
ISLAND PERSONAL ACCOUNTS

**Interest Rates correct
as at 3 February 2024**

**For accounts no longer available
please refer to separate
interest rate sheet**



LLOYDS BANK

LLOYDS BANK INTERNATIONAL

Savings Accounts

Island Instant Saver Account

Island Instant Saver Account

Interest is paid monthly and is variable. These rates apply to accounts opened from 3 February 2024.

Credit balance	Gross Rate %	AER %
£1+	2.50	2.53
£25,000+	3.00	3.04
£50,000+	3.25	3.30

Island Fixed Rate Deposit

Important information about the Island Fixed Rate Deposit:

The 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. A Lloyds Bank Corporate Markets plc Nominated Bank Account is required to allow you to make an initial deposit and to pay interest into. You can choose to have interest paid either monthly or annually into your Nominated Account.

Sterling 1 Year Island Fixed Rate Deposit

This rate applies to new accounts opened from 3 February 2024.

Credit balance	Gross/AER%
£2,000+	4.00
£50,000+	4.80
£100,000+	4.80
£250,000+	4.80
£500,000+	4.80
£1,000,000+	4.80

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.

Savings Accounts continued

Island Standard Saver Account

Island Standard Saver Account (interest paid annually)

These rates apply to all accounts (irrespective of conversion date) from 26 June 2023.

Credit balance	Gross Variable Rate %	AER %
£1+	0.90	0.90

Island Fixed Term Deposit Account

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

Sterling (GBP) Fixed Term Deposit. (Minimum £2,000 - Maximum £5,000,000)

This rate applies to new accounts opened from 3 February 2024.

Tier	Annual Interest rate % (Gross/AER) Sterling	
	6 months	1 year
£2,000+	2.00	4.00
£50,000+	4.80	4.80
£100,000+	4.80	4.80
£250,000+	4.80	4.80
£500,000+	4.80	4.80
£1,000,000+	4.80	4.80

US Dollar (USD) Fixed Term Deposit. (Minimum \$2,000 - Maximum \$5,000,000)

This rate applies to new accounts opened from 3 February 2024.

Tier	Gross Rate %/AER	
	6 months	1 year
\$2,000+	2.65	3.60
\$50,000+	4.50	4.50
\$100,000+	4.50	4.50
\$250,000+	4.50	4.50
\$500,000+	4.50	4.50
\$1,000,000+	4.50	4.50

Savings Accounts continued

Euro (EUR) Fixed Term Deposit. (Minimum €2,000 - Maximum €5,000,000)

This rate applies to new accounts opened from 3 February 2024.

Tier	Gross Rate %/AER	
	6 months	1 year
€2,000+	0.60	0.90
€50,000+	3.30	3.55
€100,000+	3.30	3.55
€250,000+	3.30	3.55
€500,000+	3.30	3.55
€1,000,000+	3.30	3.55

Money Market Call (GBP)

Interest is paid monthly and is variable.

These rates apply to all deposit balances from 26 June 2023.

Tier	Gross Rate %	AER%
£1+	0.75	0.75
£1,000,000+	0.75	0.75

Money Market Call (USD)

Interest is paid monthly and is variable.

These rates apply to all deposits balances from 5 December 2022.

Tier	Gross Rate %	AER%
\$1+	0.00	0.00
\$10,000+	0.90	0.90

Money Market Call (EUR)

Interest is paid monthly and is variable.

These rates apply to all deposits balances from 5 March 2017.

Tier	Gross Rate %	AER%
€1+	0.01	0.01

Savings Accounts continued

Other Instant Access Savings Accounts

Island Instant Access Account (interest paid monthly)

This rate applies to accounts opened from 26 June 2023.

Credit balance	Gross Variable Rate %	AER %
£1+	0.90	0.90
£25,000+	1.20	1.21

Island Regular Savings Account (interest paid annually)

This rate applies to accounts opened from 5 December 2022.

