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# ISLAND PERSONAL ACCOUNTS

Interest Rates correct  
as at 31 March 2025

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

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**LLOYDS BANK**

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# Savings Accounts

## Island Instant Saver Account

### Island Instant Saver Account

Interest is paid monthly and is variable. These rates apply to accounts opened from 24 February 2025.

Credit balance	Gross Rate %	AER %
£1+	1.75	1.76
£25,000+	2.25	2.27
£50,000+	2.50	2.53

## 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 Island Fixed Rate Deposit

These rates apply to new accounts opened from 31 March 2025.

Credit balance	Gross/AER%			
	2 year	1 year	6 months	3 months
£2,000+	3.50	3.80	3.50	3.10
£50,000+	3.60	4.00	4.00	3.90

On the working day after the last day of the Term, 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 16 December 2024.

Credit balance	Gross Variable Rate %	AER %
£1+	0.78	0.78

## 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)

These rates apply to new accounts opened from 20 March 2025.

Tier	Annual Interest rate % (Gross/AER) Sterling		
	6 months	1 year	2 year
£2,000+	3.50	3.80	3.50
£50,000+	4.00	4.00	3.60

### US Dollar (USD) Fixed Term Deposit. (Minimum \$2,000)

These rates apply to new accounts opened from 16 December 2024.

Tier	Gross Rate %/AER		
	6 months	1 year	2 year
\$2,000+	2.65	3.00	3.00
\$50,000+	3.75	3.75	3.00

# Savings Accounts continued

**Euro (EUR) Fixed Term Deposit.** (Minimum €2,000)  
These rates apply to new accounts opened from 28 October 2024.

Tier	Gross Rate %/AER		
	6 months	1 year	2 year
€2,000+	0.60	0.90	1.25
€50,000+	1.50	1.75	1.50

**Money Market Call (GBP)**  
Interest is paid monthly and is variable.  
These rates apply to all deposit balances from 8 July 2024.

Tier	Gross Rate %	AER%
£1+	0.25	0.25
£1,000,000+	0.25	0.25

**Money Market Call (USD)**  
Interest is paid monthly and is variable.  
These rates apply to all deposits balances from 8 July 2024.

Tier	Gross Rate %	AER%
\$1+	0.00	0.00
\$10,000+	0.25	0.25

**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)  
These rates apply to accounts opened from 27 August 2024.

Credit balance	Gross Variable Rate %	AER %
£1+	0.78	0.78
£25,000+	0.78	0.78

**Island Monthly Saver** (interest paid after 12 months)  
This rate applies to accounts opened from 24 February 2025.

Credit balance	Gross Variable Rate %	AER %
£1+	5.50	5.50

**Island First Account** (interest paid quarterly)  
These rates apply to accounts opened from 24 February 2025.

Credit balance	Gross Variable Rate %	AER %
£1-£20,000	2.75	2.78
Anything over £20,000	1.50	1.51

**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 Arranged Overdraft Debit balances (paid monthly)		Per Month %	EAR %*/APR %**	Total Charge for Credit %***
Interest Rate	£25+	1.53	19.94/18.3	19.94
	£0-£25	0.00	0.00	
Interest on Unarranged Overdraft Debit balances (paid monthly) from 29 October 2021		Per Month %	EAR %*/APR %**	Total Charge for Credit %***
£0+		1.53	19.94/18.3	19.94

## Island Gold Account

Overdraft Interest rates from 29 October 2021.