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# 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 terms are effective from 25 April 2025

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**LLOYDS BANK**

LLOYDS BANK INTERNATIONAL

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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 (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 current and savings accounts and some related services.

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# International Plus Account Conditions

## About us

Lloyds International, Lloyds Bank International, Lloyds International Private Banking 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](http://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.

**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 Customer Relationship Agreement, the Account Conditions will apply.**

## 1. Definitions

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

**Account:** each

- Sterling International Plus Account held with us in Jersey, the Bailiwick of Guernsey or the Isle of Man. The Account is a Group A 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](http://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 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 sterling. In line with the eligibility criteria for your Account, we may specify minimum funding requirements. 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 A monthly fee applies to the Account. We will debit the fee from your Account two 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.
  - 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 may, at our discretion, decide to waive the monthly fee applicable to the Account. We will normally do this in respect of any month during which you hold and maintain deposits in the Account that equal or exceed any minimum credit balance which we may apply to the Account. We will tell you what that minimum credit balance is when you enquire about or apply for the Account, or upon request. We may change the minimum credit balance for the Account from time to time. Any change to the minimum credit balance for the Account will be notified to you in accordance with the relevant Customer Relationship Agreement.

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- 3.1.6 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 Interest Rates and Banking Charges Guide. For any charges not set out in our Interest Rates and Banking Charges Guide, please contact us, visit our website [lloydsbank.com/international](http://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;
  - 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 specified in the Customer Relationship Agreement; or
  - iv. at a Lloyds Bank Corporate Markets plc or Lloyds Bank plc branch.
- 3.2.2 You may set up a standing order or a direct debit. Standing orders are available for sterling payments to UK, Channel Islands and Isle of Man banks only.
- 3.2.3 You can make cash withdrawals from cash machines or at a Lloyds Bank Corporate Markets plc or Lloyds Bank plc branch;
- 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.
- 3.2.5 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, through your relationship manager if you have one, or at a Lloyds Bank Corporate Markets plc or Lloyds Bank plc branch.
- 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 Rates and Banking Charges Guide for this Account, contact us or visit our website [lloydsbank.com/international](http://lloydsbank.com/international)
- 3.4 Overdrafts
- 3.4.1 We may agree to give you an overdraft. 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 Rates and Banking Charges Guide.
- 3.4.2 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 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 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. Ancillary services

- 4.1 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.
- 4.2 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.

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# International Classic Account Conditions

## About us

Lloyds International, Lloyds Bank International, Lloyds International Private Banking 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](http://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.

**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 Customer Relationship Agreement, the Account Conditions will apply.**

## 1. Definitions

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

**Account:** each

- Sterling International Classic Account ("Sterling Account") held with us 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 Classic Account ("US Dollar Account") held with us in Jersey, the Bailiwick of Guernsey or the Isle of Man, as indicated in your Application Form;
- Euro International Classic Account ("Euro Account") held with us 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.

**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](http://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 each Account. We will debit the fee from each Account two 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.
- 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 may, at our discretion, decide to waive the monthly fee applicable to the Account. We will normally do this in respect of any month during which you hold and maintain deposits in the Account that equal or exceed any minimum credit balance which we may apply to the Account. We will tell you what that minimum credit balance is when you enquire about or apply for the Account, or upon request. We may change the minimum credit balance for the Account from time to time. Any change to the minimum credit balance for the Account will be notified to you in accordance with the Customer Relationship Agreement.

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- 3.1.6 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 Interest Rates and Banking Charges Guide. For any charges not set out in our Interest Rates and Banking Charges Guide, please contact us or visit our website [lloydsbank.com/international](https://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:
- 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 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.
- 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 and Isle of Man 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 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 Rates and Banking Charges Guide for this Account, contact us, or visit our website [lloydsbank.com/international](https://lloydsbank.com/international)
- 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 Rates and Banking Charges Guide. An Arranged Overdraft is not available for a US Dollar Account or a Euro Account.
- 3.4.2 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 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 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 interest on the next Working Day.

## 4. Ancillary services

- 4.1 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.
- 4.2 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.

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# Premier International Account and International Account Conditions

The Account Conditions on pages 5-7 and 11-13 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

These Account Conditions only apply for accounts opened from 28 November 2014.

### About us

Lloyds International, Lloyds Bank International, Lloyds International Private Banking 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](http://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.

