
ACCOUNT CONDITIONS

For personal bank accounts with
Lloyds Bank Corporate Markets plc
(**excluding** accounts which until 1 August 2022 were held
with Lloyds Bank (International Services) Limited)

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

These Account Conditions apply to accounts opened on or
after 4 September 2023



LLOYDS BANK

LLOYDS BANK INTERNATIONAL

This document contains the Account Conditions that apply to the range of Current and Savings Accounts we offer our personal customers from international offices in the Channel Islands and the Isle of Man.

Please read carefully the conditions for the accounts you are opening and for any you already hold.

Please read the Account Conditions alongside the Lloyds Bank Corporate Markets plc Customer Relationship Agreement OB5212 (which **excludes** accounts which until 1 August 2022 were held with Lloyds Bank (International Services) Limited).

The Customer Relationship Agreement contains the general conditions that apply to personal bank accounts and some related services.

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Premier International Account and International Account Conditions

The Account Conditions on pages 1-5 refer to linked products. In certain circumstances (outlined below), we will convert a Premier International Account into an International Account and we may convert an International Account into a Premier International Account. The two products have different eligibility criteria and benefits. Please read both sets of Account Conditions, in particular condition 4 of each. It refers to the conversion procedure, the implications for your account, and the services we provide to you.

Premier International Account Conditions

About us

Lloyds Bank International and Lloyds Bank International Private Banking are the registered business names of Lloyds Bank Corporate Markets plc in Jersey and the Isle of Man.

Lloyds Bank Corporate Markets plc's Registered Office: 25 Gresham Street, London EC2V 7HN. Incorporated in England and Wales, Company No. 10399850. Lloyds Bank Corporate Markets plc in the UK is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration number 763256. Authorisation can be checked on the Financial Services Register at www.fca.org.uk

Services provided by the Jersey, Guernsey and Isle of Man branches of Lloyds Bank Corporate Markets plc will be subject to the regulatory regime applicable in their respective jurisdiction, which will differ in some or all respects from that of the UK. Further information about the regulatory status of the Jersey, Guernsey and Isle of Man branches of Lloyds Bank Corporate Markets plc, is set out below.

New Accounts will be held at our Isle of Man branch only, unless otherwise agreed

Our full contact details are set out at Appendix 2 of the Customer Relationship Agreement, as described below.

About this agreement

These Account Conditions detail the specific terms that apply to the Account. The 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.

Please read the Account Conditions alongside the Lloyds Bank Corporate Markets plc Customer Relationship Agreement (excluding accounts which until 1 August 2022 were held with Lloyds Bank (International Services) Limited). If any conflict arises between the Account Conditions and the Lloyds Bank Corporate Markets plc Customer Relationship Agreement (excluding accounts which until 1 August 2022 were held with Lloyds Bank (International Services) Limited), the Account Conditions will apply.

1. Definitions

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

Account: each

- Sterling Premier International Account ("Sterling Account") held with Lloyds Bank Corporate Markets plc in 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 Customer Relationship Agreement;
- US Dollar Premier International Account ("US Dollar Account") held with Lloyds Bank Corporate Markets plc in Jersey, the Bailiwick of Guernsey or the Isle of Man, as indicated in your Application Form;
- Euro Premier International Account ("Euro Account") held with Lloyds Bank Corporate Markets plc in Jersey, the Bailiwick of Guernsey or the Isle of Man, 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 the Customer Relationship Agreement.

Account Conditions: the conditions in this document that relate to the Account.

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

Cleared Funds: are funds that are in your Account and available for you to use.

Customer Relationship Agreement: the agreement referred to as the Lloyds Bank Corporate Markets plc Customer Relationship Agreement (excluding accounts which until 1 August 2022 were held with Lloyds Bank (International Services) Limited) as amended from time to time. Copies of it are available on our website lloydsbank.com/international. You may contact us at any time to request a copy.

We/us /our: Lloyds Bank Corporate Markets plc.

You: Each account holder entering into this agreement with us (including your successors).

Capitalised terms used but not defined in this document have the meaning given to them in the Customer Relationship Agreement.

2. Eligibility criteria

- 2.1 Our services are available to many customers, but we cannot provide them in some countries for legal or regulatory reasons.
- 2.2 Other eligibility criteria may also apply to the Account. We will make you aware of them when you enquire about or apply for the Account.
- 2.3 You must inform us of any change in the information you gave us in the Application Form or as part of the application process, as this may mean you are no longer eligible for the Account.
- 2.4 We may change the Account's eligibility criteria. If we do so, we will notify you of the changes in line with the Customer Relationship Agreement.
- 2.5 We will undertake reviews regularly. If you do not satisfy the eligibility criteria for the Account or if we consider that you have seriously breached the terms of this Agreement, we may:
 - 2.5.1 refuse to open the Account; or
 - 2.5.2 if the Account is already opened and you meet the eligibility criteria for the International Account, as defined in the International Account conditions below, convert your Account into an International Account on giving you at least two months' notice (see condition 4); or
 - 2.5.3 close the Account, in line with the Customer Relationship Agreement.

