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# ACCOUNT CONDITIONS

**For our Personal Bank Accounts  
(and some related services)**

Please read the relevant sections of this document carefully  
and keep it for future reference.

These terms are effective from 2 September 2024

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**LLOYDS BANK**

LLOYDS BANK INTERNATIONAL

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## Introduction

This booklet contains the Account Conditions which apply to the range of Current and Savings Accounts we currently offer to our personal customers from our branches in the Channel Islands and Isle of Man.

You should read carefully the parts of these Terms and Conditions for the Accounts which you are opening and/or which you already hold.

Please note that the Account Conditions should be read in conjunction with the separate 'Customer Relationship Agreement' booklet which contains the general conditions that apply to our personal bank accounts and some related services.

Please read the relevant sections of this booklet carefully and keep it for future reference.

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# Contents

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Generic Conditions	1
Current Accounts for Adults	2
Island Cheque Account Conditions	2
Island Gold Account Conditions	3
Island Premier Current Account Conditions	4
Savings Accounts for Adults	5
Island Instant Saver Account Conditions	5
Island Instant Access Account Conditions	6
Island Monthly Saver Conditions	7
Island Fixed Rate Deposit Account Conditions	8
Island Standard Saver Account Conditions	12
Island Fixed Term Deposit Account Conditions	13
Money Market Call Account and Call Account Conditions	18
Accounts for Children	19
Island Future Account Conditions	19
Island First Account Conditions	20

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# Generic Conditions

## About us

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

## About this agreement

These Account Conditions detail the specific terms which apply to the Account. These Account Conditions, together with the Application Form and the Customer Relationship Agreement (referred to collectively as the "Agreement"), govern the relationship between us and you.

Please read these Account Conditions alongside the Customer Relationship Agreement. In the event of any conflict between these Account Conditions and the Customer Relationship Agreement, these Account Conditions will apply.

## 1. Definitions

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

**Account:** each Island Cheque Account, Island Gold Account, Island Premier Current Account, Island Monthly Saver, Island Instant Saver Account, Island Instant Access Account, Island Fixed Term Deposit Account, Island Fixed Rate Deposit Account, Island Standard Saver Account, Money Market Call Account, Call Account, Island Future Account and Island First Account, as will be held with us in Jersey, Guernsey or the Isle of Man, as indicated in your Application Form. This Account is a Group A Account as detailed in the Table of Accounts in the Customer Relationship Agreement.

**Account Conditions:** the conditions contained in this document, which relate to the Account.

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

**Confirmation:** the document sent to you, of the same name, confirming the fixed rate of interest and the start date and maturity date.

**Conversion:** the conversion of your Island Fixed Rate Deposit Account or your Island Monthly Saver to an Island Standard Saver Account, in accordance with the Island Fixed Rate Deposit Account Conditions or the Island Monthly Saver Conditions, as appropriate.

**Customer Relationship Agreement:** the agreement between us and you, of the same title, as amended from time to time, which is available on our website ([lloydsbank.com/islands](http://lloydsbank.com/islands)) and as may be requested by you at any time by contacting us.

**Initial Deposit:** the amount you state on the Application Form, which must be at least equal to the Minimum Balance and not more than the Maximum Balance.

**Island Fixed Rate Deposit Account:** each Island Fixed Rate Deposit Account held with Lloyds Bank Corporate Markets plc in the Island of Jersey, the Bailiwick of Guernsey or the Isle of Man (as indicated in the Confirmation), following our acceptance of your request for such account made in the Application Form. Your Island Fixed Rate Deposit Account is a Group A Fixed Account as detailed in the Table of Accounts in the Customer Relationship Agreement.

**Island Standard Saver Account:** each Island Standard Saver Account held with Lloyds Bank Corporate Markets plc in the Island of Jersey, the Bailiwick of Guernsey or the Isle of Man, depending on where your Island Fixed Rate Deposit Account or Island Monthly Saver is held. Your Island Standard Saver Account is a Group A Savings Account as detailed in the Table of Accounts in the Customer Relationship Agreement.

### Maximum Balance

Island Fixed Term Deposit Account – £5,000,000, US\$5,000,000, €5,000,000 (unless agreed otherwise) or for an account denominated in any other currency, such amount as we advise you when you enquire about or open your Account.

Island Instant Saver Account, Money Market Call Account, Island Instant Access Account – There is no maximum balance.

### Minimum Balance

Island Fixed Term Deposit Account – £2,000, US\$2,000, €2,000 or for an Account denominated in any other currency, such amount as we advise you when you enquire about or open your Account.

Island Fixed Rate Deposit Account – £2,000.

Money Market Call Account – £10,000, US\$10,000, €10,000 or for an Account denominated in any other currency, such amount as we advise you when you enquire about or open your Account.

Island Instant Saver Account – No minimum balance

Island Instant Access Account, Island First Account – £1

**Nominated Account:** a Lloyds Bank Corporate Markets plc Current Account or Savings Account (as defined in the Customer Relationship Agreement) held in your own name (or, where you are a joint account holder, in the name of both or any one of you), details of which you have included in the Application Form.

**Opening Deposit:** the amount you state on the Application Form, which must be at least equal to the Minimum Balance and not more than the Maximum Balance.

**Servicing Account:** the International Instant Saver, Money Market Call, Premier International, or International Account (as detailed under 'Group B Accounts' in the Table of Accounts in the Customer Relationship Agreement) held in the same name, currency and jurisdiction as the Account, which shall be nominated by you in the Application Form.

**Term:** the period you have selected which is fixed for a period between one week and five years from the start shown in your Confirmation. This period is the total length of time between the start date and the maturity date set out in your Confirmation.

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

**You:** Each account holder entering into the Agreement with us (including your successors).

### Standing Orders and Direct Debits

Are available on the Island Cheque Account, Island Gold Account and the Island Premier Account.

At age 16 these are available on the Island Future Account.

Capitalised terms used but not defined in this document have the meaning given to them in the Customer Relationship Agreement.

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# Current Accounts for Adults

## Island Cheque Account Conditions

### 1. Eligibility criteria

- 1.1 You must be ordinarily resident in the Channel Islands or the Isle of Man.
- 1.2 In addition to condition 1.1, other eligibility criteria may apply to the Account. We will make you aware of any additional eligibility criteria when you enquire about or apply for the Account.
- 1.3 You must advise us of any change in the information that you provided to us in the Application Form or as part of the application process at any time, as this may mean that you are no longer eligible for the Account.
- 1.4 We may change the eligibility criteria for the Account from time to time.
- 1.5 If you do not satisfy the eligibility criteria for the Account at any time, or if we consider that you have seriously breached the terms of this Agreement, we reserve the right to refuse to open the Account or to close the Account.

### 2. The Account

#### 2.1 Currency, funding and fees

- 2.1.1 The Account is denominated in Sterling. The Account requires you to make a deposit of a minimum of £1 upon opening.
- 2.1.2 We do not pay interest on credit balances.
- 2.1.3 We do not charge monthly fees in respect of the Account, as long as it remains in credit.
- 2.1.4 There may also be additional charges for particular banking or other services we provide. For full information on our current charges please see our Banking Charges Guide, contact us or visit our website ([lloydsbank.com/islands](http://lloydsbank.com/islands)).

#### 2.2 Overdrafts

- 2.2.1 We may agree to provide you with an overdraft on the Account. Further details of overdrafts, including Arranged Overdrafts and Unarranged Overdrafts, are set out in the Customer Relationship Agreement. Details of current interest rates can also be found in our interest rate guides.
- 2.2.2 We offer an overdraft "buffer" for customers whose Account goes beyond the agreed limit of an Arranged Overdraft by only a small amount. Details of the buffer are set out in our Banking Charges Guide. The amount of interest you have to pay for an overdraft depends on whether it is an Arranged Overdraft or an Unarranged Overdraft. For full information on our current charges please see our Banking Charges Guide, contact us or visit our website ([lloydsbank.com/islands](http://lloydsbank.com/islands)).
- 2.2.3 When your Account goes into Unarranged Overdraft (but not when we increase one you already have), we will write to tell you we have agreed to it, but we will ignore any Unarranged Overdrafts which are repaid by the end of that day when our accounting systems are updated (this is not usually before 8pm) or any overdrafts that are within the buffer amount described above. We only provide Unarranged Overdrafts for a limited period and we tell you when you must repay one. Your Unarranged Overdraft will in any case end as soon as you have available funds again in your Account (but this does not stop you requesting a new Unarranged Overdraft in future).
- 2.2.4 Where interest is payable by you to us for an Arranged Overdraft or an Unarranged Overdraft, we will debit any monthly interest on the 9th of each month from the Account. If the interest payment date is not a Working Day, interest will be debited on the next Working Day.

