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# INTEREST RATES AND BANKING CHARGES GUIDE

For personal bank accounts with  
Lloyds Bank Corporate Markets plc

Rates correct as at 16 November 2022

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**LLOYDS BANK**

LLOYDS BANK INTERNATIONAL

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# Premier International Account

## Credit Interest Rates

### **Sterling Premier International Account**

There are no interest rates payable on credit balances at this time.

### **US Dollar Premier International Account**

There are no interest rates payable on credit balances at this time.

### **Euro Premier International Account**

There are no interest rates payable on credit balances at this time.

Note: We calculate interest on a daily basis on cleared credit balances. Where interest is payable, it is paid on the 9th day of each month. All interest rates are variable and subject to change.

## Tariff for Account Operation and Debit Cards

Our tariff for some standard services is shown below. Other charges are available on request.

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Monthly Fee for accounts opened after 28 November 2014	There is no monthly fee for the Premier International Account.
Monthly Fee for accounts opened before 28 November 2014	Tariff for account operation and debit cards Monthly Subscription for the Premier International Account: No subscription charge for the first three months. £ Sterling Account – Balances over £2,500 – FREE If balance falls below £2,500 at any point in the month – £20 US Dollar Account – Balances over \$3,500 – FREE If balance falls below \$3,500 at any point in the month – \$30 Euro Account – Balances over €2,500 – FREE If balance falls below €2,500 at any point in the month – €20
Debit Cards	On Sterling, US Dollar or Euro Accounts – no charge
Cash Machine Limit	Sterling Premier Debit Card £500 US Dollar Premier Debit Card \$750 Euro Premier Debit Card €750
Credit Facilities Sterling Account – Planned Overdraft	How much we lend (if any) is subject to our assessment of your personal circumstances. Overdrafts are also repayable on demand.

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## Tariff for Account Operation and Debit Cards (continued)

Monthly Planned and Unplanned Overdraft debit interest rate (Sterling Accounts only – see note 1)	1.23% (EAR 15.8%)		
US Dollar and Euro Accounts – Planned Overdraft	No Planned Overdraft facilities are available for these accounts		
Unplanned Overdrafts on Currency Accounts	<p>Rates change in line with base rates. Please contact us for further information on Unplanned Overdraft charges for these accounts.</p> <p>Annual rate</p> <p>Euro 5.00% + European Central Bank Rate (ECB rate)</p> <p>US Dollar 5.00% + Federal Funds Rate (FED rate)</p>		
Supplying copies of previous bank statements	<p>£5 per sheet (maximum £10)</p> <p>An administration charge may be made for excessive requests</p>		
Currency conversion fee (Only applicable when the transaction is in a different currency to that of the card)	<p>Sterling Debit Card</p> <p>2.99%</p>	<p>US Dollar Debit Card</p> <p>2.99%</p>	<p>Euro Debit Card</p> <p>2.99%</p>
Non-sterling cash fee, a charge for cash withdrawals	£1.50*	1.5%	1.5%

\* We won't charge a non-sterling cash fee if you:

- withdraw euro within the EEA or UK; or
- withdraw euro from outside the EEA or UK and the cash machine operator's payment service provider is based in the EEA or UK.

## Tariff for Services – Sending Funds

International Moneymover	No charge for payments made through International Currency Internet Banking (non Sterling accounts), International PhoneBank, in writing, or in branch.*
Correspondent Bank Fee*	
Zone 1 (USA, Canada and Europe)	£12
Zone 2 (Rest of the world)	£20
(Note: For the purposes of the Correspondent Bank Fee, Europe is defined as all EEA countries plus Jersey, Guernsey, Isle of Man, Monaco, San Marino and Switzerland)	
Regular International Moneymover payments by Standing Order	Nil
Electronic Funds Transfer	£30 – “CHAPS” payment fee within the British Isles
Banker’s draft/cheque (sterling)	£10
Recalling a payment	£20
(Note: We cannot guarantee the cancellation as funds may already have been paid to the beneficiary. There may also be adverse exchange rate movement)	

\* When making an International Payment there are two charging methods:

**Split Charges:** Recipient and Correspondent banks abroad may charge a fee for receiving payments which will be paid by the recipient if you choose to share charges.

**Pay all Charges:** A Correspondent Bank Fee will be payable for international payments where you choose to pay the charges for the recipient, if you are permitted to do so based upon the destination of the payment and the type of account that you hold. The Correspondent Bank Fee replaces all correspondent bank charges. The recipient bank may still charge its customer a fee but we cannot provide information about such a fee. The amount of the Correspondent Bank Fee depends on the location of the recipient bank.