3. The Account

- 3.1 Currency, funding and charges
 - 3.1.1 The Account will be in a single currency of your choice of sterling, US dollars, or euros. In line with the eligibility criteria for your Account, we may specify minimum funding requirements in the selected currency. If you do not meet our funding requirements within the time allowed, we will regard this as a serious breach of the Agreement, entitling us to use our rights under condition 2.5.
 - 3.1.2 If you continue to satisfy the Account's eligibility criteria, no monthly fee is 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 payments. By making a deposit or withdrawal or instructing us to make a transfer, you agree to pay any charges that apply. For information on our standard fees, please see our Banking Charges Guides. For any charges not set out in our Banking Charges Guides, please contact us, visit our website lloydsbank.com/international or contact your relationship manager if you have one. We will notify you of any changes to our fees in line with the 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:
- from another Lloyds Banking Group account through telephone banking or internet banking (if you are registered for these services);
 - from any other account by electronic funds transfer; or
 - by sending a personal cheque or bank draft, together with your account details, to us at the Lloyds Bank Corporate Markets plc Isle of Man branch at the address specified in the 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 If you have sufficient funds in your Account, and subject to condition 3.2.1.3, you may make payments or transfers to an account held by you or someone else (either with us or another bank) or withdrawals. All these are subject to any limits that apply. You can also request payment by way of a bank draft/cheque (Sterling).
- 3.2.1.5 You may make your payment or transfer request through telephone banking or internet banking (if you are registered for these services), by writing to us at the Lloyds Bank Corporate Markets plc Isle of Man branch at the address specified in the Customer Relationship Agreement, or through your relationship manager if you have one.
- 3.2.2 If you have a Sterling Account, condition 3.2.1 applies except that:
- 3.2.2.1 you may also make a deposit, withdrawal, transfer or payment (including in cash) at a Lloyds Bank Corporate Markets plc or Lloyds Bank plc branch;
- 3.2.2.2 direct debits are available; and
- 3.2.2.3 standing orders are available for sterling payments to UK, Channel Islands, Isle of Man and Gibraltar banks only.
- 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.
- 3.3.2 We calculate interest daily. The amount of interest you receive depends on the credit balance of your Account. We pay interest only on Cleared Funds.
- 3.3.3 If interest is payable, we pay it monthly on the 9th day of each month.
- 3.3.4 We pay interest without deduction, unless otherwise required by law or requested by you.
- 3.3.5 If the interest payment date is not a Working Day, we pay interest on the next Working Day.
- 3.3.6 We will credit the interest to your Account or, if you ask us in writing, to another account in your name at the same branch of Lloyds Bank Corporate Markets plc..
- 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 give you an overdraft on a Sterling Account. We set out more details of overdrafts, including Arranged Overdraft(s) and Unarranged Overdraft(s) in the Customer Relationship Agreement. You can also find details of current interest rates in our interest rate guide. An Arranged 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 an Arranged Overdraft or an Unarranged Overdraft.
- 3.4.3 If your Sterling Account goes into Unarranged Overdraft (but not when we increase an overdraft you already have) on any day, we will write to tell you we have agreed to it, but we will ignore an Unarranged Overdraft you repay by the end of that day when our accounting systems are updated. We provide an Unarranged Overdraft only for a limited period and we will tell you when you must repay it. Your Unarranged Overdraft will in any case end as soon as you have available funds again in your Account. This does not stop you requesting a new Unarranged Overdraft in the future.
- 3.4.4 If you have to pay us interest or fees for an Arranged Overdraft or an Unarranged 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, we will debit the interest on the next Working Day.

4. Conversion to the International Account

- 4.1 If we convert your Account to an International Account in line with condition 2.5.2 ("Conversion"), your Account number and Sort Code will remain the same after Conversion.
- 4.2 On its Conversion, the Account becomes governed by the International Account Conditions in this document. The Account can revert to a Premier International Account if the relevant eligibility criteria are once again met.
- 4.3 After the Account's Conversion we will send you a notice giving details of the eligibility criteria and benefits that apply to your International Account.

5. Ancillary services

- 5.1 We may offer different benefits packages (covering various insurance or other benefits) with the Account. These 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. The benefits packages (including any related charges that may be debited from the Account) will be governed by separate terms and conditions. Depending on the type of benefit, we will give you the separate terms and conditions when you complete your Application Form, or the third-party supplier will issue them to you directly.
- 5.2 If insurance is included with your Account, we will hold any money we receive from you or from the insurer regarding the insurance. We will do so in our capacity as a bank regulated by the Jersey Financial Services Commission and licensed by the Guernsey Financial Services Commission and the Isle of Man Financial Services Authority to conduct deposit taking, and not on trust. We hold on the insurer's behalf any insurance premiums we collect.

International Account Conditions

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Services provided by the Jersey, Guernsey and Isle of Man branches of Lloyds Bank Corporate Markets plc will be subject to the regulatory regime applicable in their respective jurisdiction, which will differ in some or all respects from that of the UK. Further information about the regulatory status of the Jersey, Guernsey and Isle of Man branches of Lloyds Bank Corporate Markets plc, is set out below.

New Accounts will be held at our Isle of Man branch only, unless otherwise agreed

Our full contact details are set out at Appendix 2 of the Customer Relationship Agreement, as described below.

About this agreement

These Account Conditions detail the specific terms that apply to the Account. The 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.

Please read the Account Conditions alongside the Lloyds Bank Corporate Markets plc Customer Relationship Agreement (excluding accounts which until 1 August 2022 were held with Lloyds Bank (International Services) Limited). If any conflict arises between the Account Conditions and the Lloyds Bank Corporate Markets plc Customer Relationship Agreement (excluding accounts which until 1 August 2022 were held with Lloyds Bank (International Services) Limited), the Account Conditions will apply.

1. Definitions

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

Account: each

- Sterling International Account ("Sterling Account") held with Lloyds Bank Corporate Markets plc in 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 Customer Relationship Agreement;
- US Dollar International Account ("US Dollar Account") held with Lloyds Bank Corporate Markets plc in Jersey, the Bailiwick of Guernsey or the Isle of Man, as indicated in your Application Form;
- Euro International Account ("Euro Account") held with Lloyds Bank Corporate Markets plc in Jersey, the Bailiwick of Guernsey or the Isle of Man, as indicated in your Application Form.

The US Dollar Account and Euro Account are Group B Accounts as detailed in the Customer Relationship Agreement.

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

Cleared Funds: are funds that are in your Account and available for you to use.

Customer Relationship Agreement: the agreement referred to as the Lloyds Bank Corporate Markets plc Customer Relationship Agreement (excluding accounts which until 1 August 2022 were held with Lloyds Bank (International Services) Limited) as amended from time to time. Copies of it are available on our website lloydsbank.com/international. You may contact us at any time to request a copy.

We/us/our: Lloyds Bank Corporate Markets plc.

You: Each account holder entering into this agreement with us (including your successors).