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# Island Gold Account Conditions

## 1. Eligibility criteria

- 1.1 You must be ordinarily resident in the Channel Islands or the Isle of Man.
- 1.2 In addition to condition 1.1, other eligibility criteria may apply to the Account. We will make you aware of any additional eligibility criteria when you enquire about or apply for the Account.
- 1.3 You must advise us of any change in the information that you provided to us in the Application Form or as part of the application process at any time, as this may mean that you are no longer eligible for the Account.
- 1.4 We may change the eligibility criteria for the Account from time to time.
- 1.5 If you do not satisfy the eligibility criteria for the Account at any time, or if we consider that you have seriously breached the terms of this Agreement, we reserve the right to refuse to open the Account or to close the Account if already opened.

## 2. The Account

- 2.1 Currency, funding and fees
  - 2.1.1 The Account is denominated in Sterling. The Account requires you to make a deposit of a minimum of £1 upon opening.
  - 2.1.2 We do not pay interest on credit balances.
  - 2.1.3 A monthly fee applies to the Account which, if applicable, will be debited from the Account on the 9th of each month. We will tell you what the monthly fee is when you enquire about or apply for the Account. We may change the monthly fee for the Account from time to time.
  - 2.1.4 There may also be additional charges for particular banking or other services we provide. For full information on our current charges please see our Banking Charges Guide, contact us or visit our website ([lloydsbank.com/islands](http://lloydsbank.com/islands)).
- 2.2 Overdrafts
  - 2.2.1 We may agree to provide you with an overdraft on the Account. Further details of overdrafts, including Arranged Overdrafts and Unarranged Overdrafts, are set out in the Customer Relationship Agreement. Details of current interest rates can also be found in our interest rate guides.
  - 2.2.2 We offer an overdraft "buffer" for customers whose Account goes beyond the agreed limit of an Arranged Overdraft by only a small amount. Details of the buffer are set out in our Banking Charges Guide. The amount of interest you have to pay for an overdraft depends on whether it is an Arranged Overdraft or an Unarranged Overdraft. For full information on our current charges please see our Banking Charges Guide, contact us or visit our website ([lloydsbank.com/islands](http://lloydsbank.com/islands)).
  - 2.2.3 When your Account goes into Unarranged Overdraft (but not when we increase one you already have), we will write to tell you we have agreed to it, but we will ignore any Unarranged Overdrafts which are repaid by the end of that day when our accounting systems are updated (this is not usually before 8pm) or any overdrafts that are within the buffer amount described above. We only provide Unarranged Overdrafts for a limited period and we tell you when you must repay one. Your Unarranged Overdraft will in any case end as soon as you have available funds again in your Account (but this does not stop you requesting a new Unarranged Overdraft in future).
  - 2.2.4 Where interest is payable by you to us for an Arranged Overdraft or an Unarranged Overdraft, we will debit any monthly interest on the 9th of each month from the Account. If the interest payment date is not a Working Day, interest will be debited on the next Working Day.

## 3. Ancillary services

- 3.1 We may offer different benefits packages (covering various insurance or other benefits) with the Account, which may vary from time to time and may be provided by third parties. We will tell you about these benefits packages when you apply to open the Account. These benefits packages (including any related charges which may be debited from the Account) will be governed by separate Terms and Conditions. Depending on the type of benefit, these separate Terms and Conditions will either be issued to you by us when you complete your Application Form or will be issued to you directly from the third party supplier.
- 3.2 If insurance is included with your Account, any money we receive from you or from the insurer in relation to such insurance will be held by us in our capacity as a bank regulated by the Jersey Financial Services Commission, Guernsey Financial Services Commission, and licensed by the Isle of Man Financial Services Authority, as applicable, and not on trust. We hold on the insurer's behalf any insurance premiums we collect.

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# Island Premier Current Account Conditions

## 1. Eligibility Criteria

- 1.1 You must be ordinarily resident in the Channel Islands or the Isle of Man.
- 1.2 In addition to condition 1.1, other eligibility criteria may apply to the Account. We will make you aware of any additional eligibility criteria when you enquire about or apply for the Account.
- 1.3 You must advise us of any change in the information that you provided to us in the Application Form or as part of the application process at any time, as this may mean that you are no longer eligible for the Account.
- 1.4 We may change the eligibility criteria for the Account from time to time.
- 1.5 If you do not satisfy the eligibility criteria for the Account at any time, or if we consider that you have seriously breached the terms of this Agreement, we reserve the right to refuse to open the Account or to close the Account if already opened.

## 2. The Account

- 2.1 Currency, funding and fees
  - 2.1.1 The Account is denominated in Sterling. The Account requires you to make a deposit of a minimum of £1 upon opening.
  - 2.1.2 We do not pay interest on credit balances.
  - 2.1.3 A monthly fee applies to the Account which, if applicable, will be debited from the Account on the 1st of each month. We will tell you what the monthly fee is when you enquire about, or apply for, the Account. We may change the monthly fee for the Account from time to time.
  - 2.1.4 We may, at our discretion, decide to waive the monthly fee applicable to the Account. We will normally do this in respect of any monthly billing period during which you hold and maintain deposits in the Account that equal or exceed the minimum credit balance. We will tell you what that minimum credit balance is when you enquire about, or apply for, the Account. Details of the minimum credit balance are also included in our Account literature. We may change the minimum credit balance for the Account from time to time.
  - 2.1.5 There may also be additional charges for particular banking or other services we provide. For full information on our current charges please see our Banking Charges Guide, contact us or visit our website ([lloydsbank.com/islands](http://lloydsbank.com/islands)).
- 2.2 Overdrafts
  - 2.2.1 We may agree to provide you with an overdraft on the Account. Further details of overdrafts, including Arranged Overdrafts and Unarranged Overdrafts, are set out in the Customer Relationship Agreement. Details of current interest rates can also be found in our interest rate guides.
  - 2.2.2 We offer an overdraft "buffer" for customers whose Account goes beyond the agreed limit of an Arranged Overdraft by only a small amount. Details of the buffer are set out in our Banking Charges Guide. The amount of interest you have to pay for an overdraft depends on whether it is an Arranged Overdraft or an Unarranged Overdraft. For full information on our current charges please see our Banking Charges Guide, contact us or visit our website ([lloydsbank.com/islands](http://lloydsbank.com/islands)).
  - 2.2.3 When your Account goes into Unarranged Overdraft (but not when we increase one you already have), we will write to tell you we have agreed to it, but we will ignore any Unarranged Overdrafts which are repaid by the end of that day when our accounting systems are updated (this is not usually before 8pm) or any overdrafts that are within the buffer amount described above. We only provide Unarranged Overdrafts for a limited period and we tell you when you must repay one. Your Unarranged Overdraft will in any case end as soon as you have available funds again in your Account (but this does not stop you requesting a new Unarranged Overdraft in future).
  - 2.2.4 Where interest is payable by you to us for an Arranged Overdraft or an Unarranged Overdraft, we will debit any monthly interest on the 1st of each month from the Account. If the interest payment date is not a Working Day, interest will be debited on the next Working Day.

## 3. Ancillary services

- 3.1 We may offer different benefits packages (covering various insurance or other benefits) with the Account, which may vary from time to time and may be provided by third parties. We will tell you about these benefits packages when you apply to open the Account. These benefits packages (including any related charges which may be debited from the Account) will be governed by separate Terms and Conditions. Depending on the type of benefit, these separate Terms and Conditions will either be issued to you by us when you complete your Application Form or will be issued to you directly from the third party supplier.
- 3.2 If insurance is included with your Account, any money we receive from you or from the insurer in relation to such insurance will be held by us in our capacity as a bank regulated by the Jersey Financial Services Commission, Guernsey Financial Services Commission, and licensed by the Isle of Man Financial Services Authority, as applicable, and not on trust. We hold on the insurer's behalf any insurance premiums we collect.

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# Savings Accounts for Adults

## Island Instant Saver Account Conditions

### 1. Eligibility criteria

- 1.1 You must be ordinarily resident in the Channel Islands or the Isle of Man.
- 1.2 In addition to condition 1.1, other eligibility criteria may apply to the Account. We will make you aware of any additional eligibility criteria when you enquire about or apply for the Account.
- 1.3 You must advise us of any change in the information that you provided to us in the Application Form or as part of the application process at any time, as this may mean that you are no longer eligible for the Account.
- 1.4 We may change the eligibility criteria for the Account from time to time.
- 1.5 If you do not satisfy the eligibility criteria for the Account at any time, or if we consider that you have seriously breached the terms of this Agreement, we reserve the right to refuse to open the Account or to close the Account if already opened.