**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 Customer Relationship Agreement, 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 us 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 us 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 us 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](http://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 Interest Rates and Banking Charges Guide. For any charges not set out in our Interest Rates and Banking Charges Guide, please contact us, visit our website [lloydsbank.com/international](https://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:
      - 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 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 and Isle of Man 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 Rates and Banking Charges Guide for this Account, contact us or visit our website [lloydsbank.com/international](https://lloydsbank.com/international)
- 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 Rates and Banking Charges 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 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.

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## 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.

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# Premier International Account Conditions

These Account Conditions only apply for accounts opened before 28 November 2014.

## About us

Lloyds International, Lloyds Bank International, Lloyds International Private Banking 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](http://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.

**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 which apply to the Account. These 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 Customer Relationship Agreement, the Account Conditions will apply.**

## 1. Definitions

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

**Account:** means each

- Sterling Premier International Account ("Sterling Account") held with us in the Island of Jersey, the Bailiwick of Guernsey or the Isle of Man, as indicated in your Application Form. The Sterling Account is a Group A Account as detailed in the Table of Accounts in the Customer Relationship Agreement only.
- US Dollar Premier International Account ("US Dollar Account") held with us in the Island of Jersey, Bailiwick of Guernsey or the Isle of Man as indicated in your Application Form.
- Euro Premier International Account ("Euro Account") held with us in the Island of 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 contained in this document, which relate to the Account.

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

**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](http://lloydsbank.com/international). You may contact us at any time to request a copy.

**We/Us:** means Lloyds Bank Corporate Markets plc

Capitalised terms used but not otherwise defined herein shall have the meaning given to such terms within the Customer Relationship Agreement.

# Section A

## Accounts available to customers of Lloyds Bank Corporate Markets plc

### 2. Eligibility criteria

- 2.1 You will only be eligible for the Account if the law or regulations in your home country or country of residence do not prohibit you from entering into the Agreement.
- 2.2 In addition to condition 2.1, 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 eligibility criteria for the Account from time to time. In such circumstances, we will notify you of the changes to our eligibility criteria in accordance with the Customer Relationship Agreement.
- 2.5 If you do not satisfy the eligibility criteria for the Account at any time, we reserve the right to refuse to open the Account or to close the Account if already opened, in accordance with the Customer Relationship Agreement.

### 3. The Account

- 3.1 Currency, funding and fees
  - 3.1.1 The Account will be denominated in a single currency of your choice of Sterling, US dollars, or euros. The Account requires funds to be deposited (in the currency in which the Account is held) within 3 months of the Account being opened. Failure to comply with this Account Condition may be treated by us as a serious breach of this Agreement and we may close the Account. If you apply for more than one Account at the same time, within 3 months of the Account being opened you must deposit funds (in the appropriate currency) into whichever Account you indicated during your application is to be debited with the monthly fee.

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- 3.1.2 A monthly fee applies to the Account which, if applicable, will be debited from your Sterling Account on the 9th of each month or from your US Dollar Account or Euro Account on the 1st of each month. If you have more than one Account that a fee is payable for, you can select which Account(s) the fee(s) is/are deducted from. If you do not tell us which of your Accounts we may use for monthly fee payment purposes, you agree that we may, at our discretion, deduct such fees 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 which 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 upon request. We may change the monthly fee for the Account from time to time. Any such change will be notified to you in accordance 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, you will only be charged one monthly fee.
  - If you have one or more joint Accounts and they are all held by the same parties then you will only be charged one monthly fee.
  - If you have one or more joint Accounts and they are not all held by the same parties then you will also be charged 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), you will be charged 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 deducted your monthly fee, leaving you with one or more remaining Accounts whose monthly fee was previously covered by the fee payment account, you agree that we may debit future monthly fees from: (a) your 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 which one of your remaining Accounts we may use for monthly fee payment purposes, you agree that we may, at our discretion, deduct such fees from any one of those Accounts.
- 3.1.7 We may, at our discretion, decide to waive the monthly fee applicable to the Account. We will normally do this in respect of any month during which you hold and maintain deposits in the Account that equal or exceed any minimum credit balance which we may apply to the Account. We will tell you what that minimum credit balance is when you enquire about or apply for the Account, or upon request. We may change the minimum credit balance for the Account from time to time. Any change to the minimum credit balance for the Account will be notified to you in accordance with the relevant Customer Relationship Agreement.
- 3.1.8 There may be 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 a transfer and/or payment you agree to pay any charges that apply. For information on our standard fees please see our Interest Rates and Banking Charges Guide. For other charges please contact us or visit our website. Any changes to our fees will be notified to you in accordance with the relevant 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 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 from the Account.
- 3.2.1.5 You may make your payment or transfer request through telephone banking, 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.
- 3.2.2 If you have a Sterling Account, 3.2.1 above applies except:
- 3.2.2.1 you may also make a deposit, withdrawal, transfer or payment (including in cash) at one of our branches; and
- 3.2.2.2 Direct Debits are available.
- 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. 'Cleared funds' are funds that are in your Account and available for you to use.
- 3.3.2 We calculate interest daily. The amount of interest you receive will depend on the credit balance of your Account. Interest is only paid on 'cleared funds'.
- 3.3.3 Where interest is payable:
- 3.3.3.1 on the Sterling Account if interest is payable we will pay it monthly on the 9th of each month; and 3.3.3.2 on the US Dollar and Euro Accounts if interest is payable we will pay it twice each year on 31 May and 30 November.
- 3.3.4 Interest is paid 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, where you ask us in writing, to another account in your name at the same branch.
- 3.3.7 For full information on our current interest rates please see the interest guide for this Account, contact us or visit our website [lloydsbank.com/international](https://www.lloydsbank.com/international)
- 3.4 Overdrafts
- 3.4.1 We may agree to provide you with an overdraft on a Sterling Account. Further details of overdrafts, including Arranged Overdrafts and Unarranged Overdrafts, are set out in the Customer Relationship Agreement. You can also find details of current interest rates in our Interest Rates and Banking Charges Guide. An Arranged Overdraft is not available for a US Dollar Account or a Euro Account.