Capitalised terms used but not defined in this document have the meaning given to them in the Customer Relationship Agreement.

2. Eligibility criteria

- 2.1 Our services are available to many customers, but we cannot provide them in some countries for legal or regulatory reasons.
- 2.2 Other eligibility criteria may also apply to the Account. We will make you aware of them when you enquire about or apply for the Account.

- 2.3 You must inform us of any change in the information you gave us in the Application Form or as part of the application process, as this may mean you are no longer eligible for the Account.
- 2.4 We may change the Account's eligibility criteria. If we do so, we will notify you of the changes in line with the Customer Relationship Agreement.
- 2.5 If you do not satisfy the eligibility criteria for the Account or if we consider that you have seriously breached the terms of this Agreement, we may refuse to open it or we may close it if already opened, in line with the Customer Relationship Agreement.

3. The Account

- 3.1 Currency, funding and fees
 - 3.1.1 The Account will be in a single currency of your choice of sterling, US dollars, or euros. In line with your Account's eligibility criteria, we may specify minimum funding requirements in the selected currency. If you do not meet our funding requirements within the time allowed, we will regard this as a serious breach of this Agreement, entitling us to use our rights under condition 2.5.
 - 3.1.2 A monthly fee applies to the Account. If we decide to take it, we will debit the fee 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 we convert the Account from a Premier International Account (see condition 4 of the account conditions governing your Premier International Account), we will debit the fee on the 9th day of the next month. If you have more than one Account on which a fee is payable, you can select which Account(s) we should deduct the fee(s) from. If you do not tell us promptly or at all which of your Accounts we should deduct the fee from, then you agree that we may deduct it 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. It 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 on request. We may change the monthly fee for the Account. We will notify you of any such change in line with the 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, we will charge one monthly fee.
 - If you have one or more joint Accounts and they are all held by the same parties, we will charge only one monthly fee.
 - If you have one or more joint Accounts and they are not all held by the same parties, we will also charge 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), we will charge one monthly fee for the sole Account(s) and one monthly fee for the joint Account(s).
 - 3.1.6 It may be that you or we close the Account from which we usually deduct your monthly fee (the "fee payment account"), leaving you with one or more remaining Accounts whose monthly fee was previously covered by the fee payment account. If so, you agree 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 of your remaining Accounts we should deduct the monthly fee from, you agree we may choose to deduct it from any.
 - 3.1.7 If ever 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). 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 the account are available on request and we will include them in any such notification we give 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 that apply. For information on our standard fees, please see our Banking Charges Guides. For any charges not set out in our Banking Charges Guides, please contact us or visit our website lloydsbank.com/international. We will notify you of any changes to our fees in line with the 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 Corporate Markets plc Isle of Man branch at the address in the 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 If you have sufficient funds in your Account, and subject to condition 3.2.1.3, you may make payments or transfers to an account held by you or someone else (either with us or another bank) or withdrawals. All these are subject to any limits that apply. You can also request payment by way of a bank draft/cheque (Sterling).
- 3.2.1.5 You may make your payment or transfer request through telephone banking or internet banking (if you are registered for these services) or by writing to us at the Lloyds Bank Corporate Markets plc Isle of Man branch at the address in the Customer Relationship Agreement, or through your relationship manager if you have one.
- 3.2.2 If you have a Sterling Account, condition 3.2.1 above applies except that:
- 3.2.2.1 you may also make a deposit, withdrawal, transfer or payment (including in cash) at a Lloyds Bank Corporate Markets plc or Lloyds Bank plc branch;
- 3.2.2.2 direct debits are available; and
- 3.2.2.3 standing orders are available for sterling payments to UK, Channel Islands, Isle of Man and Gibraltar banks only.
- 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 it.
- 3.3.2 We calculate interest daily. The amount of interest you receive will depend on the credit balance of your Account. We pay interest only on Cleared Funds.
- 3.3.3 If interest is payable, we will pay it monthly on the 9th day of each month.
- 3.3.4 We pay interest 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, we pay interest on the next Working Day.
- 3.3.6 We will credit the interest to your Account or, if you ask us in writing, to another account in your name at the same branch of Lloyds Bank Corporate Markets plc.
- 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 give you an overdraft on a Sterling Account. We set out more details of overdrafts, including Arranged Overdrafts and Unarranged Overdrafts, in the Customer Relationship Agreement. You can also find details of current interest rates in our interest rate guide. An Arranged 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 an Arranged Overdraft or an Unarranged Overdraft.
- 3.4.3 If your Sterling Account goes into Unarranged Overdraft (but not when we increase an overdraft you already have) on any day, we will write to tell you we have agreed to it, but we will ignore any Unarranged Overdraft that you repay by the end of that day when our accounting systems are updated. We provide an Unarranged Overdraft only for a limited period and we will tell you when you must repay it. Your Unarranged 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 Unarranged Overdraft in the future).
- 3.4.4 If you have to pay us interest or fees for an Arranged Overdraft or an Unarranged Overdraft, we will debit any monthly interest or fees (or both) on the 9th day of each month from the Account. If the interest payment date is not a Working Day, we will debit interest or fees (or both) on the next Working Day.
4. Conversion to the Premier International Account
- 4.1 If we agree 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 once complete in writing.
- 4.2 The account conditions that will apply to your Premier International Account after Conversion are set out in the separate account conditions that apply to the Premier International Account. You will find these in this document.
- 4.3 If Conversion happens, the notice we send you will give details of the eligibility criteria and benefits that apply to your Premier International Account.
- 4.4 On Conversion, your Account number and Sort Code will remain the same.
5. Ancillary services
- 5.1 We may offer different benefits packages (covering various insurance or other benefits) with the Account. These 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. The benefits packages (including any related charges that may be debited from the Account) will be governed by separate terms and conditions. Depending on the type of benefit, we will give you details of the separate terms and conditions when you complete your Application Form or the third-party supplier will issue them to you directly.
- 5.2 If insurance is included with your Account, we will hold any money we receive from you or from the insurer regarding insurance. We will do so in our capacity as a bank regulated by the Jersey Financial Services Commission and licensed by the Guernsey Financial Services Commission and the Isle of Man Financial Services Authority to conduct deposit taking and not on trust for you.