### 2. The Account

- 2.1 Currency, funding and fees
  - 2.1.1 The Account will be denominated in Sterling.
  - 2.1.2 There may be additional charges for particular banking or other services we provide. For full information on our current charges please see our Banking Charges Guide, contact us or visit our website ([lloydsbank.com/islands](http://lloydsbank.com/islands)).
- 2.2 Withdrawals
  - 2.2.1 You may make withdrawals from your Account at any time in person at any of our branches or by using telephone banking or internet banking, if you are registered for these services.
- 2.3 Interest
  - 2.3.1 You will begin to earn interest on your Account from the date we receive 'cleared funds' into your Account. 'Cleared funds' are funds that are in your Account and available for you to use.
  - 2.3.2 Interest, at the applicable variable rate for this Account, is calculated daily on credit balances in your Account. The variable interest rate applied and the amount of interest you receive will depend on the credit balance of your Account. Interest is only paid on 'cleared funds'.
  - 2.3.3 Full details of our current interest rates can be found in the interest rate guide for this Account, in branch, on our website ([lloydsbank.com/islands](http://lloydsbank.com/islands)) or by contacting us.
  - 2.3.4 Where interest is payable by us, we will pay it monthly on the 9th of each month, without deduction, unless otherwise (i) required by law or (ii) requested by you. If the interest payment date is not a Working Day, interest will be paid on the next Working Day.
  - 2.3.5 We will credit any interest payable by us to your Account or the Group A account you hold with us which you nominated in your Application Form.



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# Island Instant Access Account Conditions

## 1. Eligibility criteria

- 1.1 You must be ordinarily resident in the Channel Islands or the Isle of Man.
- 1.2 In addition to condition 1.1, other eligibility criteria may apply to the Account. We will make you aware of any additional eligibility criteria when you enquire about or apply for the Account.
- 1.3 You must advise us of any change in the information that you provided to us in the Application Form or as part of the application process at any time, as this may mean that you are no longer eligible for the Account.
- 1.4 We may change the eligibility criteria for the Account from time to time.
- 1.5 If you do not satisfy the eligibility criteria for the Account at any time, or if we consider that you have seriously breached the terms of this Agreement, we reserve the right to refuse to open the Account or to close the Account if already opened.

## 2. The Account

### 2.1 Currency, funding and fees

- 2.1.1 The Account is denominated in Sterling. The Account requires you to make a deposit of a minimum of £1 upon opening.
- 2.1.2 There may be additional charges for particular banking or other services we provide. For full information on our current charges please see our Banking Charges Guide, contact us or visit our website ([lloydsbank.com/islands](http://lloydsbank.com/islands)).

### 2.2 Withdrawals

You may make withdrawals from your Account at any time at cash machines, in person at any of our branches or by using telephone banking or internet banking, if you are registered for these services.

### 2.3 Interest

- 2.3.1 You will begin to earn interest on your Account from the date we receive 'cleared funds' into your Account, subject to condition 2.1.1. 'Cleared funds' are funds that are in your Account and available for you to use.
- 2.3.2 Interest, at the applicable variable rate for this Account, is calculated daily on credit balances in your Account. The variable interest rate applied and the amount of interest you receive will depend on the credit balance of your Account. Interest is only paid on 'cleared funds'.
- 2.3.3 Full details of our current interest rates can be found in the interest rate guide for this Account, in branch, on our website ([lloydsbank.com/islands](http://lloydsbank.com/islands)) or by contacting us.
- 2.3.4 Where interest is payable by us, we will pay it monthly on the 9th of each month, without deduction, unless otherwise (i) required by law or (ii) requested by you. If the interest payment date is not a Working Day, interest will be paid on the next Working Day.
- 2.3.5 We will credit any interest payable by us to your Account or the Group A account you hold with us which you nominated in your Application Form.

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# Island Monthly Saver Conditions

Island Monthly Saver is a savings account for Lloyds Bank International current account customers who want to save regularly but still have instant access to their money. It pays interest at a fixed rate, and lasts for a year.

## 1. Eligibility criteria

- 1.1 You must be ordinarily resident in the Channel Islands or the Isle of Man and hold a current account with Lloyds Bank International.
- 1.2 In addition to condition 1.1, other eligibility criteria may apply to the Account. We will make you aware of any additional eligibility criteria when you enquire about or apply for the Account.
- 1.3 You must advise us of any change in the information that you provided to us in the Application Form or as part of the application process at any time, as this may mean that you are no longer eligible for the Account.
- 1.4 We may change the eligibility criteria for the Account from time to time.
- 1.5 If you do not satisfy the eligibility criteria for the Account at any time, or if we consider that you have seriously breached the terms of this Agreement, we reserve the right to refuse to open the Account or to close the Account if already opened.

## 2. The Account

- 2.1 Currency, funding, and fees
  - 2.1.1 The Account is denominated in Sterling.
  - 2.1.2 There may be additional charges for particular banking or other services we provide. For full information on our current charges please see our Banking Charges Guide, contact us or visit our website ([lloydsbank.com/islands](https://lloydsbank.com/islands)).
- 2.2 Deposits
  - 2.2.1 You can save between £25 and £400 a month, by bank transfer or using a standing order.
  - 2.2.2 Please make sure we get your first payment during the 28 days after you open your Account. Following this, we need to get your monthly payments by 25th of the month.
  - 2.2.3 You can pay in more than once a month, as long as you don't pay in over £400.
  - 2.2.4 You don't have to pay in every month – but because you can't save more than £400 a month, you'll limit the amount you can save. If you use a standing order, you can change the amount at any time.
  - 2.2.5 If you pay in more than £400 in a month, we'll return the full amount of the payment which took your savings that month over £400.
- 2.3 Withdrawals
  - 2.3.1 You can take your money out straightaway:
    - by transfer to another Lloyds Bank International savings or current account in your name; or
    - through one of our branches with a counter
  - 2.3.2 As you can't save more than £400 a month, please remember any withdrawals will limit the amount you can save.
  - 2.3.3 You can use internet banking, our mobile banking app, call us or come into a branch with a counter.
- 2.4 Interest
  - 2.4.1 You will begin to earn interest on your Account from the date we receive 'cleared funds' into your Account. 'Cleared funds' are funds that are in your Account and available for you to use.
  - 2.4.2 We pay fixed interest – this means your interest rate won't change while you have the Account.
  - 2.4.3 We pay interest into your Account on the anniversary of account opening without deduction, unless otherwise required by law. If the interest payment date is not a Working Day, interest will be paid on the next Working Day.
  - 2.4.4 As we work out your interest each day and pay it at the end of 12 months, you won't get a full year's interest on all your savings. For example, if you save £100 each month, we'll pay you interest on your first £100 for 12 months, the second £100 for 11 months and so on.
  - 2.4.5 Full details of our current interest rates can be found in the interest rate guide for this Account, in branch or on our website ([lloydsbank.com/islands](https://lloydsbank.com/islands)) or by contacting us.

## 3. Maturity

We'll get in touch at least 14 days before the end of the term, to ask what you'd like to do with your savings. On the working day after the end of its fixed term your Account will automatically change to an Island Standard Saver Account as defined on page 12 below. After this the Island Standard Saver Account interest rate and account conditions will apply.

You'll still have instant access and if you keep your savings in an Island Standard Saver Account, we'll take you as having agreed to the new account conditions.

Please remember, any regular payments into your Account will carry on after it changes to an Island Standard Saver Account.

### Bear in mind

You can only have one Island Monthly Saver, held either in your sole name or jointly but not both.

If your Island Monthly Saver is held jointly, you can make a transfer to a Lloyds Bank International account held by either of you as well as one you have together.

If you open a joint Island Monthly Saver and your existing Lloyds Bank International current account is in your sole name, you understand that your joint Island Monthly Saver Account holder can realise you already have a connection with us.

If you close your Island Monthly Saver before the end of its term, you can't open another Island Monthly Saver Account with us until after the first anniversary of account opening.

If your Account changes to the Island Standard Saver Account, your account number and sort code will stay the same.

You can't make standing order payments into your Island Monthly Saver from a savings account you have with us.

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# Island Fixed Rate Deposit Account Conditions

These conditions apply to accounts opened from 14 May 2024

## 1. The Account

Your Island Fixed Rate Deposit Account is a fixed term, fixed interest rate account. It is a fixed account because withdrawals are not allowed until the end of the Term. Your Island Fixed Rate Deposit Account is provided by Lloyds Bank Corporate Markets plc.

Please note that at the end of the Term, unless you and we agree instructions to the contrary, your Island Fixed Rate Deposit Account will automatically convert to be an Island Standard Saver Account as defined on page 12 below. The Island Standard Saver Account Conditions are included on page 12 of this document and may be amended from time to time.

## 2. Eligibility Criteria

Opening your Island Fixed Rate Deposit Account.

- 2.1 We reserve the right to refuse to open an Island Fixed Rate Deposit Account for you in our absolute discretion.
- 2.2 To open an Island Fixed Rate Deposit Account you must be at least 18 years old and ordinarily resident in the Channel Islands or the Isle of Man.
- 2.3 Your Island Fixed Rate Deposit Account can be opened in your sole name or held jointly with someone else. However, your Island Fixed Rate Deposit Account cannot be changed from your sole name to joint names (or vice versa) midway through the Term.
- 2.4 You must promptly advise us of any change in the information you provided to us in the Application Form.

## 3. Currency

- 3.1 Your Island Fixed Rate Deposit Account will be denominated in Sterling.

