
EXPATRIATE BANKING

Historic Interest rates

For personal bank accounts with
Lloyds Bank Corporate Markets plc

Rates correct as at 24 October 2022



LLOYDS BANK

LLOYDS BANK INTERNATIONAL

Historic rates for current product range

This document lists interest rate history for products that are currently still available. For current rates for new accounts please refer to the latest Expatriate Banking Rate Sheet as they may vary. This document also records the rate history for products withdrawn from sale and legacy products migrated to other offers.

Call Savings Accounts

Sterling International Bonus Saver – Standard

Interest is paid monthly. Bonus element of total rate is fixed and payable for first 12 months, then pays the Standard Variable Rate. After the 12 months you can request to be placed on a new 12 month bonus rate.

Date	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	
3 October 2012 to 15 November 2012 (Issue 4)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 12 July 2015		Bonus %
	£1+	1.60	1.61	0.10	0.10	1.50
	£5,000+	2.00	2.02	0.50	0.50	1.50
16 November 2012 to 27 January 2013 (Issue 5)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 12 July 2015		Bonus %
	£1+	1.15	1.16	0.10	0.10	1.05
	£5,000+	1.55	1.56	0.50	0.50	1.05
28 January 2013 to 31 March 2013 (Issue 6)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 12 July 2015		Bonus %
	£1+	0.90	0.90	0.10	0.10	0.80
	£5,000+	1.30	1.31	0.50	0.50	0.80
1 April 2013 to 9 February 2014 (Issue 7)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 12 July 2015		Bonus %
	£1+	0.60	0.60	0.10	0.10	0.50
	£5,000+	1.00	1.00	0.50	0.50	0.50

Sterling International Bonus Saver – Standard (continued)

Date	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	Bonus %
10 February 2014 to 19 April 2015 (Issue 8)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 12 July 2015		Bonus %
	£1+	0.50	0.50	0.20	0.20	0.30
	£100,000+	0.80	0.80	0.50	0.50	0.30
	£500,000+	0.90	0.90	0.60	0.60	0.30
20 April 2015 to 20 May 2016 (Issue 9)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 7 December 2016		Bonus %
	£1+	0.30	0.30	0.20	0.20	0.10
	£100,000+	0.50	0.50	0.20	0.20	0.30
	£500,000+	0.60	0.60	0.20	0.20	0.40
21 May 2016 to 31 August 2016 (Issue10)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 7 December 2016		Bonus %
	£1+	0.25	0.25	0.20	0.20	0.05
	£100,000+	0.35	0.35	0.20	0.20	0.15
	£500,000+	0.50	0.50	0.20	0.20	0.30

Sterling International Bonus Saver – Standard (continued)

Date	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	
1 September 2016 to 11 October 2020 (Issue 11)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 30 November 2017		Bonus %
	£1+	0.20	0.20	0.05	0.05	0.15
	£500,000+	0.25	0.25	0.05	0.05	0.20
		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 9 May 2021		Bonus %
	£1+	0.35	0.35	0.20	0.20	0.15
	£100,000+	0.40	0.40	0.20	0.20	0.20
	£500,000+	0.45	0.45	0.20	0.20	0.25
		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 9 May 2021		Bonus %
	£1+	0.35	0.35	0.20	0.20	0.15
	£100,000+	0.40	0.40	0.20	0.20	0.20
	With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 9 May 2021		Bonus %	
£1+	0.50	0.50	0.20	0.20	0.30	
£100,000+	0.55	0.55	0.20	0.20	0.35	
£500,000+	0.75	0.75	0.20	0.20	0.55	
12 October 2020 to 28 February 2021 (Issue 12)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 9 May 2021		Bonus %
	£1+	0.25	0.25	0.20	0.20	0.05
	£100,000+	0.40	0.40	0.20	0.20	0.20

Sterling International Bonus Saver Account – Standard (continued)

Date	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	Bonus %
1 March 2021 to 28 February 2022 (Issue 13)		With Bonus for first 12 months		Standard Variable rate payable from 10 May 2021 to 28 February 2022		Bonus %
	£1+	0.15	0.15	0.05	0.05	0.10
	£100,000+	0.20	0.20	0.05	0.05	0.15
	£1,000,000+	0.35	0.35	0.05	0.05	0.30
1 March 2022 (Issue 14)		With Bonus for first 12 months 1 March 2022 to 10 April 2022		Standard Variable rate payable from 1 March 2022 to 10 April 2022		Bonus %
	£1+	0.30	0.30	0.10	0.10	0.20
	£100,000+	0.35	0.35	0.10	0.10	0.25
	£1,000,000+	0.50	0.50	0.10	0.10	0.40
		With Bonus for first 12 months 11 April 2022 to 29 May 2022		Standard Variable rate payable from 11 April 2022 to 29 May 2022		Bonus %
	£1+	0.45	0.45	0.20	0.20	0.25
	£100,000+	0.50	0.50	0.20	0.20	0.30
	£1,000,000+	0.65	0.65	0.20	0.20	0.45
		With Bonus for first 12 months from 30 May 2022 to 10 July 2022		Standard Variable rate payable from 30 May 2022 to 10 July 2022		Bonus %
	£1+	0.60	0.60	0.30	0.30	0.30
	£100,000+	0.65	0.65	0.30	0.30	0.35
	£1,000,000+	0.80	0.80	0.30	0.30	0.50
		With Bonus for first 12 months from 11 July 2022 to 23 October 2022		Standard Variable rate payable from 11 July 2022 to 23 October 2022		Bonus %
	£1+	0.75	0.75	0.40	0.40	0.35
	£100,000+	0.80	0.80	0.40	0.40	0.40
	£1,000,000+	0.95	0.95	0.40	0.40	0.55

Date	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	
1 March 2022 (Issue 14)		With Bonus for first 12 months from 24 October 2022		Standard Variable rate payable from 24 October 2022		Bonus %
	£1+	1.00	1.01	0.55	0.55	0.45
	£100,000+	1.05	1.06	0.55	0.55	0.50
	£1,000,000+	1.20	1.21	0.55	0.55	0.65

Standard Variable rates payable on all Standard £ IBSA Issues following completion of first 12 months bonus rate.

Date	Account Balance	Gross Rate*	AER**
13 July 2015 to 7 December 2016	£1+	0.20	0.20
8 December 2016 to 30 November 2017	£1+	0.05	0.05
1 December 2017 to 9 May 2021	£1+	0.20	0.20
10 May 2021 to 28 February 2022	£1+	0.05	0.05
1 March 2022 to 10 April 2022	£1+	0.10	0.10
11 April 2022 to 29 May 2022	£1+	0.20	0.20
30 May 2022 to 10 July 2022	£1+	0.30	0.30
11 July 2022 to 23 October 2022	£1+	0.40	0.40
24 October 2022	£1+	0.55	0.55

If the bonus rate is increased, existing accounts currently on bonus will receive the higher rate until the end of their bonus period.

