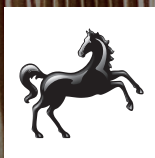


Bringing Banking To You

Our Financial Wellbeing Service



LLOYDS BANK

LLOYDS BANK INTERNATIONAL

By your side

By your side

...when and where you need us

No matter what else is going on in life, we know you want to be able to stay in control of your money, day in, day out.

But we know sometimes life can change. Whether it's something planned or unexpected, it could have an impact on your finances.

And that's why we're here to offer support when you need it with our Bringing Banking To You service.

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Bringing Banking To You



...is a financial wellbeing service where one of our experts can sit down with you at a time and place of your choice. We can do workplace visits or in-branch appointments and the service is free and available to all.

Our financial wellbeing reviews cover things such as:



Everyday Banking

you can manage your banking and savings accounts using our Internet, Mobile or Telephone Banking services to help you stay in control of your finances.

Our Mobile Banking app and Internet Banking is home to tips and tools to support you with everything from day-to-day budgeting to planning for the future.



Understanding money

whether you're looking for advice on budgeting or support managing your payments, we're here to help. We have tools and tips to support you every step of the way, helping you keep track of your outgoings and manage your bills.



Savings

everyone has different savings needs, so it is important that we help find the right account. From easy access to longer-term saving, we have an account which will suit you.



Lending

help choosing the right way to borrow. Our personal loan offers a simple way of borrowing from £1,000 to £25,000. Keep in mind you'll have to be accepted for the loan before it's approved.



Mortgages

help for first time buyers or those wanting to downsize or climb the property ladder.

Our Mortgage Team are there to support you through the process. We don't provide mortgage advice but we can help you with your application. We offer a choice of fixed rate and variable rate mortgages.

If you would like advice you will need your own mortgage advisor.

You could lose your home if you don't keep up your mortgage payments.

Lending is at the Bank's discretion and you must be 18 or over and live in the Channel Islands or Isle of Man to apply. Security may be required.

Understanding your money

If you're worried about your finances, you're not alone. We know that people are facing increased financial pressure, with many of our customers finding it challenging to manage their money.

If you don't feel in control or are concerned about not having enough money, the first step is to take a look at your money habits and lifestyle.

Get started with our quick questionnaire below

- Do you tend to pay only the minimum amount due on your credit cards each month?
- Are you unsure exactly how much you owe?
- Do you borrow from friends and family without knowing when you can pay them back?

The 'Staying on top of your finances' pages aim to help you work out what you owe and see which debts should take priority.

- Do you see your spending limit as your overdraft limit, rather than when your account balance is at zero?
- Would you like to have better control of what you spend each month?
- Do you find that you've spent all of your salary soon after payday?

The 'Budget Planner' section aims to help you manage your spending.

- Could you be adding to your debts by using the wrong sort of credit?
- Is meeting monthly repayments a stretch?
- Have you borrowed money across lots of different loans and cards?

The 'Types of credit' section helps you make sure you're not paying too much for the credit you need.

Staying on top of your finances

Having a step-by-step approach can make a big difference.

Use the table on the next page to note any debts you may have.

Useful steps

- It helps to have bank statements and credit card bills at hand when you fill in the table so you can see all your debts in one place and make a note of any interest rates.
- You may be able to manage your debts better by talking to the people you owe money to, like your bank or utilities supplier. It is in their best interest to help you.
- Talk to us, we have specially trained Personal Banking Managers available in branch who can help.

Starting to pay them off

- Take a look at your spending to see where you can free up extra money to put towards paying off your debts e.g. Instead of buying your lunch when you're in the office, why not bring it from home?
- Look into moving debts from high interest rates to lower ones as reducing the amount of interest you pay will help.
- If you have any savings, it could be worth comparing the interest you earn on them with the interest you're paying on what you owe. It may be better to use the savings you have to repay your debt.
- Consolidating debts together on one card or loan can make them easier to manage.
- Before you consolidate your debts into one place, speak to your existing provider as there may be penalties/ charges to do this.

A clearer view of your debts

Who you owe	% interest	Total you owe	Monthly repayment	Debt cleared each month
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	Totals	<hr/>	<hr/>	<hr/>



Soon you'll have a clearer picture of your debts and how much they cost.

The next step is to see where your money goes each month by putting a budget together.