## 4. Deposits and Withdrawals

- 4.1 You must, at all times for which your Island Fixed Rate Deposit Account is open, maintain a Nominated Account.
- 4.2 The Opening Deposit must be paid from your Nominated Account and will be transferred automatically from your Nominated Account to your Island Fixed Rate Deposit Account on the date your Island Fixed Rate Deposit Account is opened. This means that the Opening Deposit must be available as cleared funds in your Nominated Account (in accordance with the terms and conditions applicable to your Nominated Account) for your Island Fixed Rate Deposit Account to be opened. Deposits cannot be made in cash.
- 4.3 During the Term and following payment of the Opening Deposit, you may not make any deposits into, or make any withdrawals from, your Island Fixed Rate Deposit Account.
- 4.4 **Withdrawals from your Island Fixed Rate Deposit**
  - 4.4.1 If you decide to close your Account before the end of the Term you must withdraw the full amount. Partial withdrawals will not be accepted.
  - 4.4.2 You must also pay a charge for early closure. To see how much you will be charged please refer to the table below. If the interest you have earned to that date does not cover this charge, you may get back less than you originally deposited.

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

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

- 4.4.3 If you die during the Term, upon instruction from your Executor or Administrator and receipt of all documentation relating to your death required by us, we will close your Island Fixed Rate Deposit Account and repay the Opening Deposit together with interest up to the date upon which your Island Fixed Rate Deposit Account is closed into your Nominated Account.
- 4.4.4 We may close your Island Fixed Rate Deposit Account in accordance with the Customer Relationship Agreement.

## 5. Fees and Charges

- 5.1 Other than the early closure charges detailed in section 4.4, charges do not currently apply to your Island Fixed Rate Deposit Account. However, there may be charges for particular banking or other services we provide. For example, we may charge you for making deposits, withdrawals, transfers and/ or payments from your Nominated Account, in accordance with the terms of that Nominated Account.
- 5.2 For information on our standard fees please see our Banking Charges Guides. Any changes to our fees will be notified to you in accordance with the Customer Relationship Agreement.

## 6. Interest

- 6.1 Interest will be calculated from the start of the Term at the fixed rate detailed in your Confirmation. The interest rate applicable to your Island Fixed Rate Deposit Account will remain fixed for the duration of the Term.
- 6.2 Interest is calculated daily on the cleared credit balance in your Island Fixed Rate Deposit Account. Unless agreed otherwise in writing, we will pay interest to your

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Nominated Account. If the Term of your Island Fixed Rate Deposit Account is in years (for example, 1 or 2 years) you can choose (in your Application Form, or by written agreement with us) to have interest paid either yearly or monthly. If the Term of your Island Fixed Rate Deposit Account is in months (for example, 6 or 18 months) you can choose (in your Application Form, or by written agreement with us) to have interest paid either monthly or at the end of the Term.

- 6.3 Where we pay interest yearly we will pay it on the anniversary of the start date shown in your Confirmation, or the next Working Day if that day is not a Working Day.
- 6.4 Where we pay interest monthly we will pay it once a month on the same day each month as the start date shown in your Confirmation, unless:
  - a. that day is not a Working Date, in which case we will pay interest on the next Working Day; or
  - b. that day does not occur in a given month (because there are a different number of days in the month), in which case interest will be paid on the last Working Day of that month.
- 6.5 Although the interest rate applicable to your Island Fixed Rate Deposit Account is a fixed interest rate, where you choose to have interest paid monthly the amount of interest which you receive could be slightly different each month since interest is calculated daily and there can be a different number of days in each month.
- 6.6 Interest will be paid without deduction, unless otherwise required by applicable law.
- 6.7 For full information on the interest rate which applies to your Island Fixed Rate Deposit Account please check your Confirmation, contact your local branch
- 6.8 For full information on the interest rate which applies to your Island Fixed Rate Deposit Account please check your Confirmation, contact your local branch or access our website [lloydsbank.com/islands](http://lloydsbank.com/islands)

## 7. Conclusion of the Term and Conversion

- 7.1 On the last day of the Term (or the next Working Day if the last day of the Term falls on a non-Working Day), we will automatically convert your Island Fixed Rate Deposit Account into an Island Standard Saver Account (the Conversion).
- 7.2 Following the Conversion you will hold an Island Standard Saver Account instead of an Island Fixed Rate Deposit Account. Your account number and sort code will remain the same, but the Island Standard Saver Account Conditions will apply to your Island Standard Saver Account and not these Island Fixed Rate Deposit Account Conditions. The Island Standard Saver Account Conditions (which may be amended from time to time) are set out on page 12 of this document. Your Island Standard Saver Account will be subject to the interest rates and charges applicable to Island Standard Saver Accounts, which will be available within branch or on our website [lloydsbank.com/islands](http://lloydsbank.com/islands), and which may be less favourable than the interest rates and/or charges which apply to your Island Fixed Rate Deposit Account.
- 7.3 It is your responsibility to contact us to give us your maturity instructions before the end of the Term. However, at least 60 days before the end of the Term, we will write to you asking for instructions about what you would like us to do with your balance after the Conversion. When we write we may also send you information about other accounts we think may be appropriate, for example, if we are offering similar accounts at the time that you may want to transfer the balance to.
- 7.4 If we do not receive your instructions (or we cannot reasonably comply with your instructions, for example, because they are unclear or incomplete), your money will remain in the Island Standard Saver Account following the Conversion until we act upon clear and complete instructions to transfer the balance to another account.

## 8. Changes to these Island Fixed Rate Deposit Account Conditions

- 8.1 We may change these Island Fixed Rate Deposit Account Conditions at any time, in accordance with the Customer Relationship Agreement. You will be notified of changes to these Island Fixed Rate Deposit Account Conditions in the manner specified in the Customer Relationship Agreement.
- 8.2 We will not change the interest rate which we have agreed with you in respect of your Island Fixed Rate Deposit Account during the Term.

### IMPORTANT INFORMATION – RISKS TO YOUR MONEY

- Your funds are committed for the duration of the Term. Your financial position must allow you to be able to cover your cash flow requirements whilst your funds are committed.
- In an increasing interest rate environment, you will not benefit from any improved interest rates. The pre-agreed interest rate will apply until the maturity date shown in your Confirmation.
- If you do not contact us to give us your maturity instructions (or if you provide unclear or incomplete instructions) your balance will remain in an Island Standard Saver Account following Conversion, in accordance with clause 7.

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# Island Fixed Rate Deposit Account Conditions

These conditions apply to accounts opened before 14 May 2024

## 1. The Account

Your Island Fixed Rate Deposit Account is a fixed term, fixed interest rate account. It is a fixed account because withdrawals are not allowed until the end of the Term. Your Island Fixed Rate Deposit Account is provided by Lloyds Bank Corporate Markets plc.

Please note that at the end of the Term, unless you and we agree instructions to the contrary, your Island Fixed Rate Deposit Account will automatically convert to be an Island Standard Saver Account as defined on page 12 below. The Island Standard Saver Account Conditions are on page 12 of this document and may be amended from time to time.

## 2. Eligibility Criteria

Opening your Island Fixed Rate Deposit Account.

- 2.1 We reserve the right to refuse to open an Island Fixed Rate Deposit Account for you in our absolute discretion.
- 2.2 To open an Island Fixed Rate Deposit Account you must be at least 18 years old and ordinarily resident in the Channel Islands or the Isle of Man.
- 2.3 Your Island Fixed Rate Deposit Account can be opened in your sole name or held jointly with someone else. However, your Island Fixed Rate Deposit Account cannot be changed from your sole name to joint names (or vice versa) midway through the Term.
- 2.4 You must promptly advise us of any change in the information you provided to us in the Application Form.

## 3. Currency

- 3.1 Your Island Fixed Rate Deposit Account will be denominated in Sterling.

## 4. Deposits and Withdrawals

- 4.1 You must, at all times for which your Island Fixed Rate Deposit Account is open, maintain a Nominated Account.
- 4.2 The Opening Deposit must be paid from your Nominated Account and will be transferred automatically from your Nominated Account to your Island Fixed Rate Deposit Account on the date your Island Fixed Rate Deposit Account is opened. This means that the Opening Deposit must be available as cleared funds in your Nominated Account (in accordance with the terms and conditions applicable to your Nominated Account) for your Island Fixed Rate Deposit Account to be opened. Deposits cannot be made in cash.
- 4.3 During the Term and following payment of the Opening Deposit, you may not make any deposits into, or make any withdrawals from, your Island Fixed Rate Deposit Account.
- 4.4 **Withdrawals from your Island Fixed Rate Deposit Account or early closure of your Island Fixed Rate Deposit Account by you is not permitted during the Term, unless you die or where you have financial difficulty (you are unable to afford your current commitments and unable to restructure or reduce spending to bring your budget into balance). If you die during the Term, upon instruction from your Executor or Administrator and receipt of all documentation relating to your death required by us, we will close your Island Fixed Rate Deposit Account and repay the Opening Deposit together with interest up to the date upon which your Island Fixed Rate Deposit Account is closed into your Nominated Account. We may close your Island Fixed Rate Deposit Account in accordance with the Customer Relationship Agreement.**

## 5. Fees and Charges

- 5.1 Charges do not currently apply to your Island Fixed Rate Deposit Account. However, there may be charges for particular banking or other services we provide. For example, we may charge you for making deposits, withdrawals, transfers and/ or payments from your Nominated Account, in accordance with the terms of that Nominated Account.
- 5.2 For information on our standard fees please see our Banking Charges Guides. Any changes to our fees will be notified to you in accordance with the Customer Relationship Agreement.

