

Full business name:

1 General Terms and Conditions

Terms which apply to your account(s)

- 1.1 These terms and conditions apply to your business account(s) and to "Your authority to operate accounts" ("the Authority"). In addition specific terms and conditions will also apply to certain business accounts (for example deposit accounts) and these will be supplied to you if you apply for such accounts. If you have a personal current account with the Bank, it will be operated on terms and conditions specific to that account. Those personal banking terms and conditions do not affect or change the terms (express or implied) of any business related account or agreement you have with us.
- 1.2 Lloyds Bank International is a trading name of the Jersey, Guernsey and Isle of Man branches of Lloyds Bank Corporate Markets plc.

Lloyds Bank Corporate Markets plc's Registered Office: 25 Gresham Street, London EC2V 7HN. Lloyds Bank Corporate Markets plc is 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 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.

 - Jersey branch of Lloyds Bank Corporate Markets plc, 9 Broad Street, St. Helier, Jersey JE4 8NG.
 - Guernsey branch of Lloyds Bank Corporate Markets plc, PO Box 53, 1 Smith Street, St. Peter Port, Guernsey GY1 4BD.
 - Isle of Man branch of Lloyds Bank Corporate Markets plc, Villiers House, 2 Victoria Street, Douglas, Isle of Man IM1 2LN.

For simplicity we will refer to "the Bank" or "we/our/us".

"You/your" means the business named in the Authority.
- 1.3 Subject to any legal or regulatory requirements which may apply we are authorised to act upon any instruction, agreement or arrangement that is in accordance with the Authority (or any subsequent properly authorised addition or alteration to it) without enquiring about its purpose, or the circumstances in which it is given, or about the disposition of any proceeds. Therefore if any one authorised signatory is authorised to carry out any transaction or other business with us and to operate any of your accounts, that person will be able for example to withdraw any money from any of your accounts or set up any overdrafts (which may be without the knowledge of the other authorised signatories). You will be responsible to us for all or any of the debts or liabilities on your accounts.
- 1.4 Neither the Authority nor any transaction carried out under it shall confer any benefit on or be enforceable by any party other than you, or us.
- 1.5 You acknowledge that financial markets transactions which are traded directly between you and Lloyds Bank plc trading as Lloyds Bank Commercial Markets will be subject to the terms and conditions issued from time to time by Lloyds Bank Commercial Markets.
- 1.6 You may cancel or amend the Authority by writing to us or completing a bank form signed in accordance with clause 9. You must give us at least two clear working days after we receive your communication to put it into effect.
- 1.7 We may change any of these terms and conditions.
- 1.8 We will tell you personally at least 30 days before we make a change to your disadvantage (other than a rate change). If you close or change your account within 60 days of us telling you about this change, we will not charge you extra to do so.
- 1.9 We can make any other changes by giving you a reasonable period of notice by telling you personally or by putting notices in our branches or on our website.
- 1.10 When we tell you personally about a change we will do so by letter, email, text, statement inserts or messages or in any other way which is sent to you individually in writing.
- 1.11 If we have made a major change or a lot of minor changes in any one year, we will give you a copy of the new terms and conditions or a summary of the changes.
- 1.12 If we agree to fix any condition for a certain time, we will not change it during that time.
- 1.13 Where we can notify you about a change in a number of different ways under clauses 1.9 above and 5.7 below, we will do so in a way that we reasonably think is likely to come to your attention and which satisfies legal, and other regulatory requirements.
- 1.14 On request, you must promptly send us a certified copy of your Memorandum and Articles of Association (or the equivalent constitutional documents for companies incorporated outside the UK) and of changes to them and Special Resolutions amending them.
- 1.15 You must promptly send us without request:
 - a certified copy of any future Board resolutions which affect the terms of the Authority;
 - details of any changes to your directors, company secretary, and other officers, senior managers and authorised signatories;
 - notification of any amendments to your Memorandum and Articles of Association (or the equivalent constitutional documents for companies incorporated outside the United Kingdom);
 - notification of any change in the nature or characteristics of your shares and in particular if bearer shares are issued.
- 1.16 You confirm that your shares are not issued in bearer form, or that your shares are issued in bearer form and:
 - the bearer shares in issue are in physical custody of a director or other authorised signatory, or
 - a director or authorised signatory has arranged for the bearer shares to be held in custody by a custodian whose details have been provided to you.
- 1.17 If a petition is presented to wind up the business we shall have no further obligation to pay any sums from the account until the petition is dismissed.
- 1.18 Any termination of or alteration to the Authority shall not release you from any sums owing to us or from any previous liability or indemnity for any act performed by us in accordance with instructions previously received from the authorised signatories under the Authority.