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- 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 When your Sterling Account goes into Unarranged Overdraft (but not when we increase one you already have), we will write to tell you we have agreed to it, but we will ignore any Unarranged Overdrafts which are repaid by the end of that day when our accounting systems are updated (this is not usually before 8pm). We only provide Unarranged Overdrafts for a limited period and we tell you when you must repay one. 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 future).
  - 3.4.4 If you have to pay us interest for an Arranged Overdraft or an Unarranged Overdraft, we will debit any monthly interest on the 9th of each month from your Sterling Account or on the 1st of each month from your USD Account or Euro Account. If the interest payment date is not a Working Day, interest will be debited on the next Working Day.

#### **4. Ancillary services**

- 4.1 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. These 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, these separate terms and conditions will either be issued to you by us when you complete your Application Form or will be issued to you directly from the third party supplier.
- 4.2 If insurance is included with your Account, any money we receive from you or from the insurer in relation to such insurance will be held by us in our capacity as a bank regulated by the Jersey Financial Services Commission, Guernsey Financial Services Commission, and licensed by the Isle of Man Financial Services Authority, as applicable, and not on trust for you.

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# International Account Conditions

These Account Conditions only apply for accounts opened from 28 November 2014.

## About us

Lloyds International, Lloyds Bank International, Lloyds International Private Banking 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](http://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.

**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 Customer Relationship Agreement, 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 us 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 us in Jersey, the Bailiwick of Guernsey or the Isle of Man, as indicated in your Application Form;
- Euro International Account ("Euro Account") held with us 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.

**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](http://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. 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 calendar 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 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 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 Interest Rates and Banking Charges Guide. For any charges not set out in our Interest Rates and Banking Charges Guide, please contact us or visit our website [lloydsbank.com/international](http://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 and Isle of Man 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 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 Rates and Banking Charges Guide for this Account, contact us, or visit our website [lloydsbank.com/international](http://lloydsbank.com/international)

## 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 Rates and Banking Charges 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 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 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 interest on the next Working Day.

## 4. Conversion to the Premier International Account

4.1 If 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.

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- 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.



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# International Account Conditions

These Account Conditions only apply for accounts opened before 28 November 2014.

Since you received the original conditions when you opened your account, we have issued a Customer Relationship Agreement (in both 2014 and 2016) and many of the general conditions that apply to personal bank accounts and some related services are now covered by the Customer Relationship Agreement instead of by the conditions below. These Account Conditions should therefore be read 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). Please contact us if you have any queries or require any more information.

## About us

Lloyds International, Lloyds Bank International, Lloyds International Private Banking 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](http://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.

## Contractual understanding

These Terms and Conditions govern the relationship between us and you ("the customer"), which term (as defined below) includes all persons including a company or trustee in whose name we open an Account (as defined below), and where the customer consists of more than one person, refer to each and every one of you or any other persons lawfully acting for any one or more of you (including, without limitation, executors or administrators of any one of you) subject to any special arrangements agreed in writing and any special regulations which may issue at any time. These Terms and Conditions apply to the provision of all services provided by us to you.