## 6. Interest

- 6.1 Interest will be calculated from the start of the Term at the fixed rate detailed in your Confirmation. The interest rate applicable to your Island Fixed Rate Deposit Account will remain fixed for the duration of the Term.
- 6.2 Interest is calculated daily on the cleared credit balance in your Island Fixed Rate Deposit Account. Unless agreed otherwise in writing, we will pay interest to your Nominated Account. If the Term of your Island Fixed Rate Deposit Account is in years (for example, 1 or 2 years) you can choose (in your Application Form, or by written agreement with us) to have interest paid either yearly or monthly. If the Term of your Island Fixed Rate Deposit Account is in months (for example, 6 or 18 months) you can choose (in your Application Form, or by written agreement with us) to have interest paid either monthly or at the end of the Term.
- 6.3 Where we pay interest yearly we will pay it on the anniversary of the start date shown in your Confirmation, or the next Working Day if that day is not a Working Day.
- 6.4 Where we pay interest monthly we will pay it once a month on the same day each month as the start date shown in your Confirmation, unless:
  - a. that day is not a Working Date, in which case we will pay interest on the next Working Day; or
  - b. that day does not occur in a given month (because there are a different number of days in the month), in which case interest will be paid on the last Working Day of that month.
- 6.5 Although the interest rate applicable to your Island Fixed Rate Deposit Account is a fixed interest rate, where you choose to have interest paid monthly the amount of interest which you receive could be slightly different each month since interest is calculated daily and there can be a different number of days in each month.
- 6.6 Interest will be paid without deduction, unless otherwise required by applicable law.
- 6.7 For full information on the interest rate which applies to your Island Fixed Rate Deposit Account please check your Confirmation, contact your local branch
- 6.8 For full information on the interest rate which applies to your Island Fixed Rate Deposit Account please check your Confirmation, contact your local branch or access our website [lloydsbank.com/islands](https://lloydsbank.com/islands)

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## 7. Conclusion of the Term and Conversion

- 7.1 On the last day of the Term (or the next Working Day if the last day of the Term falls on a non-Working Day), we will automatically convert your Island Fixed Rate Deposit Account into an Island Standard Saver Account (the Conversion).
- 7.2 Following the Conversion you will hold an Island Standard Saver Account instead of an Island Fixed Rate Deposit Account. Your account number and sort code will remain the same, but the Island Standard Saver Account Conditions will apply to your Island Standard Saver Account and not these Island Fixed Rate Deposit Account Conditions. The Island Standard Saver Account Conditions (which may be amended from time to time) are set out on page 12 of this document. Your Island Standard Saver Account will be subject to the interest rates and charges applicable to Island Standard Saver Accounts, which will be available within branch or on our website [lloydsbank.com/islands](https://lloydsbank.com/islands), and which may be less favourable than the interest rates and/or charges which apply to your Island Fixed Rate Deposit Account.
- 7.3 It is your responsibility to contact us to give us your maturity instructions before the end of the Term. However, at least 60 days before the end of the Term, we will write to you asking for instructions about what you would like us to do with your balance after the Conversion. When we write we may also send you information about other accounts we think may be appropriate, for example, if we are offering similar accounts at the time that you may want to transfer the balance to.
- 7.4 If we do not receive your instructions (or we cannot reasonably comply with your instructions, for example, because they are unclear or incomplete), your money will remain in the Island Standard Saver Account following the Conversion until we act upon clear and complete instructions to transfer the balance to another account.

## 8. Changes to these Island Fixed Rate Deposit Account Conditions

- 8.1 We may change these Island Fixed Rate Deposit Account Conditions at any time, in accordance with the Customer Relationship Agreement. You will be notified of changes to these Island Fixed Rate Deposit Account Conditions in the manner specified in the Customer Relationship Agreement.
- 8.2 We will not change the interest rate which we have agreed with you in respect of your Island Fixed Rate Deposit Account during the Term.

### IMPORTANT INFORMATION – RISKS TO YOUR MONEY

- Your funds are committed for the duration of the Term. Your financial position must allow you to be able to cover your cash flow requirements whilst your funds are committed.
- In an increasing interest rate environment, you will not benefit from any improved interest rates. The pre-agreed interest rate will apply until the maturity date shown in your Confirmation.
- If you do not contact us to give us your maturity instructions (or if you provide unclear or incomplete instructions) your balance will remain in an Island Standard Saver Account following Conversion, in accordance with clause 7.

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# Island Standard Saver Account Conditions

Please note: The Island Standard Saver Account Conditions (as amended from time to time) will only apply after your Island Fixed Rate Deposit Account (as defined on pages 8 and 10 above) or Island Monthly Saver (as defined on page 7 above) converts into an Island Standard Saver Account, in accordance with the Island Fixed Rate Deposit Account Conditions or the Island Monthly Saver Conditions, as appropriate.

## 1. The Account

These Island Standard Saver Account Conditions detail the specific terms which apply to your Island Standard Saver Account, and are 'Additional Conditions' as defined in the Customer Relationship Agreement. They form part of the Agreement between you and us. Your Island Standard Saver Account is an instant access variable rate savings account provided by Lloyds Bank Corporate Markets plc. You should read these Island Standard Saver Account Conditions alongside the Customer Relationship Agreement. In the event of any conflict between these Island Standard Saver Account Conditions and the Customer Relationship Agreement, these Island Standard Saver Account Conditions will take priority and apply.

## 2. Deposits and Withdrawals

- 2.1 The balance of your Island Fixed Rate Deposit Account or Island Monthly Saver (the Conversion Amount) will be automatically transferred to your Island Standard Saver Account upon Conversion, in accordance with the Island Fixed Rate Deposit Account Conditions or Island Monthly Saver Conditions, as appropriate.
- 2.2 Once the Conversion Amount has been transferred, no further deposits may be made to your Island Standard Saver Account.
- 2.3 Withdrawals can be made from your Island Standard Saver Account at any time, in person at any of our branches or by using telephone banking or internet banking, if you are registered for these services. Withdrawals can only be made to Current Accounts or Savings Accounts held with us in your own name (or in the case of a joint Island Standard Saver Account, in both or any of your names).
- 2.4 Direct Debits and standing Orders are not available on your Island Standard Saver Account.
- 2.5 Overdrafts are not permitted on your Island Standard Saver Account and you shall not give instructions that would cause your Island Standard Saver Account to be overdrawn.

## 3. Charges

- 3.1 We may apply charges to your Island Standard Saver Account and the services provided in relation to it as set out in our Banking Charges Guide, or as notified to you, in accordance with the Customer Relationship Agreement. For a copy of our Banking Charges Guide or to find out about our charges, please contact us.

## 4. Interest

- 4.1 The interest rate on your Island Standard Saver Account is variable and may change at any time in accordance with the Customer Relationship Agreement. You will be notified of changes to interest rates in the manner specified in the Customer Relationship Agreement.
- 4.2 You will find our current interest rates for your Island Standard Saver Account in our branches, on our website [lloydsbank.com/islands](https://www.lloydsbank.com/islands) or by phoning us on **03457 449900**.
- 4.3 Unless agreed otherwise in writing, we will pay interest into your Island Standard Saver Account once a year on the anniversary of opening your Island Standard Saver Account (or on the next Working Day, if this anniversary falls on a non-Working Day). If you instruct us and we agree to pay interest monthly, interest will be paid to your Island Standard Saver Account on the same date each month that your Island Standard Saver Account was opened, unless:
  - a. that day is not a Working Day, in which case we will pay interest on the next Working Day; or
  - b. that day does not occur in a given month (because there are a different number of days in the month), in which case interest will be paid on the last Working Day of that month.
- 4.4 You can instruct us to pay interest into a different account held with us.

## 5. Termination

- 5.1 You or we may close your Island Standard Saver Account at any time, in accordance with the Customer Relationship Agreement.

## 6. Changes to these Island Standard Saver Account Conditions

- 6.1 We may change these Island Standard Saver Account Conditions at any time, in accordance with the Customer Relationship Agreement. You will be notified of changes to these Island Standard Saver Account Conditions in the manner specified in the Customer Relationship Agreement.