Sterling International Bonus Saver Account – Private Banking

Available to Expatriate Banking customers via Private Banking Relationship Managers.

Interest is paid monthly. Bonus element of total rate is fixed and payable for first 12 months, then pays the Standard Variable Rate. After the 12 months you can request to be placed on a new 12 month bonus rate.

Sterling International Bonus Saver Account – Private Banking (continued)

Date account opened	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	
3 October 2012 to 15 November 2012 (Issue 4)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 12 July 2015		Bonus %
	£1+	1.60	1.61	0.10	0.10	1.50
	£5,000+	2.00	2.02	0.50	0.50	1.50
				Standard Variable rate payable from 13 July 2015 to 23 April 2017		
	£1+	–	–	0.20	0.20	–
				Standard Variable rate payable from 24 April 2017 to 30 November 2017		
	£1+	–	–	0.05	0.05	–
16 November 2012 to 27 January 2013 (Issue 5)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 12 July 2015		Bonus %
	£1+	1.15	1.16	0.10	0.10	1.05
	£5,000+	1.55	1.56	0.50	0.50	1.05
				Standard Variable rate payable from 13 July 2015 to 23 April 2017		
	£1+	–	–	0.20	0.20	–
				Standard Variable rate payable from 24 April 2017 to 30 November 2017		
	£1+	–	–	0.05	0.05	–

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Sterling International Bonus Saver Account – Private Banking (continued)

Date account opened	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	
28 January 2013 to 31 March 2013 (Issue 6)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 12 July 2015		Bonus %
	£1+	0.90	0.90	0.10	0.10	0.80
	£5,000+	1.30	1.31	0.50	0.50	0.80
				Standard Variable rate payable from 13 July 2015 to 23 April 2017		
	£1+	–	–	0.20	0.20	–
				Standard Variable rate payable from 24 April 2017 to 30 November 2017		
	£1+	–	–	0.05	0.05	–
1 April 2013 to 9 February 2014 (Issue 7)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 12 July 2015		Bonus %
	£1+	0.60	0.60	0.10	0.10	0.50
	£5,000+	1.00	1.00	0.50	0.50	0.50
				Standard Variable rate payable from 13 July 2015 to 23 April 2017		
	£1+	–	–	0.20	0.20	–
				Standard Variable rate payable from 24 April 2017 to 30 November 2017		
	£1+	–	–	0.05	0.05	–

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Sterling International Bonus Saver Account – Private Banking (continued)

Date account opened	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	
10 February 2014 to 19 April 2015 (Issue 8)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 12 July 2015		Bonus %
	£1+	0.50	0.50	0.20	0.20	0.30
	£100,000+	0.80	0.80	0.50	0.50	0.30
	£500,000+	0.90	0.90	0.60	0.60	0.30
				Standard Variable rate payable from 13 July 2015 to 23 April 2017		
	£1+	–	–	0.20	0.20	–
				Standard Variable rate payable from 24 April 2017 to 30 November 2017		
	£1+	–	–	0.05	0.05	–
20 April 2015 to 20 May 2016 (Issue 9)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 23 April 2017		Bonus %
	£1+	0.30	0.30	0.20	0.20	0.10
	£100,000+	0.50	0.50	0.20	0.20	0.30
	£500,000+	0.60	0.60	0.20	0.20	0.40
				Standard Variable rate payable from 24 April 2017 to 30 November 2017		
	£1+	–	–	0.05	0.05	–
21 May 2016 to 31 August 2016 (Issue 10)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 7 December 2016		Bonus %
	£1+	0.25	0.25	0.20	0.20	0.05
	£100,000+	0.35	0.35	0.20	0.20	0.15
	£500,000+	0.50	0.50	0.20	0.20	0.30

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Sterling International Bonus Saver Account – Private Banking (continued)

Date account opened	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**		
1 September 2016 to 11 October 2020 (Issue 11)		With Bonus for first 12 months 1 September 2016 to 30 November 2017		Standard Variable rate payable from end of bonus period to 30 November 2017		Bonus %	
	£1+	0.20	0.20	0.05	0.05	0.15	
	£500,000+	0.25	0.25	0.05	0.05	0.20	
			With Bonus for first 12 months 1 December 2017 to 2 April 2018		Standard Variable rate payable from end of bonus period to 9 May 2021		
	£1+	0.35	0.35	0.20	0.20	0.15	
	£100,000+	0.40	0.40	0.20	0.20	0.20	
	£500,000+	0.45	0.45	0.20	0.20	0.25	
			With Bonus for first 12 months 3 April 2018 to 2 September 2018		Standard Variable rate payable from end of bonus period to 9 May 2021		
	£1+	0.35	0.35	0.20	0.20	0.15	
	£100,000+	0.40	0.40	0.20	0.20	0.20	
	£500,000+	0.60	0.60	0.20	0.20	0.40	
			With Bonus for first 12 months 3 September 2018 to 11 October 2020		Standard Variable rate payable from end of bonus period to 9 May 2021		Bonus %
	£1+	0.50	0.50	0.20	0.20	0.30	
	£100,000+	0.55	0.55	0.20	0.20	0.35	
	£500,000+	0.75	0.75	0.20	0.20	0.55	
12 October 2020 to 28 February 2021 (Issue 12)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 9 May 2021			
	£1+	0.25	0.25	0.20	0.20	0.05	
	£100,000+	0.40	0.40	0.20	0.20	0.20	

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Sterling International Bonus Saver Account – Private Banking (continued)

Date account opened	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	
1 March 2021 to 28 February 2022 (Issue 13)		With Bonus for first 12 months		Standard Variable rate payable from 10 May 2021 to 28 February 2022		Bonus %
	£1+	0.15	0.15	0.05	0.05	0.10
	£100,000+	0.20	0.20	0.05	0.05	0.15
	£1,000,000+	0.35	0.35	0.05	0.05	0.30
1 March 2022 (Issue 14)		With Bonus for first 12 months 1 March 2022 to 10 April 2022		Standard Variable rate payable from 1 March 2022 to 10 April 2022		Bonus %
	£1+	0.30	0.30	0.10	0.10	0.20
	£100,000+	0.35	0.35	0.10	0.10	0.25
	£1,000,000+	0.50	0.50	0.10	0.10	0.40
		With Bonus for first 12 months 11 April 2022 to 29 May 2022		Standard Variable rate payable from 11 April 2022 to 29 May 2022		Bonus %
	£1+	0.45	0.45	0.20	0.20	0.25
	£100,000+	0.50	0.50	0.20	0.20	0.30
	£1,000,000+	0.65	0.65	0.20	0.20	0.45
		With Bonus for first 12 months from 30 May 2022 to 10 July 2022		Standard Variable rate payable from 30 May 2022 to 10 July 2022		Bonus %
	£1+	0.60	0.60	0.30	0.30	0.30
	£100,000+	0.65	0.65	0.30	0.30	0.35
	£1,000,000+	0.80	0.80	0.30	0.30	0.50
		With Bonus for first 12 months from 11 July 2022 to 23 October 2022		Standard Variable rate payable from 11 July 2022 to 23 October 2022		Bonus %
	£1+	0.75	0.75	0.40	0.40	0.35
	£100,000+	0.80	0.80	0.40	0.40	0.40
	£1,000,000+	0.95	0.95	0.40	0.40	0.55