If you have indicated in your Application (as defined below) that you are either (i) resident in the EEA (excluding the UK and Cyprus), or (ii) currently resident in the UK or Cyprus but are in the process of moving to/setting up residence in another EEA country, US Dollar Accounts and/or Euro Accounts were opened with Lloyds Bank (International Services) Limited which from 1 August 2022 were transferred to Lloyds Bank Corporate Markets plc, Jersey branch and your Account will be domiciled in Jersey and be subject to Jersey law.

If you have indicated in your Application that you are either (i) resident in the EEA (excluding the UK and Cyprus), or (ii) currently resident in the UK or Cyprus but are in the process of moving to/setting up residence in another EEA country, Sterling Accounts will be opened with Lloyds Bank Corporate Markets plc in the Isle of Man and your Account will be domiciled in the Isle of Man and be subject to the laws of the Isle of Man.

If you have indicated in your Application form that you are either (i) not resident in the EEA, or (ii) resident in the UK or Cyprus, all accounts will be opened with Lloyds Bank Corporate Markets plc in the Isle of Man and your Accounts will be domiciled in the Isle of Man and will be subject to the laws of the Isle of Man.

## Parties to the Contract

You, the customer, of the one part and,

If you have indicated in your Application that you are either, (i) resident in the EEA (excluding the UK or Cyprus), or (ii) currently resident in the UK or Cyprus but are in the process of moving to/setting up residence in another EEA country, and have applied to open a US Dollar Account and/or a Euro Account, Lloyds Bank Corporate Markets plc in Jersey in respect of such Account(s), AND/OR

If you have indicated in your Application that you are either, (i) resident in the EEA (excluding the UK or Cyprus), or (ii) currently resident in the UK or Cyprus but are in the process of moving to/setting up residence in another EEA country, and have applied to open a Sterling Account, Lloyds Bank Corporate Markets plc in the Isle of Man in respect of such Account, AND/OR

If you have indicated in your Application that you are not resident in the EEA or you are resident in the UK or Cyprus and are not in the process of moving to/setting up in residence in another EEA country and have applied to open any Account, Lloyds Bank Corporate Markets plc in the Isle of Man in respect of any such Account(s) of the other part(s).

### 1. Definitions applying to all International Accounts and International Premier Accounts

#### 1.1 Definitions

In these terms and conditions, unless otherwise indicated, the following words have the following meanings:

**Account(s):** The International Account(s) and/or International Premier Account(s) specified in the Application and held with us.

**Application:** The application you have made to us to open the Account(s).

**International Account(s):**

- the Sterling International Account ("Sterling Account");
- the US Dollar International Account ("US dollar Account") and;
- the Euro International Account ("Euro Account").

**International Premier Account(s):**

- the Sterling International Premier Account ("Sterling Account");
- the US Dollar International Premier Account ("US Dollar Account") and;
- the Euro International Premier Account ("Euro Account").

**Terms and Conditions:** the terms and conditions set out herein or as varied from time to time.

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

**Working Day:** means any day except a Saturday, Sunday or a public holiday or bank holiday in the jurisdiction in which your Account(s) is (are) held.

**You/Your:** the customer which expression includes all persons including a company or trustee in whose name we open an Account or, if a joint Account is held, the customers which expression refers to each and every one of you or any other persons lawfully acting for any one or more of you (including, without limitation, executors or administrators of any one of you).

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## 1.2 General

### About this product/service:

- a. The supply of the product(s) and service(s) in this brochure meet the provisions of The Distance Marketing of Consumer Financial Services Directive (2002/65/EC).
- b. This contract is in English. You agree that we can communicate with you in English about this contract once the contract is made.
- c. Please note that we are required to advise you of the possibility that there may be other costs or taxes imposed by third parties in connection with this product/service. However, we are not aware of any.

(THE PROVISIONS ABOVE APPLIED WHEN YOU OPENED YOUR ACCOUNT IN GIBRALTAR BUT DO NOT APPLY FOLLOWING THE MOVE OF THE ACCOUNT TO JERSEY)