2 Electronic Communications: General authority to Bank to accept internet/iDTV/WAP/email/telephone/fax/any other electronic communications

- 2.1 Subject to the following sub-clause, we will accept your instructions even if they are not given in conventional written paper form such as by letter or on cheques. This would cover any form of electronic or telephonic communication, including those not currently available. It applies to all present and any future business on your accounts.
- 2.2 The Authority enables us to accept instructions given by electronic communications from you. It does not imply that we can or do currently actually accept all the types mentioned. We will tell you what types we will accept.
- 2.3 Note that there may be no signature, security or password protection for email, phone, fax and other future forms of electronic communication. You should bear in mind if you decide to permit us to accept those types of instruction.
- 2.4 Once we have told you we will accept a type of electronic communication, we will not be responsible for failing to act on it unless it is proved we received it in a legible or clear form. We will not be responsible if we are unable to receive an electronic communication due to system failure or slow-running.
- 2.5 We may decline to act on an electronic communication, even if we have told you we will in general accept that type of instruction. We may do this if we consider there is doubt about the validity of the electronic communication and it is in our or your interest to query it with you. However, we are not obliged to check or consider the validity of your electronic communications unless we have previously agreed a system of validation with you, such as the use of digital signatures.
- 2.6 If we come to believe that you may not have properly authorised an electronic communication we may, after making reasonable efforts to check whether it was authorised, refuse to act on the instruction and take steps to reverse any action already taken on it.

- 2.7 We may act on any electronic communication which we reasonably believe you have given us, even if in fact it has not come from you. You will indemnify us against any loss we suffer as a result of acting in good faith on an electronic communication from, or apparently from, you. Your indemnity to us will not apply if our loss would still have arisen from a written paper instruction, unless you would also have been bound to indemnify us against that.
- 2.8 You must follow any security procedures we specify. We may also require you to sign a separate agreement before you can use some types of electronic communication to send us instructions and to access some kinds of services and accounts by electronic communication. If there is any conflict, the specific terms of that subsequent agreement will override the terms of the Authority.
- 2.9 We may insist on you confirming any electronic communication in conventional written form by the next working day. We need not wait for confirmation before acting on the instruction.
- 2.10 We can communicate with you by any form of electronic communication by which you have chosen to be able to give us instructions.
- 2.11 We advise:
- against using analogue mobile or cordless phones to contact us as they can sometimes be intercepted or overheard;
 - you to be careful not to let other people see your details if you are on-line in a public place;
 - against using email for sending us confidential information or payment instructions.

- 3.1 We will use reasonable care and skill in providing services and managing your day to day banking needs, but you should bear in mind that:
- our relationship services are for your general guidance and information only and they are based on information that we know from operating your accounts or that you have given us;
 - there may be occasions when you should take specialist advice rather than solely relying on our services;
 - we are not responsible for how you interpret information we provide, or implement any action you choose to take.
- 3.2 As you retain sole responsibility for deciding whether to act on it, we will not be liable if you rely on financial information we supply; or if you choose to act on any suggestions or guidance we give you, whether or not they derive from tools we make available to you. They are not there to make decisions for you and there will be areas where you may wish to obtain more expert advice.
- 3.3 Notwithstanding clauses 3.1 and 3.2, we will in any case only be liable for loss to you if we are in breach of contract or otherwise negligent and if, in the ordinary course of events and with the knowledge the Bank had, we might reasonably have expected such loss to result directly from our breach or negligence.
- 3.4 We will not be liable for any consequential or indirect losses, loss of profits, loss of business, loss of goodwill or any form of special damages whatsoever and howsoever arising and whether such liability was reasonably foreseeable or not and whether or not the Bank has been advised of the possibility of such loss being incurred.
- 3.5 Nothing in clauses 3.3 and 3.4 of this section excludes the Bank's liability for fraudulent misrepresentation by the Bank, its servants or agents or the Bank's liability for death or personal injury caused by the Bank's negligence or the negligence of the Bank's servants or agents.