International Instant Saver Account Conditions

About us

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Lloyds Bank Corporate Markets plc's Registered Office: 25 Gresham Street, London EC2V 7HN. Incorporated in England and Wales, Company No. 10399850. Lloyds Bank Corporate Markets plc in the UK is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration number 763256. Authorisation can be checked on the Financial Services Register at www.fca.org.uk

Services provided by the Jersey, Guernsey and Isle of Man branches of Lloyds Bank Corporate Markets plc will be subject to the regulatory regime applicable in their respective jurisdiction, which will differ in some or all respects from that of the UK. Further information about the regulatory status of the Jersey, Guernsey and Isle of Man branches of Lloyds Bank Corporate Markets plc, is set out below.

New accounts will be held in the Isle of Man only, unless otherwise agreed.

Our full contact details are set out at Appendix 2 of the Customer Relationship Agreement, as described below.

About this Agreement

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Please read the Account Conditions alongside the Lloyds Bank Corporate Markets plc Customer Relationship Agreement (excluding accounts which until 1 August 2022 were held with Lloyds Bank (International Services) Limited). If any conflict arises between the Account Conditions and the Lloyds Bank Corporate Markets plc Customer Relationship Agreement (excluding accounts which until 1 August 2022 were held with Lloyds Bank (International Services) Limited), the Account Conditions will apply.

1. Definitions.

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

Account: each International Instant Saver Account, held with Lloyds Bank Corporate Markets plc in 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 Customer Relationship Agreement.

Account Conditions: the conditions in this document, that relate to the Account.

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

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Customer Relationship Agreement: the agreement referred to as the Lloyds Bank Corporate Markets plc Customer Relationship Agreement (excluding accounts which until 1 August 2022 were held with Lloyds Bank (International Services) Limited) as amended from time to time. Copies of it are available on our website lloydsbank.com/international. You may ask for a copy at any time by contacting us.

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Website: lloydsbank.com/international

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2. Eligibility criteria

- 2.1 Our services are available to many customers, but we cannot provide them in some countries for legal or regulatory reasons.
- 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.
- 2.3 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 Account's eligibility criteria. If we do so, we will notify you of the changes in line with the Customer Relationship Agreement.

- 2.5 If you do not satisfy the eligibility criteria for the Account or if we consider that you have seriously breached the terms of this Agreement, we may refuse to open it or we may close it if already opened, in line with the Customer Relationship Agreement.

3. The Account

- 3.1 Currency, funding and fees
 - 3.1.1 The Account will be denominated in Sterling, US Dollar or Euro.
 - 3.1.2 There may be charges for particular banking or other services. 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 that apply. For information on our standards fees, please see our Banking Charges Guides for you Account. For any charges not set out in our Banking Charges Guides, please contact us, visit our website lloydsbank.com/international or contact your relationship manager if you have one. We will notify you of any changes to our fees in line with the 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 Corporate Markets plc Isle of Man branch at the address in the Customer Relationship Agreement.
 - 3.2.2 Deposits cannot be made in cash.
 - 3.2.3 Cash withdrawals, direct debits, standing orders and bill payments are not available.
 - 3.2.4 If you have sufficient funds in your Account, and subject to condition 3.2.3, you may make payments or transfers to an account held by you or someone else (either with us or another bank) or withdrawals. All of these are subject to any limits that apply. You can also request payment by way of a bank draft/cheque (Sterling).
 - 3.2.5 You may make your payment, transfer or withdrawal request through telephone banking or internet banking (if you are registered for these services), by writing to us at the Lloyds Bank Corporate Markets plc Isle of Man branch at the address in the Customer Relationship Agreement, or through your relationship manager if you have one.
 - 3.2.6 We do not have a limit of the number of Accounts you can have in any one currency.
- 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.
 - 3.3.2 We will pay interest on credit balances at the variable rate for the Account. We calculate interest daily. The amount of interest you receive will depend on the credit balance of your Account. We pay interest only on Cleared Funds.
 - 3.3.3 Full details of our current interest rates can be found in the interest rate guide for this Account, in branch, on our website or by contacting us.
 - 3.3.4 Where interest is payable by us, we will pay it monthly on the 10th of each month, without deduction, unless otherwise (i) required by law or (ii) requested 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 your Account.

Fixed Term Deposit Account Conditions

About us

These conditions apply to accounts opened from 2 September 2016. If your account was opened before this date, please contact us for a copy of your terms and conditions.

Lloyds Bank International and Lloyds Bank International Private Banking are the registered business names of Lloyds Bank Corporate Markets plc in Jersey and the Isle of Man.

Lloyds Bank Corporate Markets plc's Registered Office: 25 Gresham Street, London EC2V 7HN. Incorporated in England and Wales, Company No. 10399850. Lloyds Bank Corporate Markets plc in the UK is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration number 763256. Authorisation can be checked on the Financial Services Register at www.fca.org.uk

Services provided by the Jersey, Guernsey and Isle of Man branches of Lloyds Bank Corporate Markets plc will be subject to the regulatory regime applicable in their respective jurisdiction, which will differ in some or all respects from that of the UK. Further information about the regulatory status of the Jersey, Guernsey and Isle of Man branches of Lloyds Bank Corporate Markets plc, is set out below.

New accounts will be held in the Isle of Man only, unless otherwise agreed.

Our full contact details are set out at Appendix 2 of the Customer Relationship Agreement, as described below.

About this Agreement

These Account Conditions detail the specific terms that apply to the Account. The Account Conditions, together with the Application Form, the Customer Relationship Agreement and the Confirmation we will send you (referred to collectively as the "Agreement"), govern the relationship between us and you.

Please read the Account Conditions alongside the Lloyds Bank Corporate Markets plc Customer Relationship Agreement (excluding accounts which until 1 August 2022 were held with Lloyds Bank (International Services) Limited). If any conflict arises between the Account Conditions and the Lloyds Bank Corporate Markets plc Customer Relationship Agreement (excluding accounts which until 1 August 2022 were held with Lloyds Bank (International Services) Limited), the Account Conditions will apply.

