

95 DAY NOTICE ACCOUNT

The 95 Day Notice Account is available to businesses licensed to conduct financial services business in Jersey, Guernsey or the Isle of Man, in addition to businesses with turnover over GBP £25m or GBP £25m AUM (assets under management) or currency equivalent and is a deposit account with the key features detailed below.

Key Features

- Accounts available in US Dollars (USD) and Sterling (GBP).
- Minimum deposit required to open the 95 Day Notice Account is GBP £500,000/USD \$500,000.
- Minimum Balance must not fall below GBP £500,000 or USD \$500,000.
- Maximum Balance must not exceed GBP £500,000,000/ USD \$500,000,000.
- We will agree with you the initial variable interest rate that will apply to your account at account opening.
- We will confirm to you the current monthly variable interest rate when you open your 95 Day Notice Account.
- You will start to earn interest on the funds in your 95 Day Notice Account from the date we receive cleared funds from you.
- To withdraw funds or close your account you must give us notice in accordance with the notice period of 95 calendar days.
- Terms and Conditions apply and you will be sent a copy of these prior to account opening, which you should read carefully.
- Interest will be calculated by reference to the Monthly Interest Rate on a daily basis on the cleared balance of your 95 Day Notice Account.
- You will not earn the Monthly Interest Rate if your balance is less than the minimum balance. You will instead receive interest at the Default Rate which is available upon request from your relationship manager and may change at any time in accordance with the General Terms and Conditions.

- If we have received a Withdrawal Notice from you the balance is excluded from your 95 Day Notice Account for the purpose of calculating interest on the balance. If the Withdrawal Notice takes you below the minimum balance you will receive interest set at the Default Rate.
- Once we receive a Withdrawal Notice, the Withdrawal Amount will accrue interest at the Fixed Rate instead of the Monthly Interest Rate.

Benefits

- Receive a monthly interest income stream in a positive interest rate environment.

Risks

- Your funds are committed for a minimum period of 95 calendar days.
- Your financial position must allow you to be able to cover any cash flow requirements you may have whilst the notice period elapses. The 95 Day Notice Account cannot be terminated except where Notice has been given in accordance with the notice period.
- The amount of interest paid may go down as well as up.




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Deposits/Withdrawals

- Further deposits can be made into your 95 Day Notice deposit account up to a maximum balance of GBP £500,000,000/ USD \$500,000,000.
- Written confirmation of account opening will be sent to you in respect of each 95 Day Notice Account opened.
- To withdraw funds from the account you must give Us the required notice which operates for the duration of the notice period.
- Withdrawal amount must not be less than GBP £50,000 or USD \$50,000.
- The deposit cannot be terminated except where 95 days' notice has been given.
- If the date originally requested by you for the withdrawal is not a Business Day then the next Business Day will be the Withdrawal Date.

Find out more

 Visit your local branch

 Call us on
Jersey 01534 845025
Guernsey 01481 740505
Isle of Man 01624 657167
Lines are open 9am-5pm Monday to Friday
(excluding bank holidays)

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

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

Important information

Lloyds Bank Corporate Markets plc will only accept, and agree to open, a 95 Day GBP/USD Notice Account once it has received all necessary documentation and its internal checks have been completed to its satisfaction. Lloyds Bank Corporate Markets plc reserves the right to reject an application.

- Terms and Conditions apply and you will be sent a copy of these prior to account opening, which you should read carefully.

Please contact your Corporate Markets plc Representative if you have any queries regarding the information in this factsheet.

Issued by Lloyds Bank Corporate Markets plc trading as Lloyds Bank International.

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

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

The Jersey branch of Lloyds Bank Corporate Markets plc's principal place of business is 11-12 Esplanade, St. Helier, Jersey JE2 3QA and is licensed by the Jersey Financial Services Commission to carry on deposit-taking business under the Banking Business (Jersey) Law 1991 and general insurance mediation business under the Financial Services (Jersey) Law 1998. Lloyds Bank Corporate Markets plc has also notified the Jersey Financial Services Commission that it carries on money service business. Lloyds Bank Corporate Markets plc, Jersey Branch, subscribes to the Jersey Code of Practice for Consumer Lending.

Lloyds Bank Corporate Markets plc, Jersey Branch trading as Lloyds Bank International is a participant in the Jersey Bank Depositors' Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. Eligible deposits are deposits held by private individuals and charities. Depositor protection does not extend to corporations, small to medium sized enterprises, partnerships and trusts. The maximum total amount

of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website www.gov.je/dcs or on request.

The Jersey branch of Lloyds Bank Corporate Markets plc is not and is not required to be authorised under the Financial Services and Markets Act 2000 of the United Kingdom and therefore is not subject to the rules and regulations of the Financial Services Compensation Scheme made under that Act for the protection of depositors.

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

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

The Isle of Man branch of Lloyds Bank Corporate Markets plc, principal place of business: PO Box 111, Peveril Buildings, Peveril Square, Douglas, Isle of Man IM99 1JJ 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 Corporate Markets plc, Isle of Man Branch trading as Lloyds Bank International is a participant in the Isle of Man Depositors' Compensation Scheme as set out in the Depositors' Compensation Scheme Regulations 2010.

