

COMMERCIAL BANKING

COMMERCIAL FOREIGN CURRENCY ACCOUNT CREDIT INTEREST TIERS

The Credit Reference Rate is the rate currency accounts are linked to for credit interest and is set at 0.25% below the Reference Interest Rate (if Reference Interest Rate falls below 0%, it will be treated as 0% until such time it exceeds 0%). The appropriate credit margin is then applied.

Please contact your Relationship Manager or Business Management Team for the current Credit Reference Rate.

Australian Dollar

| Balance | Margin |
|-----------------|------------------------|
| < 3,000 | No interest is payable |
| Up to 30,000 | -3.50% |
| Up to 60,000 | -2.50% |
| Up to 120,000 | -1.50% |
| Up to 300,000 | -1.00% |
| Up to 600,000 | -0.50% |
| Up to 1,200,000 | -0.25% |
| > 1,200,001 | 0.00% |

Canadian Dollar

| Balance | Margin |
|-----------------|------------------------|
| < 4,500 | No interest is payable |
| Up to 30,000 | -3.50% |
| Up to 60,000 | -2.50% |
| Up to 120,000 | -1.50% |
| Up to 300,000 | -1.00% |
| Up to 600,000 | -0.50% |
| Up to 1,200,000 | -0.25% |
| > 1,200,001 | 0.00% |

Czech Republic Koruna

| Balance | Margin |
|------------------|------------------------|
| < 100,000 | No interest is payable |
| Up to 700,000 | -3.50% |
| Up to 1,400,000 | -2.50% |
| Up to 2,800,000 | -1.50% |
| Up to 7,000,000 | -1.00% |
| Up to 14,000,000 | -0.50% |
| Up to 28,000,000 | -0.25% |
| > 28,000,001 | 0.00% |

Danish Krone

| Balance | Margin |
|------------------|------------------------|
| < 25,000 | No interest is payable |
| Up to 250,000 | -3.50% |
| Up to 500,000 | -2.50% |
| Up to 1,000,000 | -1.50% |
| Up to 2,500,000 | -1.00% |
| Up to 5,000,000 | -0.50% |
| Up to 10,000,000 | -0.25% |
| > 10,000,001 | 0.00% |

Euro

| Balance | Margin |
|-----------------|------------------------|
| < 3,000 | No interest is payable |
| Up to 35,000 | -3.50% |
| Up to 70,000 | -2.50% |
| Up to 140,000 | -1.50% |
| Up to 350,000 | -1.00% |
| Up to 700,000 | -0.50% |
| Up to 1,400,000 | -0.25% |
| > 1,400,001 | 0.00% |

Hong Kong Dollar

| Balance | Margin |
|-----------------|------------------------|
| < 16,500 | No interest is payable |
| Up to 200,000 | -3.50% |
| Up to 400,000 | -2.50% |
| Up to 800,000 | -1.50% |
| Up to 2,000,000 | -1.00% |
| Up to 4,000,000 | -0.50% |
| Up to 8,000,000 | -0.25% |
| > 8,000,001 | 0.00% |

Hungarian Forint

| Balance | Margin |
|-------------------|------------------------|
| < 1,200,000 | No interest is payable |
| Up to 7,800,000 | -3.50% |
| Up to 15,600,000 | -2.50% |
| Up to 31,300,000 | -1.50% |
| Up to 77,500,000 | -1.00% |
| Up to 155,000,000 | -0.50% |
| Up to 310,000,000 | -0.25% |
| > 310,000,001 | 0.00% |

Israel Shekel

| Balance | Margin |
|-----------------|------------------------|
| < 20,000 | No interest is payable |
| Up to 115,000 | -3.50% |
| Up to 230,000 | -2.50% |
| Up to 460,000 | -1.50% |
| Up to 1,175,000 | -1.00% |
| Up to 2,350,000 | -0.50% |
| Up to 4,700,000 | -0.25% |
| > 4,700,001 | 0.00% |

Japanese Yen

| Balance | Margin |
|-------------------|------------------------|
| < 690,000 | No interest is payable |
| Up to 6,000,000 | -3.50% |
| Up to 12,000,000 | -2.50% |
| Up to 24,000,000 | -1.50% |
| Up to 60,000,000 | -1.00% |
| Up to 120,000,000 | -0.50% |
| Up to 240,000,000 | -0.25% |
| > 240,000,001 | 0.00% |

Mexican Peso

| Balance | Margin |
|------------------|------------------------|
| < 75,000 | No interest is payable |
| Up to 430,000 | -3.50% |
| Up to 860,000 | -2.50% |
| Up to 1,720,000 | -1.50% |
| Up to 4,350,000 | -1.00% |
| Up to 8,700,000 | -0.50% |
| Up to 17,400,000 | -0.25% |
| > 17,400,001 | 0.00% |

Moroccan Dirham

| Balance | Margin |
|------------------|------------------------|
| < 40,000 | No interest is payable |
| Up to 280,000 | -3.50% |
| Up to 560,000 | -2.50% |
| Up to 1,120,000 | -1.50% |
| Up to 2,800,000 | -1.00% |
| Up to 5,600,000 | -0.50% |
| Up to 11,200,000 | -0.25% |
| > 11,200,001 | 0.00% |

New Zealand Dollar

| Balance | Margin |
|-----------------|------------------------|
| < 3,500 | No interest is payable |
| Up to 40,000 | -3.50% |
| Up to 80,000 | -2.50% |
| Up to 160,000 | -1.50% |
| Up to 400,000 | -1.00% |
| Up to 800,000 | -0.50% |
| Up to 1,600,000 | -0.25% |
| > 1,600,001 | 0.00% |