- 1.2.1 The terms and conditions in Section 1 apply to all Accounts and telephone banking, except where otherwise indicated. Terms and conditions specific to individual Accounts are detailed below in Section 2. All the terms and conditions in this document are legally binding so please read them through carefully before you sign the Application to indicate your agreement to them.
- 1.2.2 Before opening an Account we may take up references or otherwise satisfy ourselves of your identity and suitability as an Account holder. We can refuse to open an Account or to accept a deposit without giving any reason. You must immediately inform us in writing of any material changes to the information you give to us in your Application if your circumstances change.
- 1.2.3 We may refuse to carry out an instruction or insist on further confirmation from you. Before acting on an instruction, we may also (but will not have to) take steps to check whether you authorised it. For example, we may ask you to provide more information, which may include any further proof of identity. We may also need to delay carrying out instructions to meet our obligations under regulations to combat money laundering or other regulations. In certain circumstances we may not be permitted to tell you the reason for any delay as a result of our reasonable view of the effect of applicable regulations. We will not be responsible to you for loss resulting from any delay as long as we have acted reasonably.
- 1.2.4 We may vary the Account's features or the terms and conditions from time to time. If the change is to your disadvantage we will tell you personally at least 30 days before the change takes effect. We may do this, for example, to:
  - make a change to your benefit, or not affecting your rights or obligations;
  - meet legal, fiscal or regulatory requirements;
  - correct errors, omissions, inaccuracies or ambiguities;
  - deal with reorganisations within the Lloyds Banking Group;
  - cover service differences for new computer or other processes;
  - bring us into line with market practice;
  - reflect developments we wish to make to your account and changes in client demand or requirements.
- 1.2.5 If we receive no response from you within 30 days of us providing you with the written notice in 1.2.4 above, you agree that you will have consented to the variation. At the end of the 30 day period, the variation will be effective without further notice. Should you object to the variation we reserve the right to close your Account.
- 1.2.6 We are only liable for direct loss to you, and then only if caused by our breach of contract or negligence. We are not liable for indirect loss, for example loss of business, loss of opportunity, loss of profit, or for any type of special or consequential loss. In addition to the other terms and conditions where we exclude or limit liability, we are not liable for:
  - incompatibility between our services and your computer, modem; or
  - telephone equipment or software; or
  - anything beyond our reasonable control.
- 1.2.7 Nothing in these terms and conditions will exclude or restrict any duty or liability which we may have or owe to you, or which we are not allowed to limit or exclude, under any applicable law or regulation.
- 1.2.8 If one, or part of these terms and conditions becomes invalid or unenforceable in any way under any applicable law, this will not affect the validity of the remaining terms in any way.
- 1.2.9 We believe these terms and conditions are fair. If any one, or part of them, becomes invalid because it is unfair or for any other reason, we can treat it as changed in a way that makes it fair and valid. The changed term or condition will then apply to you and to us on that basis, and the other terms and conditions will remain fully valid.
- 1.2.10 If a joint account is held and any of the terms and conditions are in any way unenforceable or otherwise ineffective against any one or more of you, the rest of you will not be released from your obligations under them.
- 1.2.11 The rights, obligations and liabilities of you and us in relation to and arising directly or indirectly out of the Account(s) and the debit card(s) issued in connection with the Account(s) shall be governed by and construed for all purposes in accordance with the laws of the jurisdiction in which the Account is maintained (and thereby your having contracted with us in that jurisdiction) and the Courts of such jurisdiction shall have non-exclusive jurisdiction over any proceedings in connection therewith.
- 1.2.12 About cancelling or terminating any of the services/products provided by us pursuant to your Application as governed by these Terms and Conditions:
  - a. You have the right to cancel your contract for the Account at any time. In order to cancel the contract, please write to Lloyds Bank Corporate Markets plc, Villiers House, 2 Victoria Street, Douglas, Isle of Man IM1 2LN.
  - b. For all other products with a cancellation right, apart from fixed rate mortgages, if you make use of the product/service before you exercise your right to cancel, we will charge you for the benefit of using the product/service that you have received up to the date of cancellation on a pro-rata basis based upon the time elapsed. Cancellation arrangements for fixed rate mortgages are not pro-rata and reference should be made to the fixed rate mortgage offer document or mortgage brochure.
- 1.2.13 About disputes in relation to this contract:
  - a. Where the Account is held in the Isle of Man or the product or service is provided by Lloyds Bank Corporate Markets plc in the Isle of Man, the laws of

the Isle of Man will apply to this contract and the Isle of Man courts shall have non-exclusive jurisdiction over any proceedings in connection with any disputes in relation to this contract.

- b. Where the Account is held in Jersey or the product or service is provided by Lloyds Bank Corporate Markets plc in Jersey (whether or not such product or service is provided by third parties on its behalf), the laws of Jersey will apply to this contract and the Jersey courts shall have non-exclusive jurisdiction over any proceedings in connection with any disputes in relation to this contract.
- c. If you want to make a complaint about this contract or the service that you are receiving from us please follow the procedures detailed in the leaflet entitled 'How to Complain' in the Customer Relationship Agreement and available from any branch or by applying in writing to Lloyds Bank Corporate Markets plc, Villiers House, 2 Victoria Street, Douglas, Isle of Man IM1 2LN.