- 4.1 Statements will be provided on the basis (including as to frequency) as agreed at the time of opening your account or as you subsequently tell us. You will examine bank statements, confirmations and communications to you within a reasonable time after receiving them and will promptly advise us of any apparent mistake or discrepancy. Delay in notification may make correcting the error difficult.
- 4.2 In certain circumstances we may refuse to accept a payment into the account.
- 4.3 Your account should not become overdrawn without arrangements having been made with us nor should the account operate in excess of the agreed borrowing limits.
- 4.4 You should only issue instructions to us to withdraw funds from your account where there are sufficient funds available at the time those instructions were issued or, where an overdraft limit has been agreed and the withdrawal will not cause that limit to be exceeded. However, if at any time such instructions would result, without prior arrangement, in the account becoming overdrawn, or the agreed overdraft limit being exceeded, we may at our sole discretion and without contacting you, allow an overdraft to be created or allow the agreed overdraft limit to be exceeded. In these circumstances the new or excess overdraft is an unauthorised overdraft and you will be charged at the applicable rate.
- 4.5 Where we are notified by a UK banking industry payment scheme such as the Current Account Switch Service that a person you have asked us to pay has switched their current account to another bank, we will update your instruction with their new sort code and account number to make sure that your payment reaches the correct account within the agreed timescales.
- 4.6 We may at any time, without giving you notice, withdraw or restrict any right to an overdraft or demand immediate repayment of your overdraft. We will write to you if we require any repayment of your overdraft.
- 4.7 We will tell you what you can do to help protect your accounts. This will include not giving out any account or security details, such as your account number or PIN to anyone. If you tell us that your cheque book, passbook or debit or credit card has been lost or stolen or that someone else knows your PIN or other security information, we will take immediate steps to try to prevent these from being used. If you act fraudulently you will be responsible for all losses on your account. If you act without reasonable care and this causes losses, you may be responsible for them.
- 4.8 You will inform us in writing if you wish to issue cheques signed with the facsimile or other printed signature of an authorised signatory (for example by pre-printing, rubber stamp, cheque signing machine or lasering) and will give us specimens of such signatures. You acknowledge that if you do not so inform us, we may reject such cheques. However we are authorised to pay such cheques if they reasonably appear to us to have been issued by you and you will indemnify us for any loss we might suffer as a result of dealing with such cheques unless it would have been readily apparent to a reasonable banker processing such cheques, in the ordinary course of business and without special examination, that the facsimile or other printed signature(s) was not that used by you or your authorised signatory(s). We need not check that such a signature (or an imitation of it) has been added with your authority or the authority of your authorised signatory(s).
- 4.9 You acknowledge that if you choose to complete cheques other than the signature by typewriter, laser printing or other mechanical means, such cheques may be easier to alter than hand-written cheques. We are authorised to pay such cheques, and shall not be prejudiced by any alteration or erasure in such cheques and you agree to indemnify us for any loss we might suffer as a result of dealing with them unless such alteration or erasure would have been readily apparent to a reasonable banker processing such cheques in the ordinary course of business and without special examination.
- 4.10 Where you apply for the provision of banking services;
- by bank card, debit card, charge card or any other card introduced by the Bank from time to time; or
 - by electronic or similar means; or
 - by any other means that may be introduced by the Bank from time to time
- specific terms for such services will apply. If there is any conflict, these specific terms will override the terms of the Authority.
- 4.11 We will not be liable for any loss, damage, interruption, delay or non-performance in connection with the banking services provided by us to the extent that it is caused by events which are beyond our reasonable control, which may include for example explosion, terrorism, war, riot or other civil disturbance or failure or interruption of any electronic communications system caused by someone else.
- 4.12 You acknowledge that we must comply with domestic and international banking standards and with money laundering regulations. When you ask us to send funds electronically from your account to another account overseas, you authorise us to include your name, address and account number on the payment details to be sent to the receiving customer's bank.
- 4.13 We and other members of Lloyds Banking Group may be subject to legislation adopted to implement sanctions and embargoes imposed by the international community including the United Kingdom, European Union, United Nations and United States of America. We may decline to accept payment instructions and may refuse to make payment instructions and may delay, defer or refuse to (i) make or receive any payment or (ii) take any action in connection with a payment instruction if it would result, or in our reasonable opinion (following such investigation as we, in our absolute discretion, deem necessary) is likely to result, in a breach by us or any other member of Lloyds Banking Group or any of our or their employees of any