Useful tips

How to manage your money and stay secure online.

You can check your balance through Internet Banking, over the phone, in branch and at most cash machines – whatever suits you best.

- To make life easier save your bank's telephone number in your phone, and the website in your favourites. Our details are **0345 744 9900** and **islands.lloydsbank.com**
- Pay your bills when you have the most money in your account. Move any Direct Debits and standing orders to that time.
- Paying with cash or debit cards can sometimes be easier as the money comes out of your account almost instantly – whereas cheques can take a few days.

Helping you to stay safe from fraud

Theft of personal or financial details is one of the UK's fastest growing crimes. Keeping your details private is the best way to guard against it. So:

- Get bank and credit card statements online. If you're not paper-free, then file paperwork away securely or shred it.
- Read your bank statements carefully. If there's anything you don't recognise, check with your bank immediately.
- Cancel lost cards or documents right away.
- Destroy old cards safely by cutting through the chip and magnetic strip.



Protecting your passwords

- Choose a strong password using three random words and add numbers or special characters.
- Use a browser or password manager.
- Never share your passwords.
- Consider using fingerprint and face unlock if your device allows.

Budget planner

Use this simple budget tool to get a clear picture of exactly where your money goes each month. It will also give you a good idea of how much you could have left at the end of the month.

A. What is coming in:

An overview of your monthly income

Your net salary (what you take home)	
Your partner's net salary (what they take home)	
Overtime, bonuses and commission	
Pension (state/private)	
Maintenance or child support	
Job seeker's allowance	
Disability allowance	
Income/Employment benefit/Sick pay	
Child benefits	
Other benefits (carer's allowance)	
Investments/Interest	
Other income (for example tenant's rent)	
Total A	£

We have a range of support available if you're looking for better ways to manage your money. From day-to-day budgeting to planning for the future, we have information, tips and tools to support you.



B. What is going out:

An overview of your monthly expenses

Mortgage/Rent	
Other secured loans	
Mortgage endowment/Mortgage PPI	
Life insurance and medical insurance	
Pension	
Shopping (including food, milk and baby items but not alcohol)	
Childcare and adult care costs	
Maintenance or child support	
Rates	
Gas, coal, oil	
Electricity	
Water rates	
Telephone, mobile phone and internet (including insurance, rental)	
Buildings and contents insurance	
Essential house repair and maintenance	
School meals/meals at work	
Essential clothing and footwear	
Essential healthcare costs	
Court fines	
Public transport (for example season ticket)	
Car insurance, road tax and breakdown cover	
Fuel and parking	
Vehicle maintenance	
Other essential spending (not including debts or arrears)	
Total B	£

C. Utility arrears:

Who are you in arrears with? Record the details of any utilities payments you have fallen behind on, such as your rates, gas or electricity

Name	Monthly payment	Total utility arrears
Total C	£	£

D. Debt arrears: Who are you in arrears with?

Record the details of any outstanding debts you have, such as loans or credit cards

Name	Monthly payment	Total debt arrears
Total D	£	£

If you are not making any payments on any debt or arrears, divide the total amount owed by six and enter this amount in the monthly column. This will help give you an idea of how much your monthly repayments will be over a six month period.

E. Discretionary spending

Television subscriptions (i.e. Sky)	
Vets' bills, pet insurance	
Personal grooming (for example, haircuts, nails)	
Non – essential house maintenance and decorating	
Regular savings	
Gifts (Christmas and birthdays)	
Children's activities	
Holidays (including travel insurance and spending)	
Leisure (for example, eating out, cinema)	
Membership fees	
Sundries (including alcohol, cigarettes, lottery/gambling)	
Fee paying banking services	
Other (for example, non-essential clothing)	
Total E	£

What is coming in

Total A	£
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F. What is going out

Total B	£
Total C	£
Total D	£
Total E	£
Total F (B to E)	£

Your monthly disposable income

Total A – Total F = Your total disposable income	£
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Making debts easier to manage

Keeping track of one debt can be easier than tracking several, which is why many people choose to consolidate their borrowing into a personal loan.

A personal loan can sometimes be cheaper than overdrafts, store cards and credit cards, so your monthly repayments could well be lower than what you'd been paying before. Or, you may be able to reduce your monthly payment by extending the length of your loan. However, paying off any debt over a longer period of time means the interest will add up, so you may pay more overall.