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Sterling International Bonus Saver Account – Private Banking (continued)

Date account opened	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	
1 March 2022 (Issue 14)		With Bonus for first 12 months from 24 October 2022		Standard Variable rate payable from 24 October 2022		Bonus %
	£1+	1.00	1.01	0.55	0.55	0.45
	£100,000+	1.05	1.06	0.55	0.55	0.50
	£1,000,000+	1.20	1.21	0.55	0.55	0.65

Standard Variable rates payable on all Private Banking £ IBSA Issues following completion of first 12 months bonus rate.

Date	Account Balance	Gross Rate*	AER**
1 December 2017 to 9 May 2021	£1+	0.20	0.20
10 May 2021 to 28 February 2022	£1+	0.05	0.05
1 March 2022 to 10 April 2022	£1+	0.10	0.10
11 April 2022 to 29 May 2022	£1+	0.20	0.20
30 May 2022 to 10 July 2022	£1+	0.30	0.30
11 July 2022 to 23 October 2022	£1+	0.40	0.40
24 October 2022	£1+	0.55	0.55

If the bonus rate is increased, existing accounts currently on bonus will receive the higher rate until the end of their bonus period.

US Dollar International Bonus Saver Account (Standard and Private Banking)

This product is available to both Island Retail and Expatriate Banking customers

Interest is paid monthly. Bonus element of total rate is fixed and payable for first 12 months, then pays the Standard Variable Rate. After the 12 months you can request to be placed on a new 12 month bonus rate.

Date account opened	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	Bonus %
3 October 2012 to 28 February 2013 (Issue 4)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 12 July 2015		Bonus %
	\$1+	1.10	1.11	0.10	0.10	1.00
	\$5,000+	1.50	1.51	0.50	0.50	1.00
1 March 2013 to 19 October 2014 (Issue 6)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 31 January 2018		Bonus %
	\$1+	0.50	0.50	0.10	0.10	0.40
	\$5,000+	0.95	0.95	0.10	0.10	0.85
20 October 2014 to 19 April 2015 (Issue 8)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 12 July 2015		Bonus %
	\$1+	0.50	0.50	0.20	0.20	0.30
	\$100,000+	0.70	0.70	0.40	0.40	0.30
	\$500,000+	0.80	0.80	0.50	0.50	0.30
20 April 2015 to 11 October 2020 (Issue 9)		With Bonus for first 12 months 20 April 2015 to 31 January 2018		Standard Variable rate payable from end of bonus period to 31 January 2018		Bonus %
	\$1+	0.12	0.12	0.10	0.10	0.02
	\$100,000+	0.15	0.15	0.10	0.10	0.05
	\$500,000+	0.20	0.20	0.10	0.10	0.10

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US Dollar International Bonus Saver Account (Standard and Private Banking) (continued)

Date account opened	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	Bonus %
20 April 2015 to 11 October 2020 (Issue 9) continued		With Bonus for first 12 months 1 February 2018 to 31 October 2018		Standard Variable rate payable from end of bonus period to 31 October 2018		Bonus %
	\$1+	0.37	0.37	0.20	0.20	0.17
	\$100,000+	0.55	0.55	0.20	0.20	0.35
	\$500,000+	0.70	0.70	0.20	0.20	0.50
		With Bonus for first 12 months 1 November 2018 to 11 October 2020		Standard Variable rate payable from end of bonus period to 9 May 2021		Bonus %
	\$1+	0.52	0.52	0.30	0.30	0.22
	\$100,000+	0.70	0.70	0.30	0.30	0.40
	\$500,000+	0.90	0.90	0.30	0.30	0.60
\$1,000,000+	1.00	1.00	0.30	0.30	0.70	
12 October 2020 to 28 February 2021 (Issue 12)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 9 May 2021		Bonus %
	\$1+	0.35	0.35	0.30	0.30	0.05
	\$100,000+	0.40	0.40	0.30	0.30	0.10
1 March 2021 to 29 May 2022 (Issue 13)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 29 May 2022		Bonus %
	\$1+	0.20	0.20	0.15	0.15	0.05
	\$100,000+	0.25	0.25	0.15	0.15	0.10
	\$1,000,000+	0.35	0.35	0.15	0.15	0.20
30 May 2022 (Issue 14)		With Bonus for first 12 months 30 May 2022 to 10 July 2022		Standard Variable rate payable from end of bonus period to 10 July 2022		Bonus %
	\$1+	0.40	0.40	0.30	0.30	0.10
	\$100,000+	0.50	0.50	0.30	0.30	0.20
	\$1,000,000+	0.65	0.65	0.30	0.30	0.35

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US Dollar International Bonus Saver Account (Standard and Private Banking) (continued)

Date account opened	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	Bonus %
30 May 2022 (Issue 14) cont		With Bonus for first 12 months from 11 July 2022 to 23 October 2022		Standard Variable rate payable from 11 July 2022 to 23 October 2022		Bonus %
	\$1+	0.78	0.78	0.50	0.50	0.28
	\$100,000+	0.88	0.88	0.50	0.50	0.38
	\$1,000,000+	1.03	1.03	0.50	0.50	0.53
		With Bonus for first 12 months from 24 October 2022		Standard Variable rate payable from 24 October 2022		Bonus %
	\$1+	1.16	1.17	0.73	0.73	0.43
	\$100,000+	1.26	1.27	0.73	0.73	0.53
	\$1,000,000+	1.41	1.42	0.73	0.73	0.68

Standard Variable rates payable on all \$ IBSA Issues following completion of first 12 months bonus rate.

Date	Account Balance	Gross Rate*	AER**
13 July 2015 to 31 January 2018	\$1+	0.10	0.10
1 February 2018 to 31 October 2018	\$1+	0.20	0.20
1 November 2018 to 9 May 2021	\$1+	0.30	0.30
10 May 2021 to 29 May 2022	\$1+	0.15	0.15
30 May 2022 to 10 July 2022	\$1+	0.30	0.30
11 July 2022 to 23 October 2022	\$1+	0.50	0.50
24 October 2022	\$1+	0.73	0.73

If the bonus rate is increased, existing accounts currently on bonus will receive the higher rate until the end of their bonus period.