sanction or embargo whether or not imposed in the United Kingdom, and we will not be liable for any loss (including loss of profit), damage, cost or expense for any such reason. We may disclose to the relevant authorities such information in relation to any instruction or payment as may be required.

- 4.14 Tax reporting and withholding for customers who are subject to the tax regime of certain other countries (including the UK and US)
- We (or other companies in the Lloyds Banking Group) may be required by legislation or by agreement with tax authorities to report certain information about you (or, if you are a corporate, about your direct and indirect owners or, if you are a trust, about your trustees and beneficiaries) and your relationship with us, including information about your accounts
 - to the tax authorities in the Channel Islands and the Isle of Man, which may then pass that information to the tax authorities in another country where you may be subject to tax; or
 - directly to the tax authorities in other countries (such as the UK and US) where we reasonably think or are required to presume you are subject to tax.
 - Where we are required to report information about you and/or your relationship with us, including information about your accounts, this information includes

(but is not limited to) the account number, the amount of interest paid or credited to the account, the account balance or value, your name, address, country of residence and social security number or taxpayer identification number. In addition, we may need you to provide us with further information, documents or certifications about your identity, tax residence, nationality and status.

- If we are required to report information about your accounts, you agree that:
 - you will provide additional information or documents we need from you and that confidentiality rights under applicable data protection, bank secrecy or similar laws will not apply to information we report or obtain from you to comply with our obligations;
 - if you do not provide us with information or documents we need, we may be required by certain jurisdictions to (i) apply a withholding tax to amounts, including interest, we pay to you; or (ii) close your account; or (iii) transfer the account to an affiliate in another jurisdiction; and
 - we will not be liable to you for any loss you may suffer as a result of our complying with legislation or agreements with tax authorities in accordance with this condition, unless that loss is caused by our gross negligence, wilful default or fraud.

- 5.1 The overdraft interest rate for agreed overdrafts will be detailed in an overdraft facility letter.
- 5.2 Unauthorised borrowing will be charged at the applicable interest rates and will incur other charges. You can obtain details from us.
- 5.3 Our Charges brochure sets out how, when and what we charge for the range of services we provide. For more information on our charging and interest please contact your business team or see our website lloydsbank.com/international
- 5.4 We may change any of our charges at any time. We will tell you personally (in accordance with clause 1.10) at least 30 days before the change to the charge takes effect.
- 5.5 Before we deduct interest or charges for maintaining and running your accounts which have built up over a charging period, we will give you at least 14 days' notice of how much we will deduct. We will tell you what your charging period is.
- 5.6 We may change our interest rates at any time. How and when we do so will depend on the reason for the change.
- 5.7 We may change a rate:
- 5.7.1 if the change is to your advantage;
 - 5.7.2 to respond proportionately to a base rate change by the Bank of England (or, if the base rate is replaced, to a change in the replacement rate);
 - 5.7.3 to reflect changes to our costs of providing the account or related services;
 - 5.7.4 to reflect changes in law, codes of practice which apply to us or the way we are regulated;
 - 5.7.5 we pay on a current or savings account where the change enables us:
 - to respond proportionately to a change which has occurred, or which we reasonably think is about to occur, in the rates at which we lend money deposited with us in business accounts; or

- to reflect a change in the rates which other major banks or financial institutions pay on business accounts.