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## Tariff for Services – Receiving Funds

Moving money to your Sterling Premier International Account from a UK based current account is free. Paying Sterling cheques from a UK bank into your Sterling Premier International Account is also free (and takes up to 5 working days).

### Cheque Collections

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Up to £100	£5
£100 and above	25p per £100, minimum £15 per cheque, maximum £80 per cheque

### Cheque Negotiation (Correspondent banks may also charge a levy based on the value of the cheque)

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#### Negotiation to Sterling Account

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Up to £100	£5
£100 and above	25p per £100, minimum £15 per cheque, maximum £80 per cheque
For cheques in a foreign currency drawn in a different country (not UK) e.g. US Dollars drawn in France	As above, but minimum £10 per cheque

#### Negotiation to Currency Account

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If the cheque is the same currency as the account	£2 per cheque
If the cheque requires currency conversion	£4 per cheque

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#### Electronic bank transfers from another financial institution

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Any amount	Nil
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Note 1: For the International (Sterling) Account the EAR quoted does not take into account the monthly fee. The Planned and Unplanned Overdraft borrowing rate EAR is calculated on the same basis. EAR stands for Equivalent Annual Rate. APR stands for Annual Percentage Rate.

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# International Account

(For Accounts Opened After 28 November 2014)

## Credit Interest Rates

### Sterling International Account

There are no interest rates payable on credit balances at this time.

### US Dollar International Account

There are no interest rates payable on credit balances at this time.

### Euro International Account

There are no interest rates payable on credit balances at this time.

Note: We calculate interest on a daily basis on cleared credit balances. Where interest is payable, it is paid on the 9th day of each month. All interest rates are variable and subject to change.

## Tariff for Account Operation and Debit Cards

Our tariff for some standard services is shown below. Other charges are available on request.

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<b>Monthly fee for the International Account:</b>	<b>If you are opening more than one International account in the same name(s):</b>
£ Sterling Account – £7.50	The following rules for charging apply for accounts opened in the same name(s) if you haven't told us which account to take the fee from:
US Dollar account – \$10.00	<ul style="list-style-type: none"><li>■ £ Sterling and US Dollar Accounts – £7.50 fee will be taken from your Sterling account</li><li>■ £ Sterling and Euro Accounts – £7.50 fee will be taken from your Sterling account.</li><li>■ US Dollar and Euro Accounts – \$10.00 fee will be taken from your US Dollar account</li><li>■ £ Sterling, US Dollar and Euro Accounts – £7.50 fee will be taken from your Sterling account</li><li>■ If you open more than one sole account, only one fee is payable</li><li>■ If you open more than one joint account in the same names, only one fee is payable</li><li>■ If you open more than one joint account in different names, then fees are payable on all accounts</li><li>■ If you open a sole account and a joint account, a fee is payable on both accounts</li></ul>
Euro Account – €8.00	
Note: No monthly fee will be charged for the first three months, except where the account has been converted from a Premier International Account.	
<b>Debit Cards</b>	<b>On Sterling, US Dollar or Euro Accounts – no charge</b>

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## Tariff for Account Operation and Debit Cards (continued)

Cash Machine Limit	Sterling Debit Card £500 US Dollar Debit Card \$750 Euro Debit Card €750
Credit Facilities Sterling Account – Planned Overdraft	How much we lend (if any) is subject to our assessment of your personal circumstances. Overdrafts are also repayable on demand.
Monthly Planned and Unplanned Overdraft debit interest rate (Sterling Accounts only – see note 1)	1.23% (EAR 15.8%)
US Dollar and Euro Accounts – Planned Overdraft	No Planned Overdraft facilities are available for these accounts
Unplanned Overdrafts on Currency Accounts	Rates change in line with base rates. Please contact us for further information on Unplanned Overdraft charges for these accounts.
	Annual rate
	Euro 5.00% + European Central Bank Rate (ECB rate)
	US Dollar 5.00% + Federal Funds Rate (FED rate)

Note 1: For the International (Sterling) Account the EAR quoted does not take into account the monthly fee. The Planned and Unplanned Overdraft borrowing rate EAR is calculated on the same basis. EAR stands for Equivalent Annual Rate. APR stands for Annual Percentage Rate.

## Tariff for Account Operation and Debit Cards (continued)

Supplying copies of previous bank statements	£5 per sheet (maximum £10) An administration charge may be made for excessive requests		
Currency conversion fee (Only applicable when the transaction is in a different currency to that of the card)	Sterling Debit Card 2.99%	US Dollar Debit Card 2.99%	Euro Debit Card 2.99%
Non-sterling cash fee, a charge for cash withdrawals	£1.50*	1.5%	1.5%

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#### Negotiation to Currency Account

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If the cheque is the same currency as the account	£2 per cheque
If the cheque requires currency conversion	£4 per cheque

#### Electronic bank transfers from another financial institution

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Any amount	Nil
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# International Savings Accounts

## International Bonus Saver Account

### Sterling International Bonus Saver (Issue 14)

This rate applies to all accounts opened and existing accounts where a new 12 month bonus has been applied, from 24 October 2022.