Premier Savings Account

Interest is paid monthly or annually. Bonus element of total rate is payable for first 12 months, then pays the Standard Variable Rate which may change periodically. After the 12 months you can request to be placed on a new 12 month bonus rate.

Note. The total rate the customer receives changes when Standard Variable element of the rate changes

Dates rate applicable	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	AER**
		Rate including Bonus		Standard Variable rate		Bonus %
2 January 2008 to 2 March 2008	£1+	0.25	0.25	0.25	0.25	0.00
	£5,000+	2.96	3.00	2.72	2.75	0.25
	£10,000+	3.93	4.00	3.69	3.75	0.25
	£25,000+	4.65	4.75	4.41	4.50	0.25
	£50,000+	4.89	5.00	4.65	4.75	0.25
	£100,000+	5.13	5.25	4.89	5.00	0.25
	£250,000+	5.13	5.25	4.89	5.00	0.25
3 March 2008 to 30 April 2008	£1+	0.25	0.25	0.25	0.25	0.00
	£5,000+	2.72	2.75	2.48	2.50	0.25
	£10,000+	3.69	3.75	3.45	3.50	0.25
	£25,000+	4.41	4.50	4.17	4.25	0.25
	£50,000+	4.65	4.75	4.41	4.50	0.25
	£100,000+	4.89	5.00	4.65	4.75	0.25
	£250,000+	4.89	5.00	4.65	4.75	0.25
1 May 2008 to 2 November 2008	£1+	0.25	0.25	0.25	0.25	0.00
	£5,000+	2.48	2.50	2.23	2.25	0.25
	£10,000+	3.45	3.50	3.21	3.25	0.25
	£25,000+	4.17	4.25	3.93	4.00	0.25
	£50,000+	4.41	4.50	4.17	4.25	0.25
	£100,000+	4.65	4.75	4.41	4.50	0.25
	£250,000+	4.65	4.75	4.41	4.50	0.25

Premier Savings Account (continued)

Dates rate applicable	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	AER**
		Rate including Bonus		Standard Variable rate		Bonus %
3 November 2008 to 30 November 2008	£1+	0.25	0.25	0.25	0.25	0.00
	£5,000+	1.99	2.00	1.74	1.75	0.25
	£10,000+	2.96	3.00	2.72	2.75	0.25
	£25,000+	3.69	3.75	3.45	3.50	0.25
	£50,000+	3.93	4.00	3.69	3.75	0.25
	£100,000+	4.17	4.25	3.93	4.00	0.25
	£250,000+	4.17	4.25	3.93	4.00	0.25
1 December 2008 to 1 January 2009	£1+	0.25	0.25	0.25	0.25	0.00
	£5,000+	0.50	0.50	0.25	0.25	0.25
	£10,000+	1.40	1.40	1.15	1.15	0.25
	£25,000+	2.13	2.15	1.89	1.90	0.25
	£50,000+	2.38	2.40	2.13	2.15	0.25
	£100,000+	2.62	2.65	2.38	2.40	0.25
	£1,000,000+	2.72	2.75	2.48	2.50	0.25
2 January 2009 to 1 February 2009	£1+	0.05	0.05	0.05	0.05	0.00
	£5,000+	0.45	0.45	0.20	0.20	0.25
	£10,000+	0.70	0.70	0.45	0.45	0.25
	£25,000+	1.15	1.15	0.90	0.90	0.25
	£50,000+	1.40	1.40	1.15	1.15	0.25
	£100,000+	1.64	1.65	1.40	1.40	0.25
	£1,000,000+	1.74	1.75	1.49	1.50	0.25
2 February 2009 to 1 March 2009	£1+	0.05	0.05	0.05	0.05	0.00
	£5,000+	0.40	0.40	0.15	0.15	0.25
	£10,000+	0.50	0.50	0.25	0.25	0.25
	£25,000+	0.65	0.65	0.40	0.40	0.25
	£50,000+	1.00	1.00	0.75	0.75	0.25
	£100,000+	1.25	1.25	1.00	1.00	0.25
	£1,000,000+	1.35	1.35	1.10	1.10	0.25

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Premier Savings Account (continued)

Dates rate applicable	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	AER**
		Rate including Bonus		Standard Variable rate		Bonus %
2 March 2009 to 31 March 2009	£1+	0.05	0.05	0.05	0.05	0.00
	£5,000+	0.30	0.30	0.05	0.05	0.25
	£10,000+	0.35	0.35	0.10	0.10	0.25
	£25,000+	0.40	0.40	0.15	0.15	0.25
	£50,000+	0.65	0.65	0.40	0.40	0.25
	£100,000+	0.85	0.85	0.60	0.60	0.25
	£1,000,000+	1.00	1.00	0.75	0.75	0.25
1 April 2009 to 30 August 2016		Rate including Bonus		Standard Variable rate		Bonus %
	£1+	0.01	0.01	0.01	0.01	0.00
	£5,000+	0.30	0.30	0.05	0.05	0.25
	£25,000+	0.35	0.35	0.10	0.10	0.25
	£50,000+	0.40	0.40	0.15	0.15	0.25
	£100,000+	0.45	0.45	0.20	0.20	0.25
	£1,000,000+	0.50	0.50	0.25	0.25	0.25
1 September 2016 to 2 July 2017		Rate including Bonus		Standard Variable rate		Bonus %
	£1+	0.01	0.01	0.01	0.01	0.00
	£5,000+	0.30	0.30	0.05	0.05	0.25
3 July 2017 to 30 November 2017		Rate including Bonus		Standard Variable rate		Bonus
	£1+	0.01	0.01	0.01	0.01	0.00
	£5,000+	0.25	0.25	0.05	0.05	0.20
1 December 2017 to 2 April 2018		Rate including Bonus		Standard Variable rate		
	£1+	0.01	0.01	0.01	0.01	0.00
	£5,000+	0.45	0.45	0.20	0.20	0.25
3 April 2018 to 2 September 2018		Rate including Bonus		Standard Variable rate		Bonus
	£1+	0.01	0.01	0.01	0.01	0.00
	£5,000+	0.60	0.60	0.20	0.20	0.40

Premier Savings Account (continued)