# Island Fixed Term Deposit Account Conditions

These conditions apply to accounts opened from 2 September 2024

## 1. Eligibility criteria

- 1.1 You must, at all times for which the Account is open, maintain the Servicing Account.
- 1.2 You must be ordinarily resident in the Channel Islands or the Isle of Man.
- 1.3 In addition to conditions 1.1 and 1.2, other eligibility criteria may apply to the Account. We will make you aware of any additional eligibility criteria when you enquire about or apply for the Account.
- 1.4 You must advise us of any change in the information you provided to us in the Application Form or as part of the application process, at any time, as this may mean that you are no longer eligible for the Account.
- 1.5 We may change the eligibility criteria for the Account from time to time. In such circumstances, we will notify you of the changes to our eligibility criteria in accordance with the Customer Relationship Agreement.
- 1.6 If you do not satisfy the eligibility criteria for the Account at any time, or if we consider that you have seriously breached the terms of this Agreement, we reserve the right to refuse to open the Account or to close the Account if already opened, in accordance with the Customer Relationship Agreement.

## 2. The Account

### 2.1 Currency, funding and fees

- 2.1.1 The Account will be denominated in a single currency of your choice of Sterling, US Dollars, Euros or any other currency available at the time you apply for the Account, as confirmed in the Confirmation sent to you for the Account.
- 2.1.2 The Account requires you to pay the Initial Deposit into the Servicing Account. Deposits cannot be made in cash. Deposits into the Servicing Account must be made in accordance with the account conditions applicable to that account (of which you have been notified). You must tell us when you have paid your Initial Deposit to the Servicing Account. We will then transfer the Initial Deposit to the Account within two Working Days.
- 2.1.3 During the Term, you may not make any deposits into the Account, or withdrawals from the Account, after paying the Initial Deposit into the Servicing Account.
- 2.1.4 There may be charges for particular banking or other services we provide. We may also charge you for making deposits, withdrawals, transfers and/or payments. By making a deposit or withdrawal or instructing a transfer and/or payment you agree to pay any charges which apply. For information on our standard fees please see our Banking Charges Guide, and for other charges please contact us, visit our website ([lloydsbank.com/islands](https://lloydsbank.com/islands)) or contact your relationship manager if you have one. Any changes to our fees will be notified to you in accordance with the Customer Relationship Agreement.

### 2.2 Closing an Account

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

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

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

- 2.2.3 If you die during the Term, upon instruction from your executor or administrator and receipt of all documentation relating to your death required by us, we will close your Account and repay the Initial Deposit together with interest up to the date upon which your Account is closed into your Servicing Account.
- 2.2.4 We may close the Account in accordance with the Customer Relationship Agreement.

### 2.3 Interest

- 2.3.1 You will begin to earn interest on your Account from the date we receive 'cleared funds' into your Account, subject to condition 2.1.2. 'Cleared funds' are funds that are in your Account and available for you to use.
- 2.3.2 We calculate interest daily and the amount of interest you receive will depend on the credit balance of your Account. Interest is only paid on 'cleared funds'.
- 2.3.3 Interest will be paid on the credit balance during the Term at a fixed rate to be determined at the start of the Term and detailed in your Confirmation.
- 2.3.4 Where interest is payable by us it will be paid to the Servicing Account at the maturity date shown in your Confirmation.
- 2.3.5 Interest will be paid without deduction, unless otherwise required (i) by law or (ii) by you.
- 2.3.6 If the interest payment date is not a Working Day, interest will be paid on the next Working Day.



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2.4 The conclusion of the Term

2.4.1 We will send you a Confirmation at the start of the Term. It reminds you to contact us with your maturity instructions before the Account's maturity date (as set out in our Confirmation).

2.4.2 We will write to you before the maturity date in our Confirmation to request your maturity instructions.

2.4.3 We will need to receive any maturity instructions by the following cut-off times:

i. for an Account in sterling, before 4pm (UK time) on the last Working Day before the maturity date shown in our Confirmation; or

ii. for an Account in any other currency, before 4pm (UK time) on the last Working Day three days before the maturity date shown in our Confirmation.

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

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

# Island Fixed Term Deposit Account Conditions

These conditions apply to accounts opened from 14 May 2024 to 1 September 2024.

## 1. Eligibility criteria

- 1.1 You must, at all times for which the Account is open, maintain the Servicing Account.
- 1.2 You must be ordinarily resident in the Channel Islands or the Isle of Man.
- 1.3 In addition to conditions 1.1 and 1.2, other eligibility criteria may apply to the Account. We will make you aware of any additional eligibility criteria when you enquire about or apply for the Account.
- 1.4 You must advise us of any change in the information you provided to us in the Application Form or as part of the application process, at any time, as this may mean that you are no longer eligible for the Account.
- 1.5 We may change the eligibility criteria for the Account from time to time. In such circumstances, we will notify you of the changes to our eligibility criteria in accordance with the Customer Relationship Agreement.
- 1.6 If you do not satisfy the eligibility criteria for the Account at any time, or if we consider that you have seriously breached the terms of this Agreement, we reserve the right to refuse to open the Account or to close the Account if already opened, in accordance with the Customer Relationship Agreement.

## 2. The Account

- 2.1 Currency, funding and fees
  - 2.1.1 The Account will be denominated in a single currency of your choice of Sterling, US Dollars, Euros or any other currency available at the time you apply for the Account, as confirmed in the Confirmation sent to you for the Account.
  - 2.1.2 The Account requires you to pay the Initial Deposit into the Servicing Account. Deposits cannot be made in cash. Deposits into the Servicing Account must be made in accordance with the account conditions applicable to that account (of which you have been notified). You must tell us when you have paid your Initial Deposit to the Servicing Account. We will then transfer the Initial Deposit to the Account within two Working Days.
  - 2.1.3 During the Term, you may not make any deposits into the Account, or withdrawals from the Account, after paying the Initial Deposit into the Servicing Account.
  - 2.1.4 There may be charges for particular banking or other services we provide. We may also charge you for making deposits, withdrawals, transfers and/or payments. By making a deposit or withdrawal or instructing a transfer and/or payment you agree to pay any charges which apply. For information on our standard fees please see our Banking Charges Guide, and for other charges please contact us, visit our website ([lloydsbank.com/islands](https://lloydsbank.com/islands)) or contact your relationship manager if you have one. Any changes to our fees will be notified to you in accordance with the Customer Relationship Agreement.

### 2.2 Closing an Account

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

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

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

- 2.2.3 If you die during the Term, upon instruction from your executor or administrator and receipt of all documentation relating to your death required by us, we will close your Account and repay the Initial Deposit together with interest up to the date upon which your Account is closed into your Servicing Account.
- 2.2.4 We may close the Account in accordance with the Customer Relationship Agreement.

### 2.3 Interest

- 2.3.1 You will begin to earn interest on your Account from the date we receive 'cleared funds' into your Account, subject to condition 2.1.2. 'Cleared funds' are funds that are in your Account and available for you to use.
- 2.3.2 We calculate interest daily and the amount of interest you receive will depend on the credit balance of your Account. Interest is only paid on 'cleared funds'.
- 2.3.3 Interest will be paid on the credit balance during the Term at a fixed rate to be determined at the start of the Term and detailed in your Confirmation.
- 2.3.4 Where interest is payable by us it will be paid to the Servicing Account at the maturity date shown in your Confirmation.
- 2.3.5 Interest will be paid without deduction, unless otherwise required (i) by law or (ii) by you.
- 2.3.6 If the interest payment date is not a Working Day, interest will be paid on the next Working Day.

### 2.4 The conclusion of the Term

- 2.4.1 A Confirmation will be sent to you at the start of the Term and will remind you that it is your responsibility to contact us to give us your maturity instructions prior to the maturity date (as set out in your Confirmation) of the Account.
- 2.4.2 The Term shall be the period selected in the Application Form or instructed by you from time to time.

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2.4.3 Unless we already have maturity instructions from you, or you request that we don't contact you, if your deposit is for more than six months we will contact you prior to the maturity date in your Confirmation to request your instructions. Subject to you continuing to meet the eligibility criteria, in the absence of instructions to the contrary being received:

- i. for an Account in Sterling, before 4pm (UK time) on the last Working Day prior to the maturity date shown in your Confirmation; or
- ii. for an Account in any other currency, before 4pm (UK time) on the last Working Day three days prior to the maturity date shown in your Confirmation,

we will:

- a. for Accounts where the Term is one year or more, pay the entire balance of the Account (including any interest earned and paid to the Account) in to the Servicing Account; or
- b. for Accounts where the Term is less than one year, reinvest the entire balance of the Account (including any interest earned and paid to the Account) in a new Island Fixed Term Deposit account with a term that is the same as the Term. The reinvestment will be at the new rate of interest applicable for that particular term on the date of reinvestment.

For short-term deposits of six months or less, we will not write to you prior to the maturity date to request your instructions and we will reinvest the entire balance of the Account, as described above.

2.4.4 You can find the indicative rate applicable to your new Island Fixed Term Deposit account by visiting our website ([lloydsbank.com/islands](https://lloydsbank.com/islands)) or contacting us.