1. Definitions

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

Account: each Fixed Term Deposit held with Lloyds Bank Corporate Markets plc in 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 Customer Relationship Agreement;

Account Conditions: the conditions in this document that relate to the Account.

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

Cleared Funds: are funds that are in your Account and available for you to use.

Confirmation: the document we sent you, of the same name, confirming the fixed rate of interest, the start date and maturity date.

Customer Relationship Agreement: the agreement referred to as the Lloyds Bank Corporate Markets plc Customer Relationship Agreement (excluding accounts which until 1 August 2022 were held with Lloyds Bank (International Services) Limited) as amended from time to time. Copies of it are available on our website lloydsbank.com/international. You may ask for a copy 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 (unless agreed otherwise) or for an Account in any other currency, whatever amount we state when you enquire about or open your Account.

Minimum Balance: £10,000, US\$10,000 or for an Account in any other currency, whatever amount we state when you enquire about or open your Account.

Servicing Account: the Instant Access Savings, Money Market Call, Premier International, International, or International Premier Account (as detailed under 'Group B Accounts' in the Table of Accounts in the Customer Relationship Agreement) 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 between one week and five years from the start date shown in our Confirmation. This period is the time between the start date and maturity date in our Confirmation.

We/us/our: Lloyds Bank Corporate Markets plc.

You: Each account holder entering into this agreement with us (including your successors).

Capitalised terms used but not defined in this document have the meaning given to them in the Customer Relationship Agreement.

2. Eligibility criteria

- 2.1 As long as the Account is open, you must maintain the Servicing Account.
- 2.2 You must, at all times, maintain the Minimum Balance of the Account.
- 2.3 Our services are available to many customers, but we cannot provide them in some countries for legal or regulatory reasons.
- 2.4 Other eligibility criteria may also apply to the Account. We will make you aware of them when you enquire about or apply for the Account.
- 2.5 You must inform us of any change in the information you gave us in the Application Form or as part of the application process, as this may mean you are no longer eligible for the Account.
- 2.6 We may change the Account's eligibility criteria. If we do so, we will notify you of the changes in line with the Customer Relationship Agreement.
- 2.7 If you do not satisfy the eligibility criteria for the Account or if we consider that you have seriously breached the terms of this Agreement, we may refuse to open it or we may close it if already opened, in line with the Customer Relationship Agreement.

3. The Account

- 3.1 Currency, funding and fees
 - 3.1.1 The Account will be in a single currency of your choice of sterling, US dollars or any other currency available at the time you apply for the Account, as stated in the Confirmation we sent you for the Account.
 - 3.1.2 You must pay the Initial Deposit into the Servicing Account in line with the account conditions we have notified you of that apply to that account. Initial Deposits cannot be made in cash. You must tell us when you have paid your Initial Deposit to the Servicing Account. We will then transfer the Initial Deposit to the Account within two Working Days.
 - 3.1.3 During the Term, you may not make any deposits into the Account, or withdrawals from it, after paying the Initial Deposit into the Servicing Account.
 - 3.1.4 Charges do not currently apply to your Fixed Term Deposit Account. However, we may make charges for particular banking or other services. For example, we may charge you for making deposits, withdrawals, transfers and/or payments from your Servicing Account in line with its terms. For information on our standard fees please see our Banking Charges Guides. For any charges not set out in our Banking Charges Guides, please contact us, visit our website lloydsbank.com/international or contact your relationship manager. We will notify you of any changes to our fees in line with the Customer Relationship Agreement.
- 3.2 Closing an Account

Withdrawals or early closure by you is not permitted during the Term, unless you die or you have financial difficulty (you cannot afford your current commitments and cannot restructure or reduce spending to bring your budget into balance). In the event of (i) your death or (ii) your financial difficulty during the Term, then on instruction from (i) your executor or administrator or (ii) you (as applicable) and after receiving all the documents about (i) your death or (ii) your financial difficulty (as applicable) that we require, we will close your Account and repay into your Servicing Account the Initial Deposit with interest up to the date when your Account is closed. We may close the Account in accordance with the Customer Relationship Agreement.
- 3.3 Interest
 - 3.3.1 You begin to earn interest on your Account from the date we receive Cleared Funds into your Account, subject to condition 3.1.2.
 - 3.3.2 We calculate interest daily. The amount of interest you receive depends on the credit balance of your Account. We pay interest only on Cleared Funds.

- 3.3.3 We pay interest on the credit balance during the Term at a fixed rate that we set at the start of the Term and show in our Confirmation.
- 3.3.4 If interest is payable by us, we will put it in the Servicing Account at the maturity date shown in our Confirmation.
- 3.3.5 We will pay interest 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, we will pay interest on the next Working Day.
- 3.4 End of the Term
- 3.4.1 We will send you a Confirmation at the start of the Term. It reminds you to contact us with your maturity instructions before the Account's maturity date (as set out in our Confirmation).
- 3.4.2 If the Term is for 12 months or more, we will write to you before the maturity date in our Confirmation to request your instructions, unless we already have your maturity instructions or you have instructed us not to contact you.
- 3.4.3 Subject to you continuing to meet the eligibility criteria and in the absence of our receiving instructions to the contrary:
- i. for an Account in sterling, before 4pm (UK time) on the last Working Day before the maturity date shown in our Confirmation; or
 - ii. for an Account in any other currency, before 4pm (UK time) on the last Working Day three days before the maturity date shown in our Confirmation,
- we will:
- a. for Accounts where the Term is 12 months or more, pay the entire balance of the Account (with any interest earned and paid to the Account) in to the Servicing Account; or
 - b. for Accounts where the Term is less than 12 months, reinvest the entire balance of the Account (with 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 that applies for the particular term on the date of reinvestment.
- 3.4.4 For Accounts where the Term is less than 12 months, we will not write to you before the maturity date (as set out in our Confirmation) to request your instructions. We will reinvest the entire balance of the Account as described above.
- 3.4.5 You can find the indicative rate that applies to your new Fixed Term Deposit Account by visiting our website or contacting us.
- 3.4.6 On maturity, the balance may not be visible on our Internet Banking or Telephone Banking platforms until the following Working Day.
- 3.4.7 We will send you a new Confirmation on reinvestment.