5.7.6 we charge on an overdraft where the change enables us:

- to respond proportionately to a change which has occurred, or which we reasonably think is about to occur, in the rates at which we borrow to fund our lending on business overdrafts; or
- to reflect a change in the rates which other major banks or financial institutions charge on business overdrafts.

If we make a change for any of these reasons, we will tell you about the change by putting notices in our branches or on our website within three working days of making the change or by telling you personally within 30 days of making the change.

- 5.8 If we change a rate for a valid reason not listed in condition 5.7, we will tell you personally at the earliest opportunity after making the change.
- 5.9 In any case we may change a rate by telling you personally at least 30 days in advance.
- 5.10 From time to time, we may also decide to change a rate to reflect our internal policies on competitiveness, market share or profitability of our business as a whole or in respect of a particular account or service. We will notify you personally within 30 days of making any such change.
- 5.11 When we tell you personally about a change we can do this by letter, email, text, statement inserts or messages or in any other way which is sent to you individually.
- 5.12 We will update our website and interest rate helpline within three working days of a rate change taking effect.
- 5.13 We will not change a fixed rate or a bonus rate on your account for the time we have agreed to keep it fixed. On accounts where our rate tracks another rate for any period, we will only change our rate within any agreed margins during that period.
- 5.14 Where we pay interest on credit balances on a business current account, interest will be paid monthly.

- 6.1 In normal circumstances we will not close any of your accounts without giving you at least 30 days' notice. Any closure of your accounts will not release you from any liability in respect of any sums owing to the Bank or from any previous liability or indemnity for any act performed by the Bank in accordance with instructions previously received from you or an authorised signatory under the Authority.

- 7.1 The Authority and these General Terms and Conditions are governed by the laws of the jurisdiction in which your account is held with Lloyds Bank Corporate Markets plc. This will be the laws of either Jersey, Guernsey or the Isle of Man.

- 8.1 Unless you have provided otherwise in Section 3 "Signing Restrictions" of the Authority each director named in Section 2 of the Authority as signatory to the account(s) has **individual** authority without any restriction to authorise any transaction or other business (including opening any further accounts in the name of the business or applying for any further services) with the Bank, and to operate **all** your accounts. Therefore each of these directors will be able, for example, to withdraw money from any of your accounts, or set up an overdraft (which may be without the knowledge of the other directors). We will not be obliged to make enquiries about the purpose of any transactions or the director's authority to conduct them.

- 9.1 You can change the Authority (or Authorities that have already been changed) by **any two signatories** named in Section 2 of the Authority (or one signatory if there is only one signatory named in the Authority) writing to us or completing a bank form or you can provide an amending resolution passed by the board of directors and certified by a director or the secretary. This includes adding to or changing the signatories.

10 Authorised signatories who are not directors

- 10.1 If you want someone other than a director to have authority to authorise transactions or other business with us, and to operate your accounts he or she should be named in the Authority and must supply us with personal and signature details.
- 10.2 Unless you have provided otherwise in Section 3 "Signing Restrictions" of the Authority each signatory named in Section 2 of the Authority has **individual** authority without any restriction including but not limited to for example the terms

set out in clause 13 below to authorise any transaction or other business (including opening any further accounts in the name of the business or applying for any further services) with the Bank, and to operate **all** your accounts. Therefore each of these signatories will be able, for example, to withdraw money from any of your accounts, or set up an overdraft (which may be without the knowledge of the other directors and signatories). We will not be obliged to make enquiries about the purpose of any transactions or the signatory's authority to conduct them.