## 2. Terms and conditions for the Sterling Accounts, US Dollar Accounts and Euro Accounts

In this Section, references to:

- i. sterling (£) apply where the account held is a Sterling Account,
- ii. US dollars (US\$) apply where the account held is a US Dollar Account and
- iii. references to euro (€) apply where the account is a Euro Account.

- 2.1 The International Account requires a minimum of £1,500, US\$1,500 or €1,500 (depending on the currency in which the Account is held) to be deposited within 6 weeks of Account opening. Where an application is made to open more than one International Account, a minimum of £1,500, US\$1,500 or €1,500 (as appropriate) must be deposited into any one of the opened Accounts within 6 weeks of Account opening.
- 2.2 The International Premier Account requires a minimum of £100,000, US\$150,000 or €150,000 (depending on the currency in which the Account is held) to be both deposited within 6 weeks of Account opening and maintained as a credit balance at all times while the Account remains open. Where an application is made to open more than one International Premier Account, a minimum of £100,000, US\$150,000 or €150,000 (as appropriate) must be deposited into at least one of the opened Accounts within 6 weeks of Account opening and maintained as a credit balance at all times while that Account and any other International Premier Account remains open. All International Premier Accounts are subscription fee-free while your Account meets the above criteria, but we reserve the right to charge a monthly subscription fee in the event that the criteria are not met.
- 2.3 Sterling funds will be converted into US dollars or euro at a rate of exchange determined by us on the day they are credited to the US Dollar Account or Euro Account.
- 2.4 Deposits in excess of US\$100,000 or €100,000 or currency equivalent into the Account should be effected by telegraphic transfer, which can be made from your local bank, anywhere in the world (subject to local regulations). All major currencies may be sent and your funds will be converted to US dollars or euro automatically upon receipt.
- 2.5 You can find out the current interest rates for your account and any applicable charges through our telephone banking service or by visiting our website at [lloydsbank.com/international](https://lloydsbank.com/international). We can vary the rates at any time. The new rates will come into force as soon as we display them on our website.
- 2.6 We calculate interest on a daily basis on cleared credit balances.
- 2.7 We pay monthly interest on the 9th of each month on the Sterling Account. If the interest payment date is not a Working day, interest is paid on the next Working day. Interest on the US dollar and euro Accounts is paid half yearly on the 31st of May and the 30th of November.
- 2.8 You can ask us to credit the interest to the Account, or to another account in your name at the same branch.
- 2.9 If you ask us to collect or negotiate cheques or bills payable abroad, any cheques or bills deposited which are in a currency other than sterling or euro and are drawn on a bank outside the UK euro clearing system will remain uncleared for a period of up to 30 days from receipt and may be subject to local law and banking practice.
- 2.10 We may be called upon to reimburse a correspondent bank abroad for irregular items, such as forged endorsements or material alterations, discovered after the cheque or bill has apparently been paid. This liability can remain outstanding for at least six years. We will maintain a full right of recourse against you in those cases, as well as any recourse we have for any cheque or bill which is returned unpaid for normal banking reasons. Each collection will be subject to the International Chamber of Commerce's Uniform Rules for Collection. We are not liable for any loss, damage or delay which is not directly due to our own negligence or default.
- 2.11 If more than one person is named in the Application we will open all the Accounts you have requested on the Application as joint Accounts. (Please complete a separate form if you want us to open any accounts in the name of just one of you).
  - A joint Account means that both of you are separately responsible for keeping to the terms of the Account. If either of you does not keep to them, we can take action against either or both of you singly or together. For example, we can take action to recover the debt from either or both of you.
  - We may give any information about the Account to either of you.
  - Either of you will be able to withdraw any money in the Account or obtain overdrafts (which may be without the other's knowledge), even if, as a result, the Account becomes overdrawn or an existing overdraft is increased. We will not be obliged to make any enquiries about the purpose of any transactions.
- 2.12 In the case of joint Accounts, you request and authorise us, until receipt by us of notice in writing to the contrary from any one of you, to:
  - honour and debit to any Account in your name all cheques and other payment instructions signed by any one of you. This instruction still applies if, as a result, the Account(s) become overdrawn or any existing overdraft is increased. You will be jointly and severally responsible to repay with interest any overdraft or joint loan we advance;
  - act on any request signed by any one of you to withdraw or deal with any property or securities which we may hold for you from time to time;
  - act in accordance with any instructions received from any one of you whether written, verbal or by telephone. For the avoidance of doubt this includes any payment instructions;
  - accept for the credit of your joint Account(s) payments we receive in the name of any one of you unless such credit is marked "sole account";
  - pay or deliver to or to the order of the survivor(s) of you in the event of the death of either or any one of you (as applicable) all money, securities, deeds, documents and all other property (including security boxes and their contents) whatsoever standing to the credit or held by you for any Account(s); and
  - act on any instructions given pursuant to this authority without making any enquiries as to why such instructions were given.
- 2.13 All correspondence must be directed to the contact details set out in Appendix 2 of the Customer Relationship Agreement.
- 2.14 An 'overdraft' is where we lend you money when you would not otherwise have available funds to make a payment out of your Account. The 'available funds' is the amount you can use to make payments out of your Account each day. This will be: (a) the cleared credit balance on your Account plus the amount of any Planned Overdraft (the overdraft limit); less (b) the amount of card payments we have authorised but not yet taken from your Account.