Money Market Call Account and Call Account Conditions

About us

Lloyds Bank International and Lloyds Bank International Private Banking are the registered business names of Lloyds Bank Corporate Markets plc in Jersey and the Isle of Man.

Lloyds Bank Corporate Markets plc's Registered Office: 25 Gresham Street, London EC2V 7HN. Incorporated in England and Wales, Company No. 10399850. Lloyds Bank Corporate Markets plc in the UK is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration number 763256. Authorisation can be checked on the Financial Services Register at www.fca.org.uk

Services provided by the Jersey, Guernsey and Isle of Man branches of Lloyds Bank Corporate Markets plc will be subject to the regulatory regime applicable in their respective jurisdiction, which will differ in some or all respects from that of the UK. Further information about the regulatory status of the Jersey, Guernsey and Isle of Man branches of Lloyds Bank Corporate Markets plc, is set out below.

New accounts will be held in the Isle of Man only, unless otherwise agreed.

Our full contact details are set out at Appendix 2 of the Customer Relationship Agreement, as described below.

About this Agreement

These Account Conditions detail the specific terms that apply to the Account. The 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.

Please read the Account Conditions alongside the Lloyds Bank Corporate Markets plc Customer Relationship Agreement (excluding accounts which until 1 August 2022 were held with Lloyds Bank (International Services) Limited). If any conflict arises between the Account Conditions and the Lloyds Bank Corporate Markets plc Customer Relationship Agreement (excluding accounts which until 1 August 2022 were held with Lloyds Bank (International Services) Limited), the Account Conditions will apply.

1. Definitions

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

Account: each

- Money Market Call Account in sterling, US dollars or euros held with Lloyds Bank Corporate Markets plc in 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 Customer Relationship Agreement;
- Call Account in a currency other than sterling, US dollars or euros held with Lloyds Bank Corporate Markets plc in 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 Customer Relationship Agreement.

Account Conditions: the conditions in this document that relate to the Account.

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

Cleared Funds: are funds that are in your Account and available for you to use.

Customer Relationship Agreement: the agreement referred to as the Lloyds Bank Corporate Markets plc Customer Relationship Agreement (excluding accounts which until 1 August 2022 were held with Lloyds Bank (International Services) Limited) as amended from time to time. Copies of it are available on our website lloydsbank.com/international. You may contact us at any time to request a copy.

Minimum Opening Balance: £10,000, US\$10,000, €10,000 or for an Account in any other currency, whatever amount we state when you enquire about or apply for the Account.

We/us/our: Lloyds Bank Corporate Markets plc.

You: Each account holder entering into this agreement with us (including your successors).

Capitalised terms used but not defined in this document have the meaning given to them in the Customer Relationship Agreement.

2. Eligibility criteria

- 2.1 Our services are available to many customers, but we cannot provide them in some countries for legal or regulatory reasons.
- 2.2 Other eligibility criteria may also apply to the Account. We will make you aware of them when you enquire about or apply for the Account.
- 2.3 You must inform us of any change in the information you gave us in the Application Form or as part of the application process, as this may mean you are no longer eligible for the Account.
- 2.4 We may change the Account's eligibility criteria. If we do so, we will notify you of the changes in line with the Customer Relationship Agreement.
- 2.5 If you do not satisfy the eligibility criteria for the Account or if we consider that you have seriously breached the terms of this Agreement, we may refuse to open it or we may close it if already opened, in line with the Customer Relationship Agreement.

3. The Account

3.1 Currency, funding and fees

- 3.1.1 The Account will be 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 stated in our welcome letter.
- 3.1.2 You must make an initial deposit of at least the Minimum Opening Balance on opening the Account.
- 3.1.3 There may be charges for particular banking or other services. 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 that apply. For information on our standard fees, please see our Banking Charges Guides. For any charges not set out in our Banking Charges Guides, please contact us, visit our website lloydsbank.com/international or contact your relationship manager if you have one. We will notify you of any changes to our fees in line with the 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 Corporate Markets plc Isle of Man branch at the address in the Customer Relationship Agreement.
- 3.2.2 Deposits cannot be made in cash.
- 3.2.3 Cash withdrawals, direct debits, standing orders and bill payments are not available.
- 3.2.4 If you have sufficient funds in your Account and subject to condition 3.2.3, you may make payments or transfers to an account held by you or someone else (either with us or another bank) or withdrawals. All these are subject to any limits that apply. You can also request payment by way of a bank draft/cheque (Sterling).
- 3.2.5 You may make your payment, transfer or withdrawal request through telephone banking or internet banking (if you are registered for these services), or by writing to us at the Lloyds Bank Corporate Markets plc Isle of Man branch at the address in the Customer Relationship Agreement.

3.3 Interest

- 3.3.1 You begin to earn interest on your Account from the date we receive Cleared Funds into the Account, subject to condition 3.1.2.
- 3.3.2 We will pay interest on credit balances at the variable rate for the Account. We calculate interest daily. The amount of interest you receive will depend on the credit balance of your Account. We pay interest only on Cleared Funds.
- 3.3.3 If interest is payable by us:
- 3.3.3.1 for Accounts in sterling, US dollars and euros we will pay it monthly on the 1st of each month;
 - 3.3.3.2 for Accounts in any other currency we will pay it 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, we will pay interest 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 it 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.

International Phonebank Terms and Conditions

These conditions apply from 4th August 2014.

(For customers of Jersey, Guernsey, Isle of Man Branches of Lloyds Bank Corporate Markets plc)

Please read these conditions carefully as your use of Telephone Banking indicates your acceptance of them.

1. Definitions

Account: your account, and any other account that we advertise as being accessible via the Service.

