

PRIVATE BANKING



Wealth Management

Private Banking Services



LLOYDS

Relationship-led banking

At Lloyds Private Banking, we understand that many of our customers lead demanding lives. They have financial needs that go beyond conventional banking. That's why we take care of you personally. We call it 'relationship-led banking'.

At the heart of our service is a personal banking experience that offers access to specialist Wealth Services. When needed, we'll introduce you to specialist partners to make sure you safely navigate the complex world of wealth.

We also offer several standalone services for eligible customers, without having to become a Private Banking customer.



Our experts explain the value of relationship-led banking.
lloydsbank.com/private-banking/working-with-you

Services at a glance

	Private Banking service	Mayfair Private Banking service	Standalone services	
Relationship-led banking	✓	✓		
Deposits/cash management	✓	✓		
Dedicated Relationship Manager	✓	✓		
Personal Tax Service	✓	✓	+	
Will writing and Power of Attorney	✓	✓	+	
Specialist lending	✓	✓	+	
Estate administration	✓	✓	+	
Professional Trustee Services	✓	✓	+	
Financial advice	✓	✓	+	
Retirement planning	✓	✓	+	
Everyday lending	✓	✓	+	
Share dealing	✓	✓	+	


+ You can use these services without having to become a Private Banking customer as long as you're eligible.

! Look for this icon on the service pages to find out if you're eligible. Fees and charges may apply to these services.



Banking that fits around you

Relationship-led banking

A personal banking relationship with two levels of service – based on your eligibility. To see if you're eligible, check the  icon below.

Our Private Banking Service offers eligible customers:

- A personal relationship with phone/video conference service.
- The option to apply for a personal arranged overdraft.*
- Exclusive products that offer preferential rates and rewarding benefits.
- Higher limits for customer transfers.
- Access to online banking and a Private Banking Service Centre for convenient everyday banking.
- Support over the phone from our team 24 hours a day, 7 days a week, 365 days a year.**

Our Mayfair Private Banking Service offers eligible customers the following extra levels of service:

- Face-to-face relationship with a Private Banking Manager who understands your unique circumstances.
- Exclusive products that offer preferential rates and rewarding benefits are available only to Mayfair Private Banking customers.
- Access to currency and non-personal accounts.

* You must be 18 or over to apply for an overdraft. All overdrafts are subject to our assessment of your circumstances and are repayable on demand.

** Please note, not all telephone banking services are available 24 hours a day, 7 days a week. There may be limits on payments you can make, and we may not be able to start processing all payments instructed out of normal banking hours.



Our **Private Banking** service is designed for customers with £250,000 or more in savings and/or investments or a mortgage of £750,000 or more with Lloyds, excluding personal pensions or property.

Mayfair Private Banking is for clients with £2 million or more in assets or a yearly income of £500,000 or more.

In addition to our relationship-led banking experience, as a customer you will also benefit from personal introductions to our specialist partners for our Wealth Services. You can find the details listed here and on the next pages.

Deposits and cash management services

Alongside your Private Banking current account, we suggest that our customers maintain a Private Banking savings account. That way, whenever you want to move money into a deposit and savings account, you have an account open and ready to use.

Your relationship manager can help you to transfer one off amounts in to your deposit and savings account, or you can choose to do this yourself through our online banking service. We also offer a Cashesweep® service between the two accounts, enabling you to set a daily limit on how much money you keep in your current account whilst the rest earns more interest in your savings account.

Personal Tax Service

Tax can be complex and time-consuming – but it must be right. That’s why we provide access to leading tax experts, Ernst & Young LLP (EY). They can complete your tax return for you, avoid penalties and make use of your legitimate exemptions. They will ensure you pay the right amount of tax, as well as providing insightful expertise on broader and longer-term tax considerations.

Will writing and Power of Attorney

Making and keeping a will up to date is important. It’s the only legal way to make sure your wealth goes to your family, friends or charities after you die. Our services are available in England, Wales and Scotland. You can access them online or we can provide more bespoke options depending on your needs.

You’ll have the option to appoint Lloyds Bank plc as your executor. We also provide a Power of Attorney service to select trusted individuals to decide on your behalf if you can’t.

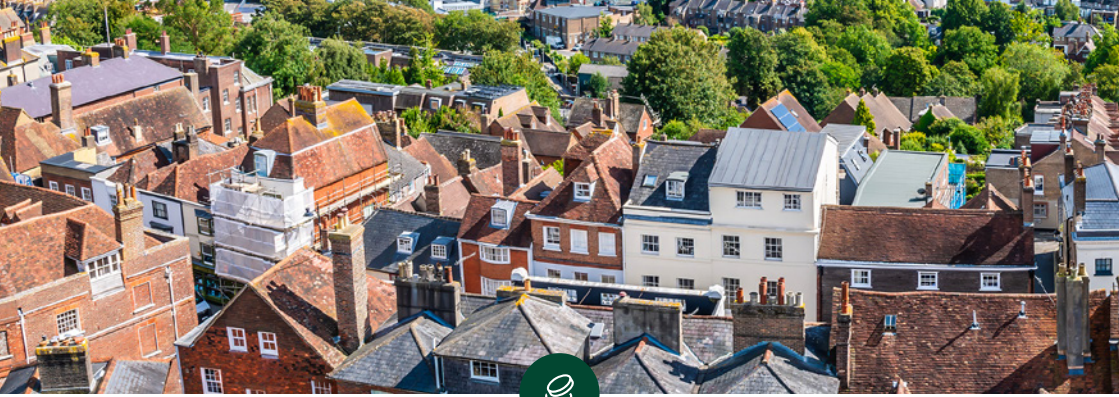
Interested in finding out more about relationship-led banking?



0345 366 2725 Lines are open 9am to 5pm, Monday, Wednesday and Friday; 9am to 7pm, Tuesday and Thursday; and 9am to 1pm, Saturday.



lloydsbank.com/private-banking/private-banking-services



Specialist lending

Your requirements can come from life events or lifestyle decisions. These may include starting a family or making a career move. They can also result from wider investments, a windfall or a family loss.

We offer a variety of flexible short, medium and long-term lending solutions that are individually tailored to help customers raise money for their personal needs. Here are some of the ways we can support with your lending needs:

- Overdrafts for short-term funding.
- Residential property purchase, including high-value mortgage and guarantor loans.
- Bridging finance.
- Investment property portfolios (up to 10 properties).
- Self-build residential property development finance, including staged lending for projects to build or renovate your home.
- Inheritance Tax lending.
- Raising finance for wider investment purposes.

How much we lend, the period and rate available are subject to our assessment of the borrower's circumstances. Specific eligibility criteria and conditions apply for certain types of lending. The borrower must be 18 or over and live in the UK to apply. Lending is subject to status and application. Security may be required. Overdrafts are subject to status and repayable on demand.

You could lose your home if you don't keep up your mortgage repayments.



Our **Specialist Lending Service** is for anyone with a sole income of at least £100,000. It's also available to those with £250,000 or more in savings or investments. This excludes personal pensions and property. Our lending team can only deal with UK-based lending requests. Fees and charges apply.



By using our experts to individually assess your requirements and address any challenges, we aim to ensure you get the solution you need. With our dedicated team, you'll have access to a bespoke lending service that tailors borrowing to your individual circumstances, taking into account your full net worth.

- No two proposals are ever the same; we work to understand your needs and shape the solution to suit.
- Our lending decisions take into account varying aspects, such as your overall wealth, income, the viability of the proposal along with its affordability and sustainability.
- We offer flexible repayment options built around your income and planned asset disposals.
- Pricing reflects the specific proposal details.
- We can lend on an interest only or capital and interest repayment basis.

Private Banking customers can still benefit from a standard lending product where this is suitable to their needs, and we can support with that.

Interested in finding out more about specialist lending?



0800 074 8351 Lines are open Monday to Friday, 9am to 5pm.



lloydsbank.com/private-banking/specialist-lending



Estate Administration Service

Our Estate Administration Service is designed to relieve the stress and burden of dealing with the complexities of administering an estate.

Since 1910, Lloyds has offered a personal and professional service to bereaved customers, helping them deal with the legal, practical and personal affairs involved with estate administration and the probate process.

Our experts work closely with all concerned, handling every detail sensitively and impartially, in the best interest of all the beneficiaries.

- Free initial call or meeting with a Bereavement Manager, who will explain the service without any obligation.
- We deal with all the financial, legal, tax and personal matters – even rehoming pets.
- A dedicated Estate Officer will keep you informed every step of the way.
- Administration fees will be paid from the estate.

Our Estate Administration Service is available when we're appointed as an executor under a will. It's also available if an existing executor doesn't feel able to act or where there is no will in place. You don't need to be an existing customer to use our service. Where the Bank is appointed Executor in a Will, you will need to contact us immediately regardless of the value of the Estate due to our legal responsibilities.

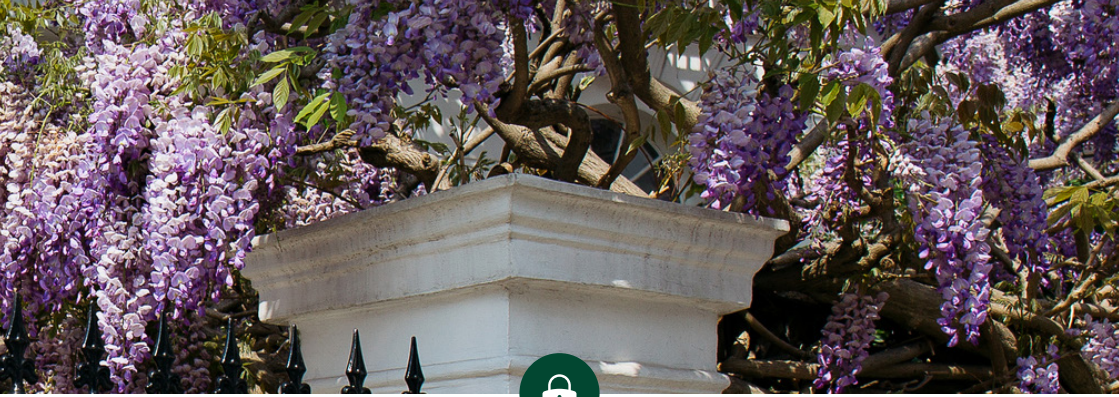
To talk through your options



0800 056 0171 (+44 (0) 1733 286 482 outside the UK).



lloydsbank.com/private-banking/estate-administration



Professional Trustee Service

With over 115 years' experience in managing trusts, Lloyds Bank is well placed to act as your trustee.

Appointing us as your Trustee can help protect your assets for future generations. We can set up a Trust in your lifetime, transfer an existing Trust, or ring-fence an inheritance in to a family trust. It is a relationship-led service covering all aspects of managing the Trust. This covers day to day beneficiary contact to wider tax issues and discretionary investment portfolios.

We manage different types of trust under the required UK legislation, depending on where you live. Some trusts may require financial planning and advice before going ahead. We'll guide you on the next steps based on your situation.

The benefits of appointing Lloyds Bank as professional trustee:

- We take full responsibility for all legal requirements.
- Confidentiality, impartiality and protection for beneficiaries.
- Dedicated Trust Manager for each trust.
- Trust tax returns and administration completed.
- Access to discretionary investment portfolios.



Our **Professional Trustee Service** is subject to a minimum investment of £100,000. Fees and charges apply.

Interested in finding out more about the Professional Trustee Service?



lloydsbank.com/private-banking/professional-trustee-service



Other ways we can help

Wealth Services

As a Private Banking or Mayfair Private Banking customer, you'll benefit from access to our network of expert wealth specialists. Your dedicated contact can introduce you to these specialists when necessary. Services include:

Financial advice

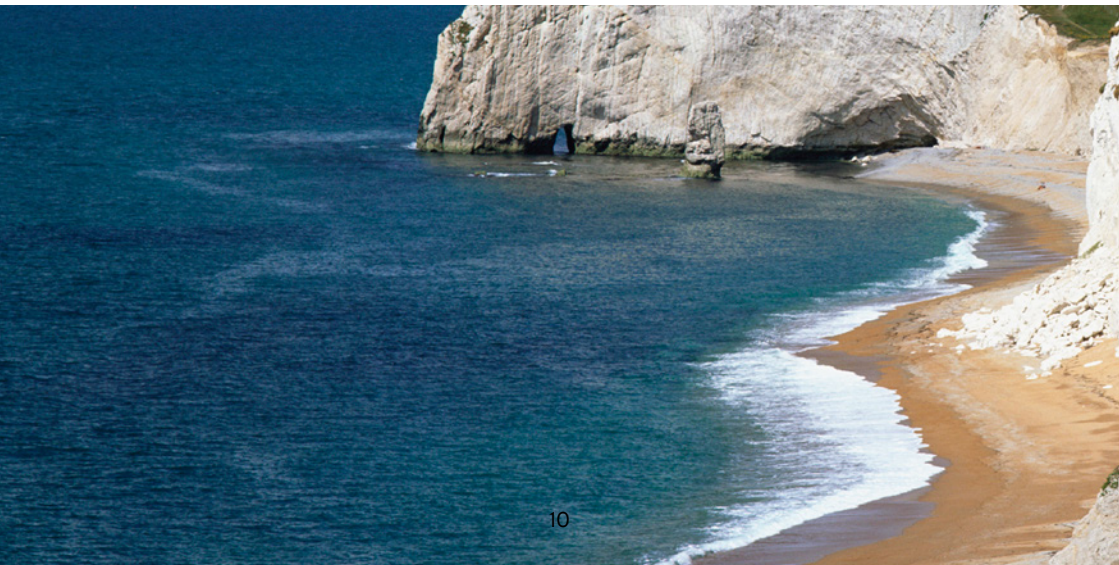
Sometimes, you need to step back from your wealth and look at the bigger picture. It pays to look at the risks, as well as the opportunities and ultimately clarify what you're trying to achieve.

Through Lloyds Wealth and Cazenove Capital, we offer a financial advice service which is designed to help you answer all these questions and put in place a wealth strategy that's just right for you.

Choose between one off advice to design and help you implement a financial plan suited to your individual needs or ongoing advice which means having financial expertise on tap wherever life's path takes you.



To benefit from the expertise of Lloyds Wealth, you need at least £100,000. To benefit from the expertise of Cazenove Capital, you need at least £2.5 million. This amount can come from your savings, investments, personal pensions or income. Fees and charges apply if you go ahead with any recommendations in your Personalised Financial Plan.



Retirement planning

We understand that thinking about your future can be difficult. Many things compete for your attention, but it's important to prepare. You should plan for the retirement you deserve.

There have been lots of changes to pensions and retirement planning in recent years, which can make it all seem a bit overwhelming. Working together with our pensions experts, we can help you plan ahead.

Everyday lending

At Lloyds Bank Private Banking, we understand that the demands of modern life mean quick and convenient access to credit is a necessity rather than a luxury. We can support you with your everyday borrowing requirements.

If your borrowing needs are more complex, check out our Specialist Lending Service on page 6.

Share Dealing

Share Dealing accounts are a great way to buy, sell or hold a wider range of funds, UK and international shares.

As a Private Banking customer, you don't pay account charges for Share Dealing Accounts or ISAs. Choose simplicity by building your own portfolio using our Share Dealing service.

To find out more, visit: www.lloydsbank.com/private-banking/invest



To benefit from these **Wealth Services**, eligibility criteria will apply. Speak to us for more information.

Interested in finding out more about Wealth Services?



Please call us on **0800 056 0171**.

If you're an existing Private Banking customer, please call us on **0345 300 2750**. Lines are open 8am to 8pm, seven days a week, and closed on Bank Holidays. Not all telephone banking services are available 24 hours a day, seven days a week.



lloydsbank.com/private-banking/wealth-services

If you need this communication in another format, such as large print, Braille or audio CD, please let us know.

You can call us using Relay UK if you have a hearing or speech impairment. You can find more information on Relay UK help pages: relayuk.bt.com

Sign video services are also available if you're Deaf and use British Sign Language: lloydsbank.com/help-guidance/accessibility/sign-video

If you need support due to a disability, please get in touch with us.

Additional information

If you want to make a complaint, you can find support online at: lloydsbank.com/contact-us/how-to-complain

You can also call us on: **0800 072 3572** (+44 173 346 2267 outside the UK). Or visit a branch.

You can also write to: Lloyds Customer Services, The Green Building, Leeds LS78 1LB.

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The Personal Tax Service, Will Writing Service, Estate Administration Service and Professional Trustee Services are not regulated by the Prudential Regulation Authority or the Financial Conduct Authority.

Eligible deposits with us are protected by the Financial Services Compensation Scheme. We are covered by the Financial Ombudsman Service.

Schroders Personal Wealth is a trading name of Scottish Widows Schroder Personal Wealth Limited. Registered Office: 25 Gresham Street, London, EC2V 7HN. Registered in England and Wales no. 11722983. Authorised and regulated by the Financial Conduct Authority under number 830170.

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