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- 2.15 When working out your available funds we do not include any regular or other payments that we are aware may be paid into your Account.
- 2.16 Overdrafts are always repayable 'on demand'. This means that we can ask you to repay your overdraft (and any interest or charges) at any time, even if we have agreed a period for the overdraft with you. We can also reduce your overdraft limit at any time. If we demand repayment or reduce your limit, this will usually be due to a change or anticipated change in your personal circumstances. If we can reasonably do so without prejudicing our interests, including our regulatory position, we will give you at least 30 days' notice before making the change.
- 2.17 An 'Arranged Overdraft' is an overdraft up to an agreed overdraft limit that we may agree to taking into account your personal circumstances, and which you arrange with us in advance so as to increase the available funds in your Account. Please note that an Arranged Overdraft is not normally available for the US Dollar Account and the Euro Account. We will send you a letter setting out the terms of any Arranged Overdraft, including how long the Arranged Overdraft will apply. If no period is specified in that letter, then your Arranged Overdraft will be for 12 months and we may at our discretion agree to keep renewing it for further periods, which will also be for 12 months unless we tell you otherwise.
- 2.18 If you try to make a payment out of your Account (for example, by card, Direct Debit or cheque) for which you do not have available funds, we will treat this as a request for an 'Unarranged Overdraft', or for an increase in your Unarranged Overdraft if you already have one, and will consider whether we agree to your request taking into account your personal circumstances. We will not be liable to you if we do not agree to give you an Unarranged Overdraft or increased Unarranged Overdraft.
- 2.19 When your Account goes into Unarranged Overdraft (but not when we increase one you already have), we will write to tell you we have agreed to it and our charges for considering and agreeing to your request, but we will ignore any Unarranged Overdrafts which are repaid by the end of the day. We only provide Unarranged Overdrafts for a limited period and we will write to tell you when you must repay one. 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 future).
- 2.20 The amount you have to pay for an overdraft depends on whether it is an Arranged Overdraft or an Unarranged Overdraft. The interest rates and charges that apply are set out in our Interest Rates and Charges Guide, and on our website [lloydsbank.com/international](https://www.lloydsbank.com/international)
- 2.21 Where you do not have available funds to make a payment and we do not agree to your request for an Unarranged Overdraft or increased Unarranged Overdraft, you will not be able to make that payment. We will write to tell you we have declined your request, and our charges for considering the request, dealing with the other bank and telling you about this service.
- 2.22 If you have requested a Lloyds Bank Debit Card, the terms and conditions of the Lloyds Bank Debit Card will apply. If you have requested a Debit Card on a US Dollar or Euro Account, the terms and conditions will be sent to you with your debit card. If you have requested a Debit Card on a Sterling Account please refer to the Customer Relationship Agreement.
- 2.23 You should be aware that if the email address you have provided is used by more than one member of your household, they may also obtain access to the emails that we send to you.
- 2.24 You agree to pay the subscription fee for the Account(s).
- 2.25 There may be additional charges for particular banking or other services we provide. For full information on our charges and interest please contact the International Banking Team.
- 2.26 We can vary our subscription fee and other charges or introduce new ones by giving you 30 days' written notice.
- 2.27 At any time we can require you to close the Account. We may do this without giving any reason, but we will normally give you 30 days' notice. We accept no liability for any loss or damage sustained by the Customer as a result of any such termination whether or not notice was given.

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# International Instant Saver Account Conditions

## About us

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

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.

**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 Customer Relationship Agreement, 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 us 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](https://lloydsbank.com/international). You may ask for a copy at any time by contacting us.