2.4.5 On maturity, the balance may not be visible on our internet banking or telephone banking platforms until the following Working Day.

2.4.6 A new Confirmation will be sent to you upon reinvestment.

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# Island Fixed Term Deposit Account Conditions

These conditions apply to accounts opened before 14 May 2024.

## 1. Eligibility criteria

- 1.1 You must, at all times for which the Account is open, maintain the Servicing Account.
- 1.2 You must be ordinarily resident in the Channel Islands or the Isle of Man.
- 1.3 In addition to conditions 1.1 and 1.2, other eligibility criteria may apply to the Account. We will make you aware of any additional eligibility criteria when you enquire about or apply for the Account.
- 1.4 You must advise us of any change in the information you provided to us in the Application Form or as part of the application process, at any time, as this may mean that you are no longer eligible for the Account.
- 1.5 We may change the eligibility criteria for the Account from time to time. In such circumstances, we will notify you of the changes to our eligibility criteria in accordance with the Customer Relationship Agreement.
- 1.6 If you do not satisfy the eligibility criteria for the Account at any time, or if we consider that you have seriously breached the terms of this Agreement, we reserve the right to refuse to open the Account or to close the Account if already opened, in accordance with the Customer Relationship Agreement.

## 2. The Account

### 2.1 Currency, funding and fees

- 2.1.1 The Account will be denominated in a single currency of your choice of Sterling, US Dollars, Euros or any other currency available at the time you apply for the Account, as confirmed in the Confirmation sent to you for the Account.
- 2.1.2 The Account requires you to pay the Initial Deposit into the Servicing Account. Deposits cannot be made in cash. Deposits into the Servicing Account must be made in accordance with the account conditions applicable to that account (of which you have been notified). You must tell us when you have paid your Initial Deposit to the Servicing Account. We will then transfer the Initial Deposit to the Account within two Working Days.
- 2.1.3 During the Term, you may not make any deposits into the Account, or withdrawals from the Account, after paying the Initial Deposit into the Servicing Account.
- 2.1.4 There may be charges for particular banking or other services we provide. We may also charge you for making deposits, withdrawals, transfers and/or payments. By making a deposit or withdrawal or instructing a transfer and/or payment you agree to pay any charges which apply. For information on our standard fees please see our Banking Charges Guide, and for other charges please contact us, visit our website ([lloydsbank.com/islands](https://lloydsbank.com/islands)) or contact your relationship manager if you have one. Any changes to our fees will be notified to you in accordance with the Customer Relationship Agreement.

### 2.2 Closing an Account

Withdrawals or early closure are not permitted during the Term, unless you die or where you have financial difficulty (you are unable to afford your current commitments and unable to restructure or reduce spending to bring your budget into balance). If you die during the Term, upon instruction from your executor or administrator and receipt of all documentation relating to your death required by us, we will close your Account and repay the Initial Deposit together with interest up to the date upon which your Account is closed into your Servicing Account.

### 2.3 Interest

- 2.3.1 You will begin to earn interest on your Account from the date we receive 'cleared funds' into your Account, subject to condition 2.1.2. 'Cleared funds' are funds that are in your Account and available for you to use.
- 2.3.2 We calculate interest daily and the amount of interest you receive will depend on the credit balance of your Account. Interest is only paid on 'cleared funds'.
- 2.3.3 Interest will be paid on the credit balance during the Term at a fixed rate to be determined at the start of the Term and detailed in your Confirmation.
- 2.3.4 Where interest is payable by us it will be paid to the Servicing Account at the maturity date shown in your Confirmation.
- 2.3.5 Interest will be paid without deduction, unless otherwise required (i) by law or (ii) by you.
- 2.3.6 If the interest payment date is not a Working Day, interest will be paid on the next Working Day.

### 2.4 The conclusion of the Term

- 2.4.1 A Confirmation will be sent to you at the start of the Term and will remind you that it is your responsibility to contact us to give us your maturity instructions prior to the maturity date (as set out in your Confirmation) of the Account.
- 2.4.2 The Term shall be the period selected in the Application Form or instructed by you from time to time.
- 2.4.3 Unless we already have maturity instructions from you, or you request that we don't contact you, if your deposit is for more than six months we will contact you prior to the maturity date in your Confirmation to request your instructions. Subject to you continuing to meet the eligibility criteria, in the absence of instructions to the contrary being received:
  - i. for an Account in Sterling, before 4pm (UK time) on the last Working Day prior to the maturity date shown in your Confirmation; or
  - ii. for an Account in any other currency, before 4pm (UK time) on the last Working Day three days prior to the maturity date shown in your Confirmation,we will:
  - a. for Accounts where the Term is one year or more, pay the entire balance of the Account (including any interest earned and paid to the Account) in to the Servicing Account; or
  - b. for Accounts where the Term is less than one year, reinvest the entire balance of the Account (including any interest earned and paid to the Account) in a new Island Fixed Term Deposit account with a term that is the same as the Term. The reinvestment will be at the new rate of interest applicable for that particular term on the date of reinvestment.

For short-term deposits of six months or less, we will not write to you prior to the maturity date to request your instructions and we will reinvest the entire balance of the Account, as described above.

- 2.4.4 You can find the indicative rate applicable to your new Island Fixed Term Deposit account by visiting our website ([lloydsbank.com/islands](https://lloydsbank.com/islands)) or contacting us.
- 2.4.5 On maturity, the balance may not be visible on our internet banking or telephone banking platforms until the following Working Day.
- 2.4.6 A new Confirmation will be sent to you upon reinvestment.

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# Money Market Call Account and Call Account Conditions

## 1. Eligibility criteria

- 1.1 You must be ordinarily resident in the Channel Islands or the Isle of Man.
- 1.2 In addition to condition 1.1, other eligibility criteria may apply to the Account. We will make you aware of any additional eligibility criteria when you enquire about or apply for the Account.
- 1.3 You must advise us of any change in the information you provided to us in the Application Form or as part of the application process at any time, as this may mean that you are no longer eligible for the Account.
- 1.4 We may change the eligibility criteria for the Account from time to time. In such circumstances, we will notify you of the changes to our eligibility criteria in accordance with the Customer Relationship Agreement.
- 1.5 If you do not satisfy the eligibility criteria for the Account at any time, or if we consider that you have seriously breached the terms of this Agreement, we reserve the right to refuse to open the Account or to close the Account if already opened, in accordance with the Customer Relationship Agreement.

## 2. The Account

- 2.1 Currency, funding and fees
  - 2.1.1 The Account will be denominated in a single currency of your choice of Sterling, US Dollars, Euros or any other currency available at the time you apply for the Account, as confirmed to you in your welcome letter.
  - 2.1.2 The Account requires you to make an initial deposit of at least the Minimum Opening Balance, upon opening the Account.
  - 2.1.3 There may be charges for particular banking or other services we provide. We may also charge you for making deposits, withdrawals, transfers and/or payments. By making a deposit or withdrawal or instructing a transfer and/or payment you agree to pay any charges which apply. For information on our standard fees please see our Banking Charges Guide, and for other charges please contact us, visit our website ([lloydsbank.com/islands](http://lloydsbank.com/islands)) or contact your relationship manager if you have one. Any changes to our fees will be notified to you in accordance with the Customer Relationship Agreement.
- 2.2 Deposits, payments, transfers and withdrawals
  - 2.2.1 You may make a deposit into your Account:
    - i. from another Lloyds Banking Group account through telephone banking or internet banking (if you are registered for these services);
    - ii. from any other account by electronic funds transfer; or
    - iii. by sending a personal cheque or bank draft, together with your Account details, to us at the Lloyds Bank Corporate Markets plc Isle of Man branch at the address specified in the Customer Relationship Agreement.
  - 2.2.2 Deposits cannot be made in cash.
  - 2.2.3 Cash withdrawals, Direct Debits, Standing Orders and bill payments from the Account are not available.
  - 2.2.4 Provided you have sufficient funds in your Account, and subject to condition 2.2.3, you may make payments, transfers or withdrawals from the Account, subject to any applicable limits, to an account held by you or someone else, either with us or another bank, or request payment by way of a bank draft.
  - 2.2.5 Your payment, transfer or withdrawal request may be made through telephone banking or internet banking (if you are registered for these services), or by writing to us at the Lloyds Bank Corporate Markets plc Isle of Man branch at the address specified in the Customer Relationship Agreement.
- 2.3 Interest
  - 2.3.1 You will begin to earn interest on your Account from the date we receive 'cleared funds' into the Account, subject to condition 2.1.2. 'Cleared funds' are funds that are in your Account and available for you to use.
  - 2.3.2 Interest will be paid on credit balances at the variable rate for the Account. We calculate interest daily and the amount of interest you receive will depend on the credit balance of your Account. Interest is only paid on 'cleared funds'.
  - 2.3.3 Where interest is payable by us
    - 2.3.3.1. for Accounts in Sterling, US Dollar and Euro Accounts we will pay interest monthly on the 1st of each month; and/or
    - 2.3.3.2. for Accounts in any other currency we will pay interest twice a year on 1 January and 1 July.
  - 2.3.4 We will pay interest without deduction, unless otherwise required (i) by law or (ii) by you.
  - 2.3.5 If the interest payment date is not a Working Day, interest will be paid on the next Working Day.
  - 2.3.6 We will credit any interest payable by us to the Account, unless you instruct us to pay any interest to another Money Market Call Account or Call Account you hold with us, which must be in the same currency as the Account.
  - 2.3.7 For full information on our current interest rates please contact us.