Lloyds Bank International is a trading name of Lloyds Bank Corporate Markets plc, Guernsey Branch. Lloyds Bank Corporate Markets plc's Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales 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

Important information continued

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

The Guernsey branch of Lloyds Bank Corporate Markets plc, principal place of business: PO Box 136, Sarnia House, Le Truchot, St. Peter Port, Guernsey GY1 4EN is licensed by the Guernsey Financial Services Commission to take deposits and insurance intermediary business under the Banking Supervision (Bailiwick of Guernsey) Law, 1994, 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.

Lloyds Bank Corporate Markets plc, Guernsey Branch trading as Lloyds Bank International is a participant in the Guernsey Banking Deposit Compensation Scheme. The Scheme offers protection for 'qualifying deposits' up to £50,000, subject to certain limitations. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details are available on the Scheme's website: www.dcs.gg or on request from telephone: +44 (0)1481 722756 or post: PO Box 33, St. Peter Port, Guernsey GY1 4AT.

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

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

Lloyds Bank Corporate Markets plc is registered in England and Wales No. 10399850 and is authorised by the Prudential Regulation Authority (PRA), under Registration number 763256 and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority and by the Jersey Financial Services Commission, the Isle of Man Financial Services Authority and the Guernsey Financial Services Commission and is a wholly owned subsidiary of Lloyds Banking Group plc. Lloyds Bank (International Services) Limited places funds with Lloyds Bank plc and Lloyds Bank Corporate Markets plc and Lloyds Bank Corporate Markets plc places funds with Lloyds Bank plc and thus their financial standing is linked to that of Lloyds Banking Group plc. Depositors may wish to form their own view on the financial standing of Lloyds Bank Corporate Markets plc and Lloyds Bank (International Services) Limited and their respective parent company based upon publicly available information. Lloyds Bank Corporate Markets plc and Lloyds Bank (International Services) Limited's latest annual financial statements are available on our website at international.lloydsbank.com/legal-information

Lloyds Bank Corporate Markets plc. Registered Office and principal place of business: 25 Gresham Street, London EC2V 7HN. Lloyds Bank Corporate Markets plc is registered in England and Wales No. 10399850.

The paid up capital and reserves of Lloyds Bank Corporate Markets plc was £3.9bn as at 31st December 2018. Copies of our terms and conditions and latest report and accounts are available upon request from the above Registered Office.

The Jersey branch of Lloyds Bank Corporate Markets plc, principal place of business 11-12 Esplanade, St Helier, Jersey JE2 3QA, is regulated by the Jersey Financial Services Commission to carry on deposit-taking business under the Banking Business (Jersey) Law 1991. Lloyds Bank Corporate Markets plc, Jersey Branch subscribes to the Jersey Code of Practice for Consumer Lending and has also notified the Jersey Financial Services Commission that it carries on money service business.

Lloyds Bank Corporate Markets plc, Jersey Branch trading as Lloyds Bank International is a participant in the Jersey Bank Depositors Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. Eligible deposits are deposits held by private individuals and charities. Depositor protection does not extend to corporations, small to medium sized enterprises, partnerships and trusts. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website www.gov.je/dcs or on request.

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Lloyds Bank Corporate Markets plc, Isle of Man Branch trading as Lloyds Bank International is a participant in the Isle of Man Depositors' Compensation Scheme as set out in the Depositors' Compensation Scheme Regulations 2010.

The Guernsey branch of Lloyds Bank Corporate Markets plc, principal place of business PO Box 136, Sarnia House, Le Truchot, St Peter Port, Guernsey GY1 4EN, is licensed by the Guernsey Financial Services Commission to take deposits 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.

Lloyds Bank Corporate Markets plc, Guernsey Branch trading as Lloyds Bank International is a participant in the Guernsey Banking Deposit Compensation Scheme. The Scheme offers protection for 'qualifying deposits' up to £50,000, subject to certain limitations. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details are available on the Scheme's website: www.dcs.gg or on request from telephone: +44 (0) 1481 722756 or post: PO Box 33, St. Peter Port GY1 4AT.

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

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

Complaints involving the Isle of Man branch of Lloyds Bank Corporate Markets plc that it cannot settle should be referred to the Financial Services Ombudsman Scheme in the Isle of Man. Complaints involving the Jersey and Guernsey branches of Lloyds Bank Corporate Markets plc that it cannot settle should be referred to the Channel Islands Financial Ombudsman.

Rules and regulations made under the Financial Services and Markets Act 2000 for the protection of investors, including the Financial Services Compensation Scheme, do not apply to the financial services business of companies within the Lloyds Banking Group carried out from offices outside of the United Kingdom.

The Bank may, before opening an account, wish to take up references or otherwise satisfy itself as to the identity and suitability of an applicant.

The Bank may also at any time refuse to open or continue an account or refuse any deposit

Copies of our Terms and Conditions and latest report and accounts are available upon request from the above Registered Office.

Interest rates may vary from time to time.

We may monitor or record phone calls with you in case we need to check we have carried out your instructions correctly and to help improve our quality of service.



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OBOP00175_LBCM (12/19)