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

**Website:** [lloydsbank.com/international](https://lloydsbank.com/international)

**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 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 Interest Rates and Banking Charges Guide. For any charges not set out in our Interest Rates and Banking Charges Guide, please contact us, visit our website [lloydsbank.com/international](https://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.

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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 Rates and Banking Charges 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.

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# Fixed Term Deposit Account Conditions

These conditions apply to accounts opened from 14 May 2024.

## About us

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

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.

**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 Customer Relationship Agreement, 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 us 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](https://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 Other than the early closure charges detailed in Section 3.2, 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 Guide. For any charges not set out in our Interest Rates and Banking Charges Guide, please contact us, visit our website [lloydsbank.com/international](https://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

- 3.2.1 If you decide to close your Account before the end of the Term you must withdraw the full amount. Partial withdrawals will not be accepted.
- 3.2.2 You must also pay a charge for early closure. To see how much you will be charged please refer to the table below. If the interest you have earned to that date does not cover this charge, you may get back less than you originally deposited.

Term	Charge
3 months	30 days' interest
6 months	60 days' interest
1 year	90 days' interest
2 year	180 days' interest
3 year	270 days' interest
4 year	320 days' interest
5 year	365 days' interest

These charges won't apply in the event of death or financial difficulty (you are unable to afford your current commitments and unable to restructure or reduce spending to bring your budget into balance).

- 3.2.3 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.
- 3.2.4 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 annually or 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 your term is for 6 months or longer, we will write to you before the maturity date in our Confirmation to request your maturity instructions.
- 3.4.3 We will need to receive any maturity instructions by the following cut-off times:
- 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.
- If we do not receive instructions before these cut-off times, we will pay the entire balance of the Account (with any interest earned and paid to the Account) in to the Servicing Account.
- 3.4.4 On maturity, the balance in your Servicing Account may not be visible on our internet banking or telephone banking platforms until the following Working Day.



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# Fixed Term Deposit Account Conditions

These conditions apply to accounts opened before 14 May 2024.

## About us

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

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.

**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 Customer Relationship Agreement, 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 us 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](https://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.

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- 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 Interest Rates and Banking Charges Guide. For any charges not set out in our Interest Rates and Banking Charges Guide, please contact us, visit our website [lloydsbank.com/international](https://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 annually or 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 We will write to you before the maturity date in our Confirmation to request your maturity instructions.
- 3.4.3 We will need to receive any maturity instructions by the following cut-off times:

- 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.

If we do not receive instructions before these cut-off times, we will pay the entire balance of the Account (with any interest earned and paid to the Account) in to the Servicing Account.

- 3.4.4 On maturity, the balance in your Servicing Account may not be visible on our internet banking or telephone banking platforms until the following Working Day.

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# Money Market Call Account and Call Account Conditions

## About us

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

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.

**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 Customer Relationship Agreement, 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 us 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 us 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](https://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 Interest Rates and Banking Charges Guide. For any charges not set out in our Interest Rates and Banking Charges Guide, please contact us, visit our website [lloydsbank.com/international](https://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.

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- 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.

Please go to [lloydsbank.com/islands](https://lloydsbank.com/islands)

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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](https://international.lloydsbank.com/ringfencing)

#### Important information

Lloyds International, Lloyds Bank International, Lloyds International Private Banking 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](https://www.fca.org.uk)

Services provided by Lloyds Bank Corporate Markets plc, Jersey, Guernsey and the Isle of Man branch will be subject to the regulatory regime applicable in Jersey which differs in some or all respects from that of the UK.

#### For Accounts held in Jersey

The Jersey branch of Lloyds Bank Corporate Markets plc's principal place of business: 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.

The Jersey branch of Lloyds Bank Corporate Markets plc is a participant in the Jersey Banking Depositor Compensation Scheme. The scheme offers protection for eligible deposits of up to £50,000. 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 Government of Jersey website [www.gov.je/dcs](https://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

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.

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. Full details are available the Isle of Man Financial Services Authority website [www.iomfsa.im](https://www.iomfsa.im), or on request.

#### For Accounts held in Guernsey

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](https://www.dcs.gg) or on request.

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

Lloyds Bank Corporate Markets plc is a wholly owned subsidiary of Lloyds Banking Group plc. Each branch places funds with other parts of its group and thus its financial standing is linked to that of Lloyds Banking Group. Publicly available information, including report and accounts, can be found at [lloydsbankinggroup.com/investors/financial-downloads.html](https://lloydsbankinggroup.com/investors/financial-downloads.html)

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.

Information correct as of April 2025.



**LLOYDS BANK**

LLOYDS BANK INTERNATIONAL

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