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# Accounts for Children

## Island Future Account Conditions

### 1. Eligibility criteria

- 1.1 You must be aged at least 11 years and not more than 18 years at the time you apply to open the Account and complete the Application Form. The Account is available to you until you are 19 years old.
- 1.2 You must be ordinarily resident in the Channel Islands or the Isle of Man.
- 1.3 In addition to conditions 1.1 and 1.2, other eligibility criteria may apply to the Account. We will make you aware of any additional eligibility criteria when you enquire about or apply for the Account.
- 1.4 You must advise us of any change in the information that you provided to us in the Application Form or as part of the application process at any time, as this may mean that you are no longer eligible for the Account.
- 1.5 We may change the eligibility criteria for the Account from time to time.
- 1.6 If you do not satisfy the eligibility criteria for the Account at any time, or if we consider that you have seriously breached the terms of this Agreement, we reserve the right to refuse to open the Account or close the Account if already opened.

### 2. The Account

#### 2.1 Currency, funding and fees

- 2.1.1 The Account is denominated in Sterling. The Account requires you to make a deposit of a minimum of £1 upon opening.
- 2.1.2 There may be additional charges for particular banking or other services we provide. For full information on our current charges please see our Banking Charges Guide, contact us or visit our website ([lloydsbank.com/islands](https://lloydsbank.com/islands)).

#### 2.2 Interest

- 2.2.1 You will begin to earn interest on your Account from the date we receive 'cleared funds' into your Account, subject to condition 2.1.1. 'Cleared funds' are funds that are in your Account and available for you to use.
- 2.2.2 Interest, at the variable rate for this Account, is calculated daily on credit balances in your Account. Interest is only paid on 'cleared funds'.
- 2.2.3 Full details of our current interest rates can be found in the interest rate guide for this Account. In branch, on our website ([lloydsbank.com/islands](https://lloydsbank.com/islands)) or by contacting us.
- 2.2.4 Where interest is payable by us, we will pay it twice per year on 9th June and 9th December, without deduction, unless otherwise (i) required by law or (ii) requested by you. If the interest payment date is not a Working Day, interest will be paid on the next Working Day.
- 2.2.5 We will credit any interest payable by us to the Account.

### 3. In the future

- 3.1 The Account will change to an Island Cheque Account in the year of your 19th birthday. We'll send you everything you need to know before the change.

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# Island First Account Conditions

## 1. Eligibility Criteria

- 1.1 You must not be more than 17 years old at the time you apply to open the Account and complete the Application Form. The Account is available to you until you are 18 years old.
- 1.2 You must be ordinarily resident in the Channel Islands or the Isle of Man.
- 1.3 You must not open more than one Account.
- 1.4 In addition to conditions 1.1, 1.2 and 1.3, other eligibility criteria may apply to the Account. We will make you aware of any additional eligibility criteria when you enquire about or apply for the Account.
- 1.5 You must advise us of any change in the information that you provided to us in the Application Form or as part of the application process at any time, as this may mean that you are no longer eligible for the Account.
- 1.6 We may change the eligibility criteria for the Account at any time, or if we consider that you have seriously breached the terms of this Agreement, we reserve the right to refuse to open the Account or to close the Account if already opened.

## 2. The Account

- 2.1 Currency, funding and fees
  - 2.1.1 The Account is denominated in Sterling. The Account requires you to make a deposit of a minimum of £1 upon opening.
  - 2.1.2 There may be additional charges for particular banking or other services we provide. For full information on our current charges please see our Banking Charges Guide, contact us or visit our website ([lloydsbank.com/islands](https://lloydsbank.com/islands)).
- 2.2 Interest
  - 2.2.1 You will begin to earn interest on your Account from the date we receive 'cleared funds' into your Account, subject to condition 2.1.1. 'Cleared funds' are funds that are in your Account and available for you to use.
  - 2.2.2 Interest, at the variable rate for this Account, is calculated daily on credit balances in your Account. Interest is only paid on 'cleared funds'
  - 2.2.3 Full details of our current interest rates can be found in the interest rate guide for this Account, in branch, on our website ([lloydsbank.com/islands](https://lloydsbank.com/islands)) or by contacting us.
  - 2.2.4 Where interest is payable by us, we will pay it quarterly on 9th March, 9th June, 9th September and 9th December, without deduction, unless otherwise (i) required by law or (ii) requested by you. If the interest payment date is not a Working Day, interest will be paid on the next Working Day.
  - 2.2.5 We will credit any interest payable by us to the Account.

## 3. Instructions

- 3.1 Where the customer is under the age of 7 we may accept the instructions of the parent or guardian specified on the Account Opening form.
- 3.2 Where the customer is aged 7 or older, but under 16:
  - 3.2.1 we may act on the customer's instructions when given in person at a branch, up to a maximum value of £50 per transaction (per day).
  - 3.2.2 we may act on the customer's instructions where given in person at a branch and co-authorised by the parent or guardian specified on the Account Opening form.
- 3.3 Where the customer is aged 16 or older we may accept their instructions in as set out in the Customer Relationship Agreement, without reference to the parent or guardian specified on the Account Opening form.

## 4. In the future

The Account will change to an Island Instant Access Account in the year of your 18th birthday. We'll send you everything you need to know before the change.

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

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

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

### Important information

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

Lloyds Bank Corporate Markets plc's Registered Office: 25 Gresham Street, London EC2V 7HN. Incorporated in England and Wales, Company No. 10399850. Lloyds Bank Corporate Markets plc in the UK is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration number 763256. Authorisation can be checked on the Financial Services Register at [www.fca.org.uk](http://www.fca.org.uk)

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

#### For Accounts held in Jersey

The Jersey branch of Lloyds Bank Corporate Markets plc's principal place of business: 9 Broad Street, St. Helier, Jersey JE2 3RR and is licensed by the Jersey Financial Services Commission to carry on deposit-taking business under the Banking Business (Jersey), Law, 1991 and general insurance mediation business under the Financial Services (Jersey), Law, 1998. Lloyds Bank Corporate Markets plc has also notified the Jersey Financial Services Commission that it carries on money service business. Lloyds Bank Corporate Markets plc, Jersey Branch, subscribes to the Jersey Code of Practice for Consumer Lending.

The Jersey Branch of Lloyds Bank Corporate Markets plc is a participant in the Jersey Banking Depositor Compensation Scheme. The scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5-year period. Full details of the Scheme and banking groups covered are available on the Government of Jersey website [www.gov.je/dcs](http://www.gov.je/dcs), or on request.

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

#### For Accounts held in the Isle of Man

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

The Isle of Man Branch of Lloyds Bank Corporate Markets plc is a participant in the Isle of Man Depositors' Compensation Scheme as set out in the Depositors' Compensation Scheme Regulations 2010. Full details are available the Isle of Man Financial Services Authority website [www.iomfsa.im](http://www.iomfsa.im), or on request.

#### For Accounts held in Guernsey

The Guernsey Branch of Lloyds Bank Corporate Markets plc, principal place of business: 1 Smith Street, St. Peter Port, Guernsey GV1 2JN is licensed by the Guernsey Financial Services Commission to carry on a deposit-taking business under the Banking Supervision (Bailiwick of Guernsey), Law, 2020, as an insurance intermediary under the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey), Law, 2002, (as amended); to undertake credit business under the Lending, Credit and Finance (Bailiwick of Guernsey), Law, 2022, Part II; and is also registered with the Guernsey Financial Services Commission as a money service provider.

The Guernsey Branch of Lloyds Bank Corporate Markets plc is a participant in the Guernsey Banking Deposit Compensation Scheme. The Scheme offers protection for 'qualifying deposits' up to £50,000, subject to certain limitations. The maximum total amount of compensation is capped at £100,000,000 in any 5-year period. Full details are available on the Scheme's website: [www.dcs.gg](http://www.dcs.gg) or on request.

Deposits with the Guernsey Branch of Lloyds Bank Corporate Markets plc will not be covered by any equivalent deposit compensation scheme to the Guernsey Banking Deposit Compensation Scheme in any other jurisdiction. Deposits are not covered by the Financial Services Compensation Scheme under the Financial Services and Markets Act 2000.

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

We reserve the right to make final determination on whether you are eligible for any products or services.

When you speak to us on the phone, some calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

Information correct as of September 2024.



**LLOYDS BANK**

LLOYDS BANK INTERNATIONAL

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