTISE FROM OUR ENGLISH-SPEAKING TEAMS

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#### Making international finances easier

As international banking specialists we're committed to making your colleagues' finances simple and straightforward. Our dedicated account opening team will help your relocating employees get their accounts set up before they arrive at their new location, so they can make more of life from the moment they touch down.\*

#### Reaching across continents

Through Lloyds Banking Group we also offer service and financial expertise that some local banks may not provide, from multi-currency accounts to complete wealth management. And all supported by our English-speaking teams across three continents, and award-winning 24/7 Internet Banking.

\* Whilst our services will be available to many of our customers, there are countries where, due to legal or regulatory restraints, we cannot provide them.

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## I WANT A BANK WHO WILL GO FURTHER FOR ME

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Our Global Mobility Banking service gives you a rapid turnaround on new accounts and the knowledge that your employees' banking is being looked after – so they can concentrate on settling in.

Here are some of the ways we'll help you support your talented people on the move:

- **Fast and easy account opening** – we aim to have new accounts open within three working days from receipt of correct documentation.
- **Dedicated Corporate Relationship Manager** – we offer truly personal service tailored to the unique demands of your business.
- **Enhanced employee benefits** – an international banking offering can help make your benefits package more attractive.

Complete our simple three-step employee introduction process, and we'll take care of the rest:

- 1. Contact your Corporate Relationship Manager**  
Talk to us about what level of support you'll need, what your employees want from their bank, and how we can help them settle into life overseas.
- 2. Introduce your employees**  
Simply send us a referral form with your employees' contact details. We'll follow up and do all the hard work for you.
- 3. Employee documents**  
Your employees should complete an application form and send us a clear, certified photocopy of an identity document (such as a valid passport) and proof of their home address.

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## AND FOR MY EMPLOYEES


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You can trust our banking service to keep up with your professionals on the move and to help them plan ahead. They may not need to change banks when they change countries, and if they choose to settle in one place, we may be able to help them with expertise in a range of services from international savings to investments.

- **Quick and easy account opening** – before your employees reach their destinations.
- **Free international transfers\*** – make and receive electronic payments through our International Money mover Service.
- **English-speaking teams** – at our UK based call centres.
- **Round-the-clock access to their money** – with secure 24/7 Internet and Telephone Banking.
- **A Relationship Manager service** – dedicated expertise for customers maintaining a balance of £50,000 or more.
- **Financial reviews** – to help your employees get the most from us and their money.
- **Savings and investments** – tailored advice and expertise, from saving to complex portfolios.

\* Recipient and corresponding banks may charge a fee for receiving payments.

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24/7  
INTERNET AND  
TELEPHONE BANKING

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### Important information

Issued by Lloyds Bank International Limited trading as Lloyds Bank. Registered Office and principal place of business: P.O. 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.

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: P.O. Box 111, Peveril Buildings, Peveril Square, Douglas, Isle of Man IM99 1JJ.

The paid up capital and reserves of Lloyds Bank International Limited was £968m as at 31 December 2012.

Copies of our terms and conditions and latest report and accounts are available upon request from the above registered office.

Lloyds Bank International Limited is a Jersey registered company that is a wholly owned subsidiary of Lloyds Bank plc. Lloyds Bank plc is incorporated in the United Kingdom, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under number 119278 and is part of the Lloyds Banking Group. Lloyds Bank International Limited places funds with Lloyds Bank plc and thus its financial standing is linked to that of the group. Depositors may wish to form their own view on the financial standing of Lloyds Bank International Limited and its parent based upon publicly available information. Lloyds Bank International Limited's latest annual financial statements are available on our website at [lloydsbank.com/international](http://lloydsbank.com/international)

Lloyds Bank International Limited has registered the business name of Lloyds Bank in Jersey and the Isle of Man.

Complaints involving the Isle of Man branch of Lloyds Bank International Limited that it cannot settle should be referred to the Financial Services Ombudsman Scheme for the Isle of Man.

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.

Rules and Regulations made under the Financial Services and Markets Act 2000 for the protection of investors and depositors, including the Financial Services Compensation Scheme, do not apply to the Financial Service business of companies within the Lloyds Banking Group carried out from offices outside of the United Kingdom.

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

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

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



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## AN INTERNATIONAL CURRENT ACCOUNT THAT MAKES MY LIFE EASIER

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Our Premier International Current Account comes with flexible ways to manage your finances and the ability to move money between currencies with ease.

- **A globally accepted Visa debit card** – available in Sterling, Euro and US Dollar.
- **Free international transfers\*** – make and receive electronic payments through our International Money mover Service.
- **24/7 Internet and Telephone Banking** – for instant access and control in any timezone.
- **Worldwide travel insurance** – for you and your family. Terms and conditions apply<sup>†</sup>.
- **Relationship Manager service** – for customers who hold a balance of £50,000 or currency equivalent.
- **No monthly fee** – on balances above £2,500/€2,500/US\$3,500, otherwise a monthly fee of £20/€20/US\$30 will apply. Only one fee applies for multi-currency accounts.

\* Recipient and corresponding banks may charge a fee for receiving payments.

<sup>†</sup> The travel insurance benefit is only available to customers who hold a Premier International Account denominated in sterling. Due to regulatory requirements, travel insurance is not available to US and Canadian residents. The maximum age for medical benefits in 'Emergency Medical and Other Benefits' section and 'Hospital Benefit' section is 75 years inclusive. We don't provide advice for travel insurance. Terms and conditions apply.





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## I'D LIKE REGULAR UPDATES

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No matter where your employees are heading, you'll find a Lloyds Bank Commercial Banking Relationship Manager for the region who can advise and support. Call the Manager closest to you for a free assessment of how we can help your globally mobile employees.

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Messages sent by email may not be secure and may be intercepted by third parties. Please do not use email to send us communications which contain confidential information as we require these communications to be in writing. If you disregard this warning, you agree that you do so at your own risk and that you will not hold the Bank responsible for any loss that you suffer as a result.

Telephone calls may be recorded and monitored.

To find out more about Global Mobility Banking  
visit [lloydsbank.com/employeebanking](http://lloydsbank.com/employeebanking)

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OB4346 (03/14)