Dates rate applicable	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	AER**
3 September 2018 to 3 November 2019		Rate including Bonus		Standard Variable rate		Bonus
	£1+	0.01	0.01	0.01	0.01	0.00
	£5,000+	0.75	0.75	0.20	0.20	0.55
4 November 2019 to 11 October 2020		Rate including Bonus		Standard Variable rate		Bonus
	£1+	0.01	0.01	0.01	0.01	0.00
	£5,000+	0.50	0.50	0.20	0.20	0.30
	£100,000+	0.55	0.55	0.20	0.20	0.35
	£250,000+	0.75	0.75	0.20	0.20	0.55
12 October 2020 to 28 February 2021		Rate including Bonus		Standard Variable rate		Bonus
	£1+	0.01	0.01	0.01	0.01	0.00
	£5,000+	0.25	0.25	0.20	0.20	0.05
	£100,000+	0.40	0.40	0.20	0.20	0.20
1 March 2021 to 28 February 2022		Rate including Bonus		Standard Variable rate		Bonus
	£1+	0.01	0.01	0.01	0.01	0.00
	£5,000+	0.15	0.15	0.05	0.05	0.10
	£100,000+	0.20	0.20	0.05	0.05	0.15
	£1,000,000+	0.35	0.35	0.05	0.05	0.30
1 March 2022 to 10 April 2022		Rate including Bonus		Standard Variable rate		Bonus
	£1+	0.01	0.01	0.01	0.01	0.00
	£5,000+	0.30	0.30	0.10	0.10	0.20
	£100,000+	0.35	0.35	0.10	0.10	0.25
	£1,000,000+	0.50	0.50	0.10	0.10	0.40
11 April 2022 to 29 May 2022		Rate including Bonus		Standard Variable rate		Bonus
	£1+	0.01	0.01	0.01	0.01	0.00
	£5,000+	0.45	0.45	0.20	0.20	0.25
	£100,000+	0.50	0.50	0.20	0.20	0.30
	£1,000,000+	0.65	0.65	0.20	0.20	0.45

Premier Savings Account (continued)

Dates rate applicable	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	AER**
30 May 2022 to 10 July 2022		Rate including Bonus		Standard Variable rate		Bonus
	£1+	0.01	0.01	0.01	0.01	0.00
	£5,000+	0.60	0.60	0.30	0.30	0.30
	£100,000+	0.65	0.65	0.30	0.30	0.35
	£1,000,000+	0.80	0.80	0.30	0.30	0.50
11 July 2022 to 23 October 2022		Rate including Bonus		Standard Variable rate		Bonus
	£1+	0.01	0.01	0.01	0.01	0.00
	£5,000+	0.75	0.75	0.40	0.40	0.35
	£100,000+	0.80	0.80	0.40	0.40	0.40
	£1,000,000+	0.90	0.90	0.40	0.40	0.50
24 October 2022		Rate including Bonus		Standard Variable rate		Bonus
	£1+	0.01	0.01	0.01	0.01	0.00
	£5,000+	1.00	1.01	0.55	0.55	0.45
	£100,000+	1.05	1.06	0.55	0.55	0.50
	£1,000,000+	1.15	1.16	0.55	0.55	0.60

Standard Variable rates payable on all Premier Savings accounts following completion of first 12 months bonus rate.

Date	Account Balance	Gross Rate*	AER**
16 January 2017 to 30 November 2017	£1+	0.01	0.01
	£5,000+	0.05	0.05
1 December 2017 to 9 May 2021	£1+	0.01	0.01
	£5,000+	0.20	0.20
10 May 2021 to 28 February 2022	£1+	0.01	0.01
	£5,000+	0.05	0.05
1 March 2022 to 10 April 2022	£1+	0.01	0.01
	£5,000+	0.10	0.10
11 April 2022 to 29 May 2022	£1+	0.01	0.01
	£5,000+	0.20	0.20
30 May 2022 to 10 July 2022	£1+	0.01	0.01
	£5,000+	0.30	0.30

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Premier Savings Account (continued)

Date	Account Balance	Gross Rate*	AER**
11 July 2022 to 23 October 2022	£1+	0.01	0.01
	£5,000+	0.40	0.40
24 October 2022	£1+	0.01	0.01
	£5,000+	0.55	0.55

If the bonus rate is increased, existing accounts currently on bonus will receive the higher rate until the end of their bonus period.

Money Market Call Account – Sterling

Interest is paid monthly.

	Account Balance	Gross Variable Rate*	AER**
30 March 2009 to 15 January 2017	£1+	0.10	0.10
	£1,000,000+	0.20	0.20
16 January 2017 to 30 November 2017	£1+	0.05	0.05
	£1,000,000+	0.05	0.05
1 December 2017 to 9 May 2021	£1+	0.10	0.10
	£1,000,000+	0.20	0.20
10 May 2021 to 28 February 2022	£1+	0.05	0.05
	£1,000,000+	0.10	0.10
1 March 2022 to 10 April 2022	£1+	0.18	0.18
	£1,000,000+	0.23	0.23
11 April 2022 to 29 May 2022	£1+	0.23	0.23
	£1,000,000+	0.28	0.28
30 May 2022 to 10 July 2022	£1+	0.28	0.28
	£1,000,000+	0.33	0.33
11 July 2022 to 23 October 2022	£1+	0.33	0.33
	£1,000,000+	0.38	0.38
24 October 2022	£1+	0.48	0.48
	£1,000,000+	0.53	0.53

Money Market Call Account – EURO

Interest is paid monthly.

	Account Balance	Gross Variable Rate*	AER**
3 June 2009 to 2 May 2011	€1+	0.30	0.30
	€100,000+	0.40	0.40
3 May 2011 to 11 January 2015	€1+	0.20	0.20
	€100,000+	0.20	0.20
12 January 2015 to 4 March 2018	€1+	0.05	0.05
	€100,000+	0.05	0.05
5 March 2018 to current date	€1+	0.01	0.01
	€100,000+	0.01	0.01

Money Market Call Account – USD

Interest is paid monthly.

	Account Balance	Gross Variable Rate*	AER**
9 January 2009 to 31 January 2018	\$1+	0.00	0.00
	\$15,000+	0.10	0.10
1 February 2018 to 2 September 2018	\$1+	0.00	0.00
	\$15,000+	0.25	0.25
3 September 2018 to 9 May 2021	\$1+	0.00	0.00
	\$10,000+	0.25	0.25
10 May 2021 to 29 May 2022	\$1+	0.00	0.00
	\$10,000+	0.15	0.15
30 May 2022 to 10 July 2022	\$1+	0.00	0.00
	\$10,000+	0.30	0.30
11 July 2022 to 23 October 2022	\$1+	0.00	0.00
	\$10,000+	0.45	0.45
24 October 2022	\$1+	0.00	0.00
	\$10,000+	0.68	0.68

Call Account – Monthly Interest – GBP

Interest is paid monthly.

