

COMMERCIAL BANKING

COMMERCIAL FOREIGN CURRENCY ACCOUNT REFERENCE INTEREST RATES

Currency	Currency Code	Central Bank	Reference Interest Rate available from	Reference Interest Rate	Credit Reference Rate (before credit interest margin applied)	Debit Reference Rate (before borrowing margin applied)
Australian Dollar	AUD	Reserve Bank of Australia	www.rba.gov.au	Cash Rate	Cash Rate -0.25%	Cash Rate +0.25%
Canadian Dollar	CAD	Bank of Canada	www.bankofcanada.ca	Overnight Rate Target	Overnight Rate Target -0.25%	Overnight Rate Target +0.25%
Czech Republic Koruna	CZK	Czech National Bank	www.cnb.cz	Discount Rate	Discount Rate -0.25%	Discount Rate +0.25%
Danish Krone	DKK	Danmarks Nationalbank	www.nationalbanken.dk	Certificates of Deposit Rate	Certificates of Deposit Rate -0.25%	Certificates of Deposit Rate +0.25%
Euro	EUR	European Central Bank	www.euribor.org	Euro Overnight Index Average (EONIA)	Euro Overnight Index Average -0.25%	Euro Overnight Index Average +0.25%
Hong Kong Dollar	HKD	The Hong Kong Association of Banks	www.hkab.org.hk	HKAB Interest Settlement Overnight Rate	HKAB Interest Settlement Overnight Rate -0.25%	HKAB Interest Settlement Overnight Rate +0.25%
Hungarian Forint	HUF	Magyar Nemzeti Bank	www.mnb.hu	Base Rate	Base Rate -0.25%	Base Rate +0.25%
Israel Shekel	ILS	Bank of Israel	www.boi.org.il/en	Quoted Basic Interest Rate (Prime Rate)	Quoted Basic Interest Rate (Prime Rate) -0.25%	Quoted Basic Interest Rate (Prime Rate) +0.25%
Japanese Yen	JPY	Bank of Japan	www.boj.or.jp	Uncollateralised Overnight Call Rate	Uncollateralised Overnight Call Rate -0.25%	Uncollateralised Overnight Call Rate +0.25%
Mexican Peso	MXN	Banco de Mexico	www.banxico.org.mx	Overnight Interest Rate Target	Overnight Interest Rate Target -0.25%	Overnight Interest Rate Target +0.25%
Moroccan Dirham	MAD	Bank Al Maghrib	www.bkam.ma	Key Rate	Key Rate -0.25%	Key Rate +0.25%
New Zealand Dollar	NZD	Reserve Bank of New Zealand	www.rbnz.govt.nz	Official Cash Rate	Official Cash Rate -0.25%	Official Cash Rate +0.25%
Norwegian Krone	NOK	Norges Bank	www.norges-bank.no	Key Policy Rate	Key Policy Rate -0.25%	Key Policy Rate +0.25%
Polish Zloty	PLN	Narodowy Bank Polski	www.nbp.pl	Rediscount Rate	Rediscount Rate -0.25%	Rediscount Rate +0.25%
Qatari Riyal	QAR	Qatar Central Bank	www.qcb.gov.qa	QMR Overnight Deposit	QMR Overnight Deposit -0.25%	QMR Overnight Deposit +0.25%
Saudi Arabian Riyal	SAR	Saudi Arabian Monetary Agency	www.sama.gov.sa	Official Repo Rate	Official Repo Rate -0.25%	Official Repo Rate +0.25%
Singapore Dollar	SGD	Monetary Authority of Singapore	www.mas.gov.sg	Singapore Overnight Rate Average (SORA)	Singapore Overnight Rate Average -0.25%	Singapore Overnight Rate Average +0.25%
South African Rand	ZAR	South African Reserve Bank	www.resbank.co.za	Repo Rate	Repo Rate -0.25%	Repo Rate +0.25%
Swedish Krone	SEK	Sveriges Riksbank	www.riksbank.se	Repo Rate	Repo Rate -0.25%	Repo Rate +0.25%
Swiss Franc	CHF	Swiss National Bank	www.snb.ch	Swiss Average Rate Overnight (SARON)	Swiss Average Rate Overnight -0.25%	Swiss Average Rate Overnight +0.25%

Currency	Currency Code	Central Bank	Reference Interest Rate available from	Reference Interest Rate	Credit Reference Rate (before credit interest margin applied)	Debit Reference Rate (before borrowing margin applied)
Thai Baht	THB	Bank of Thailand	www.bot.or.th	One Day Repurchase Rate	One Day Repurchase Rate -0.25%	One Day Repurchase Rate +0.25%
Turkey New Lira	TRY	Central Bank of the Republic of Turkey	www.tcmb.gov.tr	One Week Repo Rate	One Week Repo Rate -0.25%	One Week Repo Rate +0.25%
UAE Dirham	AED	Central Bank of the UAE	Please refer to your RM	Overnight Repurchase Rate	Overnight Repurchase Rate -0.25%	Overnight Repurchase Rate +0.25%
US Dollar	USD	Federal Reserve Bank of NY	www.newyorkfed.org	Federal Funds Target Rate (Upper Bound)	Federal Funds Target Rate (Upper Bound) -0.25%	Federal Funds Target Rate (Upper Bound) +0.25%

Reference Interest Rates can vary either up or down on a daily basis.

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

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

The appropriate debit and credit margins are then applied.

Unauthorised borrowing for accounts held in the currencies above is charged at the Debit Reference Rate of the account's currency +12% margin (if Reference Interest Rate falls below 0%, it will be treated as 0% until such time it exceeds 0%).

If you wish to have details about the interest rates applicable to other currencies not listed, please contact your Relationship Manager or Business Management Team.

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

 **Contact your Relationship Manager or Business Management Team**

 **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 300 2280 (lines open 7am-8pm, Monday-Friday and 9am-2pm Saturday).

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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.



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