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

Tier	Gross rate % (inc bonus)	AER % (inc bonus)	Gross rate % (excl bonus)	AER % (excl bonus)	Bonus %*
£1+	1.00	1.00	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

### US Dollar International Bonus Saver (Issue 14)

This rate applies to accounts opened or existing accounts where a new 12 month bonus has been applied, from 24 October 2022.

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

Tier	Gross rate % (inc bonus)	AER % (inc bonus)	Gross rate % (excl bonus)	AER % (excl bonus)	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

## Fixed Term Deposit

Interest rate is fixed and interest is paid at the end of the term. The Account Conditions outline the withdrawal conditions.

### Sterling (GBP) Fixed Term Deposit. (Minimum £10,000 – Maximum £5,000,000)

This rate applies to new accounts opened from 7 November 2022.

Tier	Annual Interest rate % (Gross/AER) Sterling			
	1 Month	3 Month	6 month	1 year
£10,000+	1.00	2.65	3.05	3.50
£50,000+	1.00	2.70	3.10	3.70
£100,000+	1.25	2.70	3.10	3.70
£250,000+	1.25	2.75	3.15	3.90
£500,000+	1.65	2.75	3.15	3.90

### US Dollar (USD) Fixed Term Deposit. (Minimum \$10,000 – Maximum \$5,000,000)

This rate applies to new accounts opened from 16 November 2022.

Tier	Gross Rate% / AER%			
	1 Month	3 Month	6 month	1 year
\$10,000+	0.75	2.85	3.34	3.79
\$100,000+	0.75	3.16	3.74	4.09
\$500,000+	0.75	3.16	3.74	4.14

### Euro Fixed Term Deposit. (Minimum €10,000 – Maximum €5,000,000)

This rate applies to new accounts opened from 16 November 2022.

Tier	Gross Rate% / AER%		
	3 Month	6 month	1 year
€10,000+	0.20	0.45	0.75
€100,000+	0.30	1.67	1.92
€250,000+	0.30	1.72	1.97
€500,000+	0.40	1.72	1.99

## Money Market Call (GBP)

Interest is paid monthly and is variable.

These rates apply to all deposit balances from 24 October 2022.

Tier	Gross Rate %	AER %
£1+	0.48	0.48
£1,000,000+	0.53	0.53

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### Money Market Call (USD)

Interest is paid monthly and is variable.

These rates apply to all deposit balances from 24 October 2022.

Tier	Gross Rate %	AER %
\$1+	0.00	0.00
\$10,000+	0.68	0.68

### Money Market Call (EUR)

Interest is paid monthly and is variable.

These rates apply to all accounts from 5 March 2017.

Tier	Gross Rate %	AER %
€1+	0.01	0.01

### Call Account – Monthly Interest (GBP)

Interest is paid half yearly and is variable.

These rates apply to all deposit balances from 24 October 2022.

Tier	Gross Rate %	AER %
£1+	0.00	0.00
£25,000+	0.48	0.48
£1,000,000+	0.53	0.53

### Call Account – Monthly Interest (USD)

Interest is paid monthly and is variable.

These rates apply to all deposit balances from 24 October 2022.

Tier	Gross Rate %	AER %
\$1+	0.00	0.00
\$100,000+	0.68	0.68

### Call Account – Half Yearly Interest (USD)

Interest is paid half yearly and is variable.

These rates apply to all deposit balances from 24 October 2022.

Tier	Gross Rate %	AER %
\$1+	0.00	0.00
\$250,000+	0.68	0.68

## Call Account – Half Yearly Interest (EUR)

Interest is paid half yearly and is variable.

These rates apply to all accounts from 5 March 2018.

Tier	Gross Rate %	AER %
€1+	0.01	0.01

Call accounts are also available in other currencies, for further information contact your Relationship Manager.

**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.

**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 will contain an AER you can compare more easily what return you can expect from your savings over time.

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

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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)

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#### Important Information

To ensure security for our customers and staff and to help maintain service quality, some calls may be recorded and monitored. Call costs may vary depending on your service provider.

Lloyds Bank Corporate Markets plc. Registered Office and principal place of business: 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. Further information about the regulatory status of the Jersey, Guernsey and Isle of Man branches of Lloyds Bank Corporate Markets plc, is set out below.

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 November 2022.



**LLOYDS BANK**

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