	Account Balance	Gross Variable Rate*	AER**
30 March 2009 to	£1+	0.00	0.00
2 September 2018	£50,000	0.10	0.10
3 September 2018 to	£1+	0.00	0.00
9 May 2021	£25,000+	0.10	0.10
	£1,000,000+	0.20	0.20
10 May 2021 to	£1+	0.00	0.00
28 February 2022	£25,000+	0.05	0.05
	£1,000,000+	0.10	0.10
1 March 2022 to	£1+	0.00	0.00
10 April 2022	£25,000+	0.18	0.18
	£1,000,000+	0.23	0.23
11 April 2022 to	£1+	0.00	0.00
29 May 2022	£25,000+	0.23	0.23
	£1,000,000+	0.28	0.28
30 May 2022 to	£1+	0.00	0.00
10 July 2022	£25,000+	0.28	0.28
	£1,000,000+	0.33	0.33
11 July 2022 to	£1+	0.00	0.00
23 October 2022	£25,000+	0.33	0.33
	£1,000,000+	0.38	0.38
24 October 2022	£1+	0.00	0.00
	£25,000+	0.48	0.48
	£1,000,000+	0.53	0.53

Call Account – Half Yearly Interest – USD

Interest is paid half yearly.

	Account Balance	Gross Variable Rate*	AER**
9 January 2009 to	\$1+	0.00	0.00
31 January 2018	\$250,000+	0.10	0.10
1 February 2018 to	\$1+	0.00	0.00
9 May 2021	\$250,000+	0.20	0.20
10 May 2021 to	\$1+	0.00	0.00
29 May 2022	\$250,000+	0.15	0.15
30 May 2022 to	\$1+	0.00	0.00
10 July 2022	\$250,000+	0.30	0.30

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Call Account – Half Yearly Interest – USD (continued)

Interest is paid half yearly.

	Account Balance	Gross Variable Rate*	AER**
11 July 2022 to	\$1+	0.00	0.00
23 October 2022	\$250,000+	0.45	0.45
24 October 2022	\$1+	0.00	0.00
	\$250,000+	0.68	0.68

Call Account – Monthly Interest – USD

Interest is paid monthly.

	Account Balance	Gross Variable Rate*	AER**
9 January 2009 to 31	\$1+	0.00	0.00
January 2018	\$100,000+	0.05	0.05
	\$1,000,000+	0.10	0.10
1 February 2018	\$1+	0.00	0.00
to 9 May 2021	\$100,000+	0.20	0.20
	\$1,000,000+	0.20	0.20
10 May 2021 to	\$1+	0.01	0.01
29 May 2022	\$100,000+	0.15	0.15
	\$1,000,000+	0.15	0.15
30 May 2022 to	\$1+	0.00	0.00
10 July 2022	\$100,000+	0.30	0.30
	\$1,000,000+	0.30	0.30
11 July 2022 to	\$1+	0.00	0.00
23 October 2022	\$100,000+	0.45	0.45
	\$1,000,000+	0.45	0.45
24 October 2022	\$1+	0.00	0.00
	\$100,000+	0.68	0.68
	\$1,000,000+	0.68	0.68

Call Account – Half Yearly Interest – EURO

Interest is paid half yearly.

	Account Balance	Gross Variable Rate*	AER**
9 January 2009 to	€1+	0.00	0.00
4 March 2018	€2,000+	0.20	0.20
5 March 2018 to	€1+	0.01	0.01
current date	€2,000+	0.01	0.01

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Fixed Term Deposit Account

Interest rate is fixed and is paid at the end of the term.

Sterling 2 Year Fixed Term Deposit

Date deposit placed	Account Balance	Gross Rate*	AER**
4 May 2016 to 30 November 2017	£10,000-£5,000,000	0.70	0.70
1 December 2017 to 2 April 2018	£10,000-£5,000,000	0.85	0.85

Off Sale from 3 April 2018

Sterling 1 Year Fixed Term Deposit

Date deposit placed	Account Balance	Gross Rate*	AER**
3 April 2018 to 2 September 2018	£10,000-£5,000,000	1.00	1.00
3 September 2018 to 21 July 2019	£10,000-£5,000,000	1.15	1.15
22 July 2019 to 18 March 2020	£10,000-£5,000,000	0.90	0.90
Off Sale from 19 March 2020 to 21 March 2022			
22 March 2022 to 15 May 2022	£10,000-£5,000,000	0.85	0.85
16 May 2022 to 28 June 2022	£10,000-£5,000,000	1.55	1.55
29 June 2022 to 14 August 2022	£10,000-£5,000,000	1.85	1.85
15 August 2022 to 7 September 2022	£10,000+	1.98	1.98
	£100,000-£5,000,000	2.17	2.17
8 September 2022 to 13 October 2022	£10,000+	3.18	3.18
	£250,000+	3.23	3.23
	£1,000,000-£5,000,000	3.28	3.28
14 October 2022	£10,000+	4.45	4.45
	£100,000+	4.50	4.50
	£500,000-£5,000,000	4.55	4.55

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Fixed Term Deposit Account (continued)

Interest rate is fixed and is paid at the end of the term.

Sterling Short Term Deposit				
Date deposit placed	Account Balance	Gross Rate %		
		1 Month	3 Month	6 Month
1 March 2021 to 28 February 2022	£10,000-£5,000,000	0.10	0.15	0.20
1 March 2022 to 28 March 2022	£10,000-£5,000,000	0.25	0.30	0.35
29 March 2022 to 15 May 2022	£10,000-£5,000,000	0.30	0.45	0.70
16 May 2022 to 28 June 2022	£10,000-£5,000,000	0.45	0.65	1.00
29 June 2022 to 14 August 2022	£10,000-£5,000,000	0.64	0.85	1.15
15 August 2022 to 7 September 2022	£10,000+	0.64	1.50	1.61
	£100,000-£5,000,000	0.64	1.63	1.96
8 September to 13 October 2022	£10,000+	0.64	2.06	2.67
	£250,000+	0.64	2.13	2.72
	£1,000,000-£5,000,000	0.64	2.18	2.77
14 October 2022	£10,000+	1.00	2.92	3.55
	£100,000+	1.25	2.97	3.60
	£500,000-£5,000,000	1.75	3.02	3.65

US Dollar 1 Year Fixed Term Deposit			
Date deposit placed	Account Balance	Gross Rate*	AER**
21 May 2016 to 3 September 2017	\$10,000-\$5,000,000	0.75	0.75
4 September 2017 to 31 January 2018	\$10,000-\$5,000,000	0.95	0.95
1 February 2018 to 31 July 2018	\$10,000-\$5,000,000	1.55	1.55
1 August 2018 to 31 October 2018	\$10,000-\$5,000,000	2.05	2.05
1 November 2018 to 21 July 2019	\$10,000-\$5,000,000	2.25	2.25
22 July 2019 to 3 November 2019	\$10,000-\$5,000,000	1.85	1.85

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Fixed Term Deposit Account (continued)

Interest rate is fixed and is paid at the end of the term.