International Phonebank: a PhoneBank service enabling you to give us instructions by phone.

Our Group: the Lloyds Banking Group, which includes us and a number of other companies using brands including Lloyds Bank, Halifax and Bank of Scotland, and their associated companies. More information on the Lloyds Banking Group can be found at lloydsbankinggroup.com. For these purposes "associated companies" includes Lloyds Banking Group plc and any subsidiary, affiliate or other firm directly or indirectly controlled from time to time by either Lloyds Banking Group plc or us.

Security Code: the password or Telephone Identification Number (TIN) we agree with you and use to identify you when you use the Service.

Service: International Phonebank.

User Guide: the guidelines we provide and update about operating the Service, including in hard copy (for example, in a brochure or letter), or spoken guidelines (through the Service itself).

We/us/our: Lloyds Bank Corporate Markets plc, incorporated in England and Wales, Company No. 10399850.

You: the customer who has applied for the Service.

2. Authority

- 2.1 You confirm you are happy for us to access your Account and allow us such access for any purpose connected with this Service.
- 2.2 You confirm your joint Account holders are happy for you to access your joint Accounts via the Service. However, we will end your use of the Service immediately on all your Accounts if any joint Account holders notify us:
 - a. they never consented to your application for the Service (in which case you agree to indemnify us for any costs or losses that we incur as a result);
 - b. the joint Account can no longer be operated on your instructions alone; or
 - c. they will no longer let you operate the joint Account using the Service.

3. Security

- 3.1 You will agree a Security Code with us, not record it in any form recognisable by others, and not disclose it to anyone (except our staff, when the Security Code is agreed or changed).
- 3.2 You will notify us immediately, if you suspect someone else knows your Security Code or is trying to access your Accounts. You should either telephone us using the number in the User Guide, or contact your branch.
- 3.3 You will be liable for losses if you act fraudulently. We may hold you liable for losses if you are grossly negligent.
- 3.4 Except if 3.3 applies:
 - a. your liability for unauthorised transactions will be limited to £50 or the currency equivalent;
 - b. once we have been notified under 3.2, you will not be liable for subsequent unauthorised transactions (unless you have not kept the Security Code secret).
- 3.5 You must check your statements and notify us within a year of a claim arising.
- 3.6 We record telephone calls and intend to keep recordings for at least 10 years for resolving any disagreements. We may monitor calls to improve our service.

4. Instructions

- 4.1 You authorise us to act on any instruction you give on the Service without your further confirmation as long as the Security Code is given.
- 4.2 You must always comply with the User Guide and any updates.
- 4.3 We may change the way the Service operates. Once we have told you of these changes (in accordance with 5.3), you must comply with them in their entirety.
- 4.4 We will try and carry out instructions immediately. Transactions may not always be processed as soon as instructions are given. Some instructions can only be processed in normal banking hours, even though the Service is operational outside these hours.
- 4.5 We may refuse to carry out a transaction, or delay it, when we believe we are justified in doing so. In such situations we will normally contact you and tell you why.
- 4.6 We may choose to check transactions with you before processing them, particularly if they are large or unusual, or require your written confirmation.
- 4.7 You cannot normally revoke instructions after you have given them. If we are able to cancel an instruction you must pay any costs incurred by us.
- 4.8 We cannot change or alter Direct Debits unless the originator agrees. You should contact them direct.

5. Our services

- 5.1 We may change or withdraw the Service, or any part of the Service.
- 5.2 We may introduce or change charges for the Service. We will give you 30 days' notice. Individual transaction charges for instructions given via the Service will continue to apply.
- 5.3 We can give these and other notices by:
 - a. telephoning or writing to you;
 - b. putting a notice in our branches; or
 - c. putting an advert in a national daily newspaper.
- 5.4 You or we may terminate your use of the Service on reasonable notice (normally 30 days' notice) and without explanation. We will normally process any instructions given before termination.
- 5.5 These conditions will apply to all existing Accounts in your name, and any eligible Accounts opened in future, on which the service is being provided.
- 5.6 We are only liable for direct loss to you, and then only if caused by our negligence or deliberate fault. We are not liable for indirect loss.
- 5.7 We are not liable for any loss or damage, direct or indirect, caused by:
 - a. any breach of confidentiality (unless we have caused it) resulting directly or indirectly from your use of the Service;
 - b. the Service, or its telephone number, being unavailable;
 - c. delays, interruptions or errors in transmission not directly our fault; or
 - d. other circumstances beyond our reasonable control.
6. We provide the service in the UK. You acknowledge that our provision of the service is subject to the laws and regulations of the UK.
7. These conditions are in addition to those for the Accounts and services you are accessing through the Service. If there is any conflict, these conditions override any others.
8. These conditions are subject to the laws of the place where your Account is maintained, and to the exclusive jurisdiction of the courts there.

Lloyds Bank Corporate Markets plc is authorised and regulated in the UK as the non-ring fenced bank of the Lloyds Banking Group. The Jersey, Guernsey and Isle of Man branches of Lloyds Bank Corporate Markets plc are each separately licensed as regulated deposit-takers in their respective jurisdictions.

Lloyds Bank Corporate Markets plc is independent from Lloyds Bank plc, which is authorised and regulated in the UK as the ring fenced bank of the Lloyds Banking Group. For more information on ring-fencing visit international.lloydsbank.com/ringfencing

Important Information

Lloyds Bank International and Lloyds Bank International Private Banking are the registered business names of Lloyds Bank Corporate Markets plc.

For Accounts held in Jersey

Lloyds Bank International and Lloyds Bank International Private Banking are the registered business names of Lloyds Bank Corporate Markets plc in Jersey. Lloyds Bank Corporate Markets plc's Registered Office: 25 Gresham Street, London EC2V 7HN. Incorporated in England and Wales, Company No. 10399850. Lloyds Bank Corporate Markets plc in the UK is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration number 763256. Authorisation can be checked on the Financial Services Register at www.fca.org.uk

Services provided by Lloyds Bank Corporate Markets plc, Jersey branch will be subject to the regulatory regime applicable in Jersey, which differs in some or all respects from that of the UK. Further information about Lloyds Bank Corporate Markets plc, Jersey branch's regulatory status is set out below.