Credit balance	0–2 Withdrawals Gross Rate % (Variable)	3–6 Withdrawals Gross Rate % (Variable)	7+ Withdrawals Gross Rate % (Variable)
£1+	1.68	1.07	0.60

Island First Account (interest paid quarterly)

This rate applies to accounts opened from 25 September 2023.

Credit balance	Gross Variable Rate %	AER %
£1-£20,000	3.50	3.56
Anything over £20,000	2.00	2.02

Island Future Account (interest paid half-yearly)

This rate applies to all accounts (irrespective of opening date) from 5 December 2022.

Credit balance	Gross Variable Rate %	AER %
£1+	0.77	0.77

Overdraft Interest Rates

Island Cheque Account

Overdraft Interest rates from 29 October 2021.

Interest on Planned Overdraft Debit balances (paid monthly)		Per Month %	EAR %*
Interest Rate	£25+	1.53	19.94
	£0-£25	0.00	0.00
Interest on Unplanned Overdraft Debit balances (paid monthly) from 29 October 2021		Per Month %	EAR %*
£0+		1.53	19.94

Island Gold Account

Overdraft Interest rates from 29 October 2021.

Interest on Planned Debit balances (paid monthly)		Per Month %	EAR %*
Interest Rate	£100+	1.37	17.77
	£0-£100	0.00	0.00
Interest rates on Unplanned Overdraft Debit balances (paid monthly) from 29 October 2021		Per Month %	EAR %*
£0+		1.37	17.77

Island Premier Account

Overdraft Interest rates from 29 October 2021.

Interest on Planned and Unplanned Overdraft Debit balances (paid monthly)		Per Month %	EAR %*
Interest Rate	£10,001+	0.93	11.77
	£5,001-£10,000	0.96	12.16
	£251-£5,000	1.13	14.43
	£0-£250	0.00	0.00

Other Currency Savings Accounts

International Instant Saver Account

US Dollar International Instant Saver

Interest is paid monthly and is variable. These rates apply to accounts opened from 3 February 2024.

Credit balance	Gross Rate %	AER %
\$1+	0.00	0.00
\$10,000+	2.50	2.53
\$25,000+	3.00	3.04
\$50,000+	4.00	4.07
\$500,000+	4.25	4.33

Euro International Instant Saver

Interest is paid monthly and is variable. These rates apply to deposit balances from 4 September 2023.

Credit balance	Gross Rate %	AER %
€1+	0.00	0.00
€10,000+	2.00	2.02
€25,000+	2.50	2.53
€50,000+	3.00	3.04

Fixed Term Deposit

Interest rate is fixed and interest is paid at the end of the term. The Account Conditions outline the withdrawal conditions. Terms from 1 to 6 months are available in GBP and USD, please contact us for current rates.

You can check up-to-date rates by contacting any of our branches or by visiting our website at islands.loydsbank.com. Rates are correct at date of going to press on 3 February 2024.

GROSS RATE – Gross rate means we will not deduct tax from the interest we pay on money in your account. It's your responsibility to pay any tax you may owe to your appropriate tax authorities.

AER RATE – AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. As every advertisement for a savings product will contain an AER you can compare more easily what return you can expect from your savings over time.

The EAR (Equivalent Annual Rate) does not take into account any additional charges (e.g. arrangement fees/security charges/monthly/quarterly fees) which may be applicable. Interest rates may vary.

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

Get in touch

 Go to islands.lloydsbank.com

 Visit your local branch

 Call us
Jersey 0345 730 9461
Guernsey 0345 730 9373
Isle of Man 0345 730 1280

Important information

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

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

Services provided by the Jersey, Guernsey and Isle of Man branches of Lloyds Bank Corporate Markets plc will be subject to the regulatory regime applicable in their respective jurisdiction, which will differ in some or all respects from that of the UK. Further information about the regulatory status of the Jersey, Guernsey and Isle of Man branches of Lloyds Bank Corporate Markets plc is set out below.

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

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

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

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



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