US Dollar 1 Year Fixed Term Deposit			
Date deposit placed	Account Balance	Gross Rate*	AER**
4 November 2019 to 11 March 2020	\$10,000-\$5,000,000	1.60	1.60
Off Sale from 12 March 2020 to 21 March 2022			
22 March 2022 to 15 May 2022	\$10,000-\$5,000,000	0.65	0.65
16 May 2022 to 28 June 2022	\$10,000-\$5,000,000	1.95	1.95
29 June 2022 to 14 August 2022	\$10,000-\$5,000,000	2.30	2.30
15 August 2022 to 7 September 2022	\$10,000+ \$100,000-\$5,000,000	2.57 3.20	2.57 3.20
8 September to 13 October 2022	\$10,000+	3.27	3.27
	\$100,000+	3.32	3.32
	\$500,000-\$5,000,000	3.42	3.42
14 October 2022	\$100,000+	3.79	3.79
	\$500,000-\$5,000,000	4.03	4.03

US Dollar Short Term Deposit				
Date deposit placed	Account Balance	Gross Rate %		
		1 Month	3 Month	6 Month
1 March 2021 to 15 May 2022	\$10,000-\$5,000,000	0.10	0.15	0.25
16 May 2022 to 28 June 2022	\$10,000-\$5,000,000	0.30	0.75	1.25
29 June 2022 to 14 August	\$10,000-\$5,000,000	0.75	1.35	1.75
15 August 2022 to 7 September 2022	\$10,000+	0.75	1.82	2.20
	\$100,000-\$5,000,000	0.75	2.38	2.90
8 September to 13 October 2022	\$10,000+	0.75	2.09	3.01
	\$100,000+	0.75	2.56	3.11
	\$250,000+	0.75	2.70	3.16
	\$500,000-\$5,000,000	0.75	2.75	3.21

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Fixed Term Deposit Account (continued)

Interest rate is fixed and is paid at the end of the term.

US Dollar Short Term Deposit				
Date deposit placed	Account Balance	Gross Rate %		
		1 Month	3 Month	6 Month
14 October 2022	\$10,000+	0.75	2.85	3.34
	\$100,000-\$5,000,000	0.75	3.16	3.74

Currency Deposit Account

Interest is paid half yearly.

Australian Dollar			
	Account Balance	Gross Rate*	AER**
22 February 2013 to 16 February 2021	\$0-\$24,999	0.00	0.00
	\$25,000-\$124,999	0.05	0.05
	\$125,000-\$624,999	0.27	0.27
	\$625,000+	0.55	0.55
17 February 2021 to current date	\$0-\$24,999	0.00	0.00
	\$25,000+	0.01	0.01
Canadian Dollar			
	Account Balance	Gross Rate*	AER**
16 July 2005 to 16 February 2021	\$0-\$24,999	0.30	0.30
	\$25,000+	0.30	0.30
17 February 2021 to current date	\$0-\$24,999	0.00	0.00
	\$25,000+	0.01	0.00
Hong Kong Dollar			
	Account Balance	Gross Rate*	AER**
17 January 2011 to 16 February 2021	\$0-\$124,999	0.60	0.60
	\$125,000+	0.60	0.60
17 February 2021 to current date	\$0-\$124,999	0.00	0.00
	\$125,000+	0.01	0.01
New Zealand Dollar			
	Account Balance	Gross Rate*	AER**

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Currency Deposit Account (continued)

Interest is paid half yearly.

22 February 2013 to 16 February 2021	\$0-\$5,999	0.00	0.00
	\$6,000-\$29,999	0.92	0.92
	\$30,000-\$149,999	1.23	1.23
	\$150,000-\$749,999+	1.53	1.53
	\$750,000+	1.77	1.77
17 February 2021 to current date	\$0-\$24,999	0.00	0.00
	\$25,000+	0.01	0.01

Norwegian Kroner

	Account Balance	Gross Rate*	AER**
13 July 2012 to 16 February 2021	NOK0-NOK119,999	0.00	0.00
	NOK120,000-NOK599,999	0.52	0.52
	NOK600,000- NOK2,999,999	0.72	0.72
	NOK3,000,000+	0.81	0.81
17 February 2021 to current date	NOK0-NOK24,999	0.00	0.00
	NOK25,000+	0.01	0.01

Singapore Dollar

	Account Balance	Gross Rate*	AER**
16 July 2005 to 16 February 2021	\$0-\$24,999	1.00	1.00
	\$25,000+	1.00	1.00
17 February 2021 to current date	\$0-\$24,999	0.00	0.00
	\$25,000+	0.01	0.00

South African Rand

	Account Balance	Gross Rate*	AER**
22 February 2013 to 16 February 2021	R0-R24,999	0.00	0.00
	R25,000-R249,999	3.19	3.21
	R250,000-R999,999	3.35	3.37
	R1,000,000 -R1,999,999	3.64	3.67
	R2,000,000+	3.89	3.92
17 February 2021 to current date	R0-R119,999	0.00	0.00
	R120,000+	2.25	2.25

US Dollar

Continued page 29

Currency Deposit Account (continued)

Interest is paid half yearly.

	Account Balance	Gross Rate*	AER**
8 October 2005 to current date	€0+	0.00	0.00

Euro

	Account Balance	Gross Rate*	AER**
3 May 2011 to 17 March 2018	€0+	0.20	0.20
18 March 2018 to current date	€0+	0.01	0.01

Danish Krone

	Account Balance	Gross Rate*	AER**
13 July 2012 to current date	DKr 0+	0.00	0.00

Japanese Yen

	Account Balance	Gross Rate*	AER**
15 September 2010 to current date	JPY 0+	0.00	0.00

Swiss Franc

	Account Balance	Gross Rate*	AER**
7 December 2009 to current date	CHF 0+	0.00	0.00

Accounts No Longer Available

Euro International Bonus Saver Account – Standard & Private Banking

This product was closed for new business on 21 May 2016. Previously available to both Island Retail and Expatriate Banking customers. Interest is paid monthly. Bonus rate is fixed and payable for first 12 months from the date the account is opened, then pays the Standard Variable Rate.

Date account opened	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	Bonus %
3 May 2011 to 2 October 2012 (Issue 3)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 11 January 2015		
	€1+	0.85	0.85	0.10	0.10	0.75
	€5,000+	1.25	1.26	0.50	0.50	0.75
3 October 2012 to 15 November 2012 (Issue 4)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 11 January 2015		Bonus %
	€1+	1.00	1.00	0.10	0.10	0.90
	€5,000+	1.40	1.41	0.50	0.50	0.90
16 November 2012 to 28 February 2013 (Issue 5)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 11 January 2015		Bonus %
	€1+	0.60	0.60	0.10	0.10	0.50
	€5,000+	1.00	1.00	0.50	0.50	0.50
1 March 2013 to 19 October 2014 (Issue 6)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 11 January 2015		Bonus %
	€1+	0.50	0.50	0.10	0.10	0.40
	€5,000+	0.50	0.50	0.10	0.10	0.40
20 October 2014 to 20 May 2016 (Issue 8)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 7 December 2016		Bonus %
	€1+	0.15	0.15	0.05	0.05	0.10

Euro International Bonus Saver Account – Standard & Private Banking (continued)

Standard Variable rates payable on all € IBSA Issues following completion of first 12 months bonus rate.