Consolidation can be a very effective way of clearing your debts, but it's important to get it right. Talk to a financial adviser or one of our Lloyds Bank International Personal Banking Managers for support.

My credit score

Before a bank or credit card company decide to lend you money, they'll look at your credit score. The higher your score the better the chance you have of being accepted (and the lower the interest rate you'll pay).

Everyone's entitled to see their credit score – in fact, you're strongly encouraged to do so. Get a copy and check all the information's correct; if anything is wrong, you'll have the chance to put it right. The two main credit agencies are Equifax and Experian. Locally (in Jersey & Guernsey only) there is a company called Integricheck.

Helpful advice

Why not see if we can help? You can either visit in branch during opening hours, or call **0345 744 9900** to make an appointment.

Alternative sources of help

The Citizens Advice Bureau provides free, confidential, impartial information and advice on a wide range of debt and benefit issues face to face. For your nearest office, check your local phone book or go to:

<https://cab.org.je/>

www.cabguernsey.org/

www.citizensadvice.im

Credit reference agencies

There are main credit reference agencies to contact for your credit report:

Equifax:
www.equifax.co.uk

Experian:
www.experian.co.uk

Integrichack:
www.integrichack.co.uk

Types of credit

There may be times when you can't stick to your budget and you need additional funding. In which case, it's important to choose the right type of credit for your needs. Please make sure you only borrow what you can afford to pay back.

Short term – flexible but more expensive

End of the month

Few months

Short-term borrowing with an overdraft

An overdraft can be used to borrow money through your current account. It is a convenient and flexible way to manage your spending, and once agreed is immediately available. For an arranged overdraft you agree a maximum borrowing limit in advance. An unarranged overdraft is where you use more money than you have in your bank account without asking first. If you use your overdraft you'll pay a monthly usage fee and interest on the balance – but an unarranged overdraft will cost you more as you'll also pay a daily fee.

Lending is at the Bank's discretion and you must be 18 or over and live in the Channel Islands or Isle of Man to apply. Security may be required. Overdrafts are repayable in full on demand.

Flexible credit cards

Another flexible form of borrowing is a credit card. A credit card can help you manage your money by spreading the cost of your everyday spending and also allows you to transfer balances from other credit or store cards. You can choose how much of your balance to pay off each month from the minimum payment to the full balance – and you can even set up a monthly Direct Debit for an amount that suits you. If you only use your credit cards for purchases, and you pay the balance off in full and on time each month, you will not have to pay any interest.

Long term – inflexible but less expensive

Few months

One year and over

Hire purchase

If you're buying something expensive like a car or furniture, you might be offered a hire purchase agreement. You'll usually be asked for an initial deposit, followed by regular payments over a set period of time. Because the interest rate stays the same (or might even be 0%), you'll pay the same amount each month. And once you've paid all the instalments plus a final fee, the item is yours. It's similar to leasing, where you can hire an item for a monthly repayment.

Loans for long-term borrowing

For borrowing larger sums of money, such as to pay for home improvements, or for consolidating other forms of debt into one manageable payment, a loan may suit your needs. A fixed rate loan lets you pay back a set amount each month. Because your repayments stay the same, they're easier to budget for.

The cost of credit can soon mount up, so only borrow if you can make the repayments. Use your budget to double check and make a note of when the repayments are due on your monthly plan.

Putting the theory into practice

1.

Give yourself time to re-read this guide, working through the different tasks and questions.

2.

Write down five practical things you'll do to get started. Put dates in your diary to do them over the next two weeks.

3.

Review your plans in two weeks' time to see how you have got on.

4.

If you need to discuss your finances further, there's help and support available from our Personal Banking Managers. They will be happy to go through your finances and suggest ways of improving your financial position. There is no charge for this service.

5.

Make it meaningful. Ask yourself, 'what can't I do now that I could if I was financially stable?' Make this your goal, and keep it in mind.

6.




Set a date. A good way to motivate yourself is to set a debt-free date. Once you've worked out your plan using this guide, you should have an idea of when you'll be back on top of things.




Find out more



Bringing Banking To You Managers

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If you email us please do not send any sensitive personal information via email, as email is not secure and could be read by others.