Norwegian Krone

| Balance | Margin |
|-----------------|------------------------|
| < 18,000 | No interest is payable |
| Up to 200,000 | -3.50% |
| Up to 400,000 | -2.50% |
| Up to 800,000 | -1.50% |
| Up to 2,000,000 | -1.00% |
| Up to 4,000,000 | -0.50% |
| Up to 8,000,000 | -0.25% |
| > 8,000,001 | 0.00% |

Polish Zloty

| Balance | Margin |
|-----------------|------------------------|
| < 15,000 | No interest is payable |
| Up to 100,000 | -3.50% |
| Up to 200,000 | -2.50% |
| Up to 400,000 | -1.50% |
| Up to 1,000,000 | -1.00% |
| Up to 2,000,000 | -0.50% |
| Up to 4,000,000 | -0.25% |
| > 4,000,001 | 0.00% |

Qatar Riyal

| Balance | Margin |
|-----------------|------------------------|
| < 20,000 | No interest is payable |
| Up to 120,000 | -3.50% |
| Up to 240,000 | -2.50% |
| Up to 480,000 | -1.50% |
| Up to 1,200,000 | -1.00% |
| Up to 2,400,000 | -0.50% |
| Up to 4,800,000 | -0.25% |
| > 4,800,001 | 0.00% |

Saudi Arabian Riyal

| Balance | Margin |
|-----------------|------------------------|
| < 12,000 | No interest is payable |
| Up to 90,000 | -3.50% |
| Up to 180,000 | -2.50% |
| Up to 360,000 | -1.50% |
| Up to 900,000 | -1.00% |
| Up to 1,800,000 | -0.50% |
| Up to 3,600,000 | -0.25% |
| > 3,600,001 | 0.00% |

Singapore Dollar

| Balance | Margin |
|-----------------|------------------------|
| < 7,500 | No interest is payable |
| Up to 50,000 | -3.50% |
| Up to 100,000 | -2.50% |
| Up to 200,000 | -1.50% |
| Up to 500,000 | -1.00% |
| Up to 1,000,000 | -0.50% |
| Up to 2,000,000 | -0.25% |
| > 2,000,001 | 0.00% |

South African Rand

| Balance | Margin |
|-----------------|------------------------|
| < 3,000 | No interest is payable |
| Up to 30,000 | -3.50% |
| Up to 60,000 | -2.50% |
| Up to 120,000 | -1.50% |
| Up to 300,000 | -1.00% |
| Up to 600,000 | -0.50% |
| Up to 1,200,000 | -0.25% |
| > 1,200,001 | 0.00% |

Swedish Krona

| Balance | Margin |
|-----------------|------------------------|
| < 17,500 | No interest is payable |
| Up to 200,000 | -3.50% |
| Up to 400,000 | -2.50% |
| Up to 800,000 | -1.50% |
| Up to 2,000,000 | -1.00% |
| Up to 4,000,000 | -0.50% |
| Up to 8,000,000 | -0.25% |
| > 8,000,001 | 0.00% |

Swiss Franc

| Balance | Margin |
|-----------------|------------------------|
| < 7,500 | No interest is payable |
| Up to 50,000 | -3.50% |
| Up to 100,000 | -2.50% |
| Up to 250,000 | -1.50% |
| Up to 500,000 | -1.00% |
| Up to 1,000,000 | -0.50% |
| Up to 2,000,000 | -0.25% |
| > 2,000,001 | 0.00% |

Thai Baht

| Balance | Margin |
|------------------|------------------------|
| < 95,000 | No interest is payable |
| Up to 625,000 | -3.50% |
| Up to 1,250,000 | -2.50% |
| Up to 2,500,000 | -1.50% |
| Up to 6,250,000 | -1.00% |
| Up to 12,500,000 | -0.50% |
| Up to 25,000,000 | -0.25% |
| > 25,000,001 | 0.00% |

Turkey New Lira

| Balance | Margin |
|-----------------|------------------------|
| < 10,000 | No interest is payable |
| Up to 75,000 | -3.50% |
| Up to 150,000 | -2.50% |
| Up to 300,000 | -1.50% |
| Up to 750,000 | -1.00% |
| Up to 1,500,000 | -0.50% |
| Up to 3,000,000 | -0.25% |
| > 3,000,001 | 0.00% |

United Arab Emirates Dirham

| Balance | Margin |
|-----------------|------------------------|
| < 12,500 | No interest is payable |
| Up to 90,000 | -3.50% |
| Up to 180,000 | -2.50% |
| Up to 360,000 | -1.50% |
| Up to 900,000 | -1.00% |
| Up to 1,800,000 | -0.50% |
| Up to 3,600,000 | -0.25% |
| > 3,600,001 | 0.00% |

United States Dollar

| Balance | Margin |
|-----------------|------------------------|
| < 3,500 | No interest is payable |
| Up to 25,000 | -3.50% |
| Up to 50,000 | -2.50% |
| Up to 100,000 | -1.50% |
| Up to 250,000 | -1.00% |
| Up to 500,000 | -0.50% |
| Up to 1,000,000 | -0.25% |
| > 1,000,001 | 0.00% |

Our service promise

If you experience a problem, we will always try to resolve it as quickly as possible. Please bring it to the attention of any member of staff. Our complaints procedures are published at lloydsbank.com/business/contactus

 lloydsbank.com/business

Please contact us if you would like this information in an alternative format such as Braille, large print or audio

If you have a hearing or speech impairment you can use the Next Generation Text (NGT) Service (previously Text Relay/Typetalk) or if you would prefer to use a Textphone, please feel free to call us on 0345 601 6909 (lines open 7am-8pm, Monday-Friday and 9am-2pm Saturday).

Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales No. 2065. Telephone: 0207 626 1500.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration Number 119278.

Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS). Please note that due to FSCS and FOS eligibility criteria not all business customers will be covered.



LLOYDS BANK

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