Date	Account Balance	Gross Rate*	AER**
12 January 2015 to 7 December 2016	€1+	0.05	0.05
8 December 2016 to current date	€1+	0.01	0.01

Note: This product was withdrawn from sale from 21 May 2016

Incentive Saver Account

The Product was closed for new business from 16 November 2012. Interest is paid monthly.

Date account opened	Account Balance	No withdrawals		One or more withdrawals in month	
		Gross Rate*	AER**	Gross Rate*	AER**
29 October 2012 to 15 January 2017	£1+	0.00	0.00	0.00	0.00
	£10,000+	2.40	2.42	0.25	0.25
16 January 2017 to 30 November 2017	£1+	0.00	0.00	0.00	0.00
	£10,000+	0.10	0.10	0.05	0.05
1 December 2017 to 9 May 2021	£1+	0.00	0.00	0.00	0.00
	£10,000+	0.20	0.20	0.05	0.05
10 May 2021 28 February 2022	£1+	0.00	0.00	0.00	0.00
	£10,000+	0.05	0.05	0.05	0.05
1 March 2022 to 10 April 2022	£1+	0.00	0.00	0.00	0.00
	£10,000+	0.10	0.10	0.10	0.10
11 April 2022 to 29 May 2022	£1+	0.00	0.00	0.00	0.00
	£10,000+	0.20	0.20	0.20	0.20
30 May 2022 to 10 July 2022	£1+	0.00	0.00	0.00	0.00
	£10,000+	0.30	0.30	0.30	0.30
11 July 2022 to 23 October 2022	£1+	0.00	0.00	0.00	0.00
	£10,000+	0.40	0.40	0.40	0.40
24 October 2022	£1+	0.00	0.00	0.00	0.00
	£10,000+	0.55	0.55	0.55	0.55

International Bonus Saver Account

The Product was closed to new business from 16 November 2012.

Interest is paid monthly.

Date	Account Balance	Gross Variable Rate*	AER**
1 July 2013 to 7 December 2016	£1+ £5,000+	0.10 1.00	0.10 1.01
8 December 2016 to 30 November 2017	£1+ £5,000+	0.05 0.05	0.05 0.05
1 December 2017 to 9 May 2021	£1+ £10,000+	0.20 0.20	0.20 0.20
10 May 2021 to 28 February 2022	£1+ £10,000+	0.05 0.05	0.05 0.05
1 March 2022 to 10 April 2022	£1+ £10,000+	0.10 0.10	0.10 0.10
11 April 2022 to 29 May 2022	£1+ £10,000+	0.20 0.20	0.20 0.20
30 May 2022 to 10 July 2022	£1+ £10,000+	0.30 0.30	0.30 0.30
11 July 2022 to 23 October 2022	£1+ £10,000+	0.40 0.40	0.40 0.40
24 October 2022	£1+ £10,000+	0.55 0.55	0.55 0.55

Instant Access Savings Account

The Product was closed to new business from 16 November 2012.

Interest is paid monthly.

Date	Account Balance	Gross Variable Rate*	AER**
5 January 2011 to 7 December 2016	£1+ £5,000+	0.10 0.10	0.10 0.10
8 December 2016 to 28 February 2022	£1+ £10,000+	0.05 0.05	0.05 0.05
1 March 2022 to 10 April 2022	£1+ £10,000+	0.10 0.10	0.10 0.10
11 April 2022 to 29 May 2022	£1+ £10,000+	0.20 0.20	0.20 0.20
30 May 2022 to 10 July 2022	£1+ £10,000+	0.30 0.30	0.30 0.30

Instant Access Savings Account (continued)

The Product was closed to new business from 16 November 2012.

Interest is paid monthly.

Date	Account Balance	Gross Variable Rate*	AER**
11 July 2022 to 23 October 2022	£1+	0.40	0.40
	£10,000+	0.40	0.40
24 October 2022	£1+	0.55	0.55
	£10,000+	0.55	0.55

International Regular Saver Account

Interest is paid monthly and is fixed.

This rate applies for the first 12 months when the account converts to an International Instant Access Savings Account

Date rates applicable	Account Balance	Gross Rate*	AER**
1 April 2009 to 30 August 2016	£1+	1.00	1.00
1 September 2016 to 30 November 2017	£1+	0.75	0.75
1 December 2017 to 11 October 2020	£1+	0.95	0.95

Closed to new business from 11 October 2020

International Instant Access Savings Account

Interest is paid monthly and is fixed.

Date rates applicable	Account Balance	Gross Rate*	AER**
1 April 2009 to 30 August 2016	£1+	0.10	0.10
1 September 2016 to 30 November 2017	£1+	0.05	0.05
1 December 2017 to 2 September 2018	£1+	0.10	0.10
3 September 2018 9 May 2021	£1+	0.20	0.20
10 May 2021 to 28 February 2022	£1+	0.05	0.05
1 March 2022 to 23 March 2022	£1+	0.10	0.10

Customer accounts were migrated to Island Instant Access Account on 23 March 2022.

International Savings Account

Interest is paid monthly or annually.

Closed to new business 2009

Date rates applicable	Account Balance	Gross Rate*	AER**
1 December 2017 to 9 May 2021	£1+	0.20	0.20
10 May 2021 to 28 February 2022	£1+	0.05	0.05
1 March 2022 to 23 March 2022	£1+	0.10	0.10

Customer accounts were migrated to Island Instant Access Account on 23 March 2022.

**AER RATE – AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. As every advertisement for a savings product which quotes an interest rate will contain an AER you will be able to compare more easily what return you can expect from your savings over time.

*GROSS RATE – Gross rate means we will not deduct tax from the interest we pay on money in your account. It's your responsibility to pay any tax you may owe to your appropriate tax authorities.

Please go to lloydsbank.com/international

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Important Information

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The Jersey branch of Lloyds Bank Corporate Markets plc, principal place of business: 9 Broad Street, St. Helier, Jersey JE2 3RR 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 and 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 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 take deposits and insurance intermediary business under the Banking Supervision (Bailiwick of Guernsey) Law 2020, and the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law, 2002 (as amended), respectively, and is also registered with the Guernsey Financial Services Commission as a money service provider.

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

Lloyds Bank International is the registered business name of Lloyds Bank Corporate Markets plc in Jersey and the Isle of Man.

Information correct as of October 2022.



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