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

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

Important information

Lloyds Bank International and Lloyds Bank International Private Banking are the registered business names of Lloyds Bank Corporate Markets plc in Jersey. Lloyds Bank Corporate Markets plc, registered office: 25 Gresham Street, London EC2V 7HN. Incorporated in England and Wales with company number 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.

The Jersey Branch of Lloyds Bank Corporate Markets plc, principal place of business is 9 Broad Street, St Helier, Jersey JE2 3RR, is licensed by the Jersey Financial Services Commission to carry on deposit-taking business under the Banking Business (Jersey) Law 1991 and general insurance mediation business under the Financial Services (Jersey) Law 1998. 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 Bank Depositors Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. Eligible deposits are deposits held by private individuals and charities. Depositor protection does not extend to corporations, small to medium sized enterprises, partnerships and trusts. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website www.gov.je/dcs, or on request.

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

Lloyds Bank International and Lloyds Bank International Private Banking are the registered business names of Lloyds Bank Corporate Markets plc for the Isle of Man Branch. Lloyds Bank Corporate Markets plc, registered office: 25 Gresham Street, London EC2V 7HN. Incorporated in England and Wales with company number 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.

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, as amended (the "Isle of Man Scheme"). The Isle of Man Scheme offers protection for 'eligible protected deposits' of up to £50,000 (which includes deposits by most individual persons but does not, for example, include trustees or nominees) or £20,000 for most other categories of depositor, subject to certain rules and limitations set out in the Isle of Man Scheme. Further details of the Isle of Man Scheme are available on the Isle of Man Financial Services Authority's website or on request.

Lloyds Bank International and Lloyds Bank International Private Banking are the registered business names of Lloyds Bank Corporate Markets plc in Guernsey. Lloyds Bank Corporate Markets plc, registered office: 25 Gresham Street, London EC2V 7HN. Incorporated in England and Wales with company number 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.

The Guernsey Branch of Lloyds Bank Corporate Markets plc, principal place of business 1 Smith Street, St Peter Port, Guernsey GY1 2JN, is licensed by the Guernsey Financial Services Commission to 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 or on request from telephone: **+44 (0) 1481 722756** or post: P.O. Box 33, Dorey Court, Admiral Park, St Peter Port, Guernsey GY1 4AT.

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

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

Lloyds Bank Corporate Markets plc is incorporated in England and Wales with company number 10399850 and is authorised by the Prudential Regulation Authority (PRA), registration number 763256 and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. The Jersey, Isle of Man and Guernsey Branches of Lloyds Bank Corporate Markets plc are licensed by the Jersey Financial Services Commission, the Isle of Man Financial Services Authority and the Guernsey Financial Services Commission respectively. Lloyds Bank Corporate Markets plc is a wholly owned subsidiary of Lloyds Banking Group plc. The Jersey, Isle of Man and Guernsey Branches of Lloyds Bank Corporate Markets plc place funds with Lloyds Bank Corporate Markets plc and thus their financial standing is linked to that of Lloyds Banking Group.

Depositors may wish to form their own view on the financial standing of Lloyds Bank Corporate Markets plc and their parent company based upon publicly available information. Lloyds Bank Corporate Markets plc latest annual financial statements are available on our website at lloydsbankinggroup.com/investors/financial-downloads.html

Lloyds Bank Corporate Markets plc. Registered Office and principal place of business: 25 Gresham Street, London EC2V 7HN. Lloyds Bank Corporate Markets plc is incorporated in England and Wales with company number 10399850.

The paid up share capital and reserves of Lloyds Bank Corporate Markets plc was £3.489bn as at 31st December 2021. Copies of our terms and conditions and latest report and accounts are available upon request from the above registered office.

Complaints involving the Isle of Man Branch of Lloyds Bank Corporate Markets plc that it cannot settle should be referred to the Financial Services Ombudsman Scheme in

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

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

Get in touch

 Go to islands.lloydsbank.com

 Visit your local branch

 Call us

From the UK call: 03457 449900

From outside the UK call:

+44 (0) 1539 736 626

For opening hours visit:

lloydsbank.com/islands/personal/call-us

We may monitor or record telephone calls to check we carried out your instructions correctly and to help us improve the quality of our service. Calls are charged according to the telephone service provider's published tariff.

This information is correct as of August 2023.



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OB11145 (08/23)