11 Using money between accounts

- 11.1 If you owe us money on an account (including a loan, credit card, mortgage, current, savings or other account), we may use money in any of your other accounts with us to reduce or repay (by way of set-off or otherwise) what you owe us without telling you before we do so.

12 Application of insurance monies

- 12.1 If you have taken out a general insurance policy through us in connection with one of our accounts, we will hold any money we receive in relation to the insurance (including any premiums, and any claims payments and premium refunds paid to us by the insurer) in our capacity as a bank regulated by the regulator in the jurisdiction in which your account is held, rather than as a trustee for you and any such regulator's client money rules do not apply to the money.

13 Resolutions

The following are the resolutions of the company which are the company's authority to the Bank and the Bank is authorised to act on the company's instructions when given in accordance with the Authority.

- 13.1 We, the company hereby appoint Lloyds Bank Corporate Markets plc ("the Bank") as our bankers and apply for the account(s) and service(s) as indicated to the Bank.

- 13.2 We authorise the Bank to operate our account(s) whether opened now or in the future in accordance with:

- the terms as set out in Sections 2 and 3 of the Authority; and
- the General Terms and Conditions

and these terms are approved.

- 13.3 A director or other authorised signatory, acting within the Authority, may from time to time:

- withdraw and deal with any of the company's property or securities which the Bank may hold from time to time;
- sign on behalf of the company any indemnities or counter-indemnities which the Bank may require from time to time;
- arrange for the granting of documentary or other credits or the issue of guarantees or other undertakings by the Bank whether within or outside the UK and whether by itself or its correspondents;
- arrange for the discounting of any bills endorsed on behalf of the company;
- except as excluded in clause 1.5 of the General Terms and Conditions, give instructions and sign any agreement (whether committed or optional) regarding:
- the purchase, sale or exchange of any foreign exchange or securities;
- any transactions relating to the purchase, sale, exchange, payment or setting off of sums of money determined by reference to present or future interest or currency exchange rates including interest rate and currency swaps, caps and floors, forward rate agreements, forward foreign exchange contracts and options on any such transactions;
- arrange with the Bank from time to time for advances to the company by way of loan or overdraft;

- approve and authorise the execution of mortgages security interests or charges over all of the assets of the company including its property, undertaking and uncalled capital and approve and authorise the execution on the company's behalf of any documents required by the Bank relating to or for securing any advances to the company or others or any liabilities of the company or others to the Bank;

- approve and authorise the execution on behalf of the company of any contract, agreement or other document with any part of the Lloyds Bank group of companies for the provision of banking services;

- give orders or instructions which are in favour or for the benefit of themselves or to discharge their individual obligations to the company or to others;

- provide to the Bank all documentation, information or confirmations required by the Bank for the purposes of maintaining the account or proceeding with any transaction.

- 13.4 The Bank is authorised to accept all instructions to pay to or debit from the account all our cheques, drafts, orders, receipts for money, bills, promissory notes, negotiable instruments, documentary credits and any other similar instruction in accordance with the Authority.

- 13.5 The Authority will not be affected by any change in the:

- name of the company, or
- composition of the Board of Directors except in so far as such change has been notified to the Bank.

- 13.6 We have read and understood and agree to the terms set out in Section 4 "Business Data and Personal Data" of the Authority on how our business information will be used by the Bank.

- 13.7 The Authority shall remain in force until changes are notified to the Bank in accordance with the provisions of the Authority.

- 13.8 It is certified that the above resolutions were duly passed and entered into the company's minute book and that the specimen signatures shown in Section 2 of the Authority are correct.

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

Issued by Lloyds Bank Corporate Markets plc.

Lloyds Bank Corporate Markets plc. Registered Office and principal place of business: 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

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The Jersey branch of Lloyds Bank Corporate Markets plc, principal place of business: 9 Broad Street, St. Helier, Jersey JE4 8NG is regulated 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 4BD 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.

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.

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