The Jersey branch of Lloyds Bank Corporate Markets plc's principal place of business is 9 Broad Street, St. Helier, Jersey JE2 3RR and is licensed by the Jersey Financial Services Commission to carry on deposit-taking business under the Banking Business (Jersey) Law 1991 and general insurance mediation business under the Financial Services (Jersey) Law 1998. Lloyds Bank Corporate Markets plc has also notified the Jersey Financial Services Commission that it carries on money service business. Lloyds Bank Corporate Markets plc, Jersey branch, subscribes to the Jersey Code of Practice for Consumer Lending.

Lloyds Bank International and Lloyds Bank International Private Banking are the registered business names of Lloyds Bank Corporate Markets plc in Jersey and 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 Jersey branch of Lloyds Bank Corporate Markets plc is not and is not required to be authorised under the Financial Services and Markets Act 2000 of the United Kingdom and therefore is not subject to the rules and regulations of the Financial Services Compensation Scheme made under that Act for the protection of depositors.

For Accounts held in the Isle of Man

Lloyds Bank International and Lloyds Bank International Private Banking are the registered business names of Lloyds Bank Corporate Markets plc in the Isle of Man. Lloyds Bank Corporate Markets plc's Registered Office: 25 Gresham Street, London EC2V 7HN. Incorporated in England and Wales, Company No. 10399850. Lloyds Bank Corporate Markets plc in the UK is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration number 763256. Authorisation can be checked on the Financial Services Register at www.fca.org.uk

Services provided by Lloyds Bank Corporate Markets plc, Isle of Man branch will be subject to the regulatory regime applicable in Isle of Man, which differs in some or all respects from that of the UK. Further information about Lloyds Bank Corporate Markets plc, Isle of Man branch's regulatory status is set out below.

The Isle of Man branch of Lloyds Bank Corporate Markets plc, principal place of business, Villiers House, 2 Victoria Street, Douglas, Isle of Man IM1 2LN is licensed by the Isle of Man Financial Services Authority to conduct deposit-taking and is also registered as an insurance intermediary in respect of general business.

Lloyds Bank International and Lloyds Bank International Private Banking are the registered business names of Lloyds Bank Corporate Markets plc in the Isle of Man and is a participant in the Isle of Man Depositors' Compensation Scheme as set out in the Depositors' Compensation Scheme Regulations 2010.

The Isle of Man branch of Lloyds Bank Corporate Markets plc is a participant in the Isle of Man Depositors' Compensation Scheme as set out in the Depositors' Compensation Scheme Regulations 2010, as amended (the "Isle of Man Scheme"). The Isle of Man Scheme offers protection for 'eligible protected deposits' of up to £50,000 (which includes deposits by most individual persons but does not, for example, include trustees or nominees) or £20,000 for most other categories of depositor, subject to certain rules and limitations set out in the Isle of Man Scheme. Further details of the Isle of Man Scheme are available on the Isle of Man Financial Services Authority's website and on request.

For Accounts held in Guernsey

Lloyds Bank Corporate Markets plc's Registered Office: 25 Gresham Street, London EC2V 7HN. Incorporated in England and Wales, Company No. 10399850. Lloyds Bank Corporate Markets plc in the UK is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration number 763256. Authorisation can be checked on the Financial Services Register at www.fca.org.uk

Services provided by Lloyds Bank Corporate Markets plc, Guernsey branch will be subject to the regulatory regime applicable in Guernsey, which differs in some or all respects from that of the UK. Further information about Lloyds Bank Corporate Markets plc, Guernsey branch's regulatory status is set out below.

The Guernsey Branch of Lloyds Bank Corporate Markets plc, principal place of business: 1 Smith Street, St. Peter Port, Guernsey GY1 2JN is licensed by the Guernsey Financial Services Commission to carry on a deposit-taking business under the Banking Supervision (Bailiwick of Guernsey) Law 2020; as an insurance intermediary under the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law, 2002 (as amended); to undertake credit business under the Lending, Credit and Finance (Bailiwick of Guernsey) Law, 2022, Part II; and is also registered with the Guernsey Financial Services Commission as a money service provider.

The Guernsey branch of Lloyds Bank Corporate Markets plc 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 722756 or post: PO Box 33, Dorey Court, Admiral Park, St. Peter Port, Guernsey GY1 4AT.

Deposits are not covered by the Financial Services Compensation Scheme under the Financial Services and Markets Act 2000 in the United Kingdom.

Deposits with the Guernsey branch of Lloyds Bank Corporate Markets plc will not be covered by any equivalent deposit compensation scheme to the Guernsey Banking Deposit Compensation Scheme in any other jurisdiction.

Lloyds Bank Corporate Markets plc is incorporated in England and Wales, Company No. 10399850, and is authorised by the Prudential Regulation Authority (PRA), registration number 763256 and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. The Jersey, Isle of Man and Guernsey Branches of Lloyds Bank Corporate Markets plc are licensed by the Jersey Financial Services Commission, the Isle of Man Financial Services Authority and the Guernsey Financial Services Commission respectively. Lloyds Bank Corporate Markets plc is a wholly owned subsidiary of Lloyds Banking Group plc. The Jersey, Isle of Man and Guernsey branches of Lloyds Bank Corporate Markets plc place funds with Lloyds Bank Corporate Markets plc and thus their financial standing is linked to that of Lloyds Banking Group. Depositors may wish to form their own view on the financial standing of Lloyds Bank Corporate Markets plc and their parent company based upon publicly available information. Lloyds Bank Corporate Markets plc's latest annual financial statements are available on our website <https://international.lloydsbank.com/legal-information>

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 certain transactions with us. We reserve the right to make a final decision 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.

Information correct as of September 2023.

Please go to lloydsbank.com/international



LLOYDS BANK

LLOYDS BANK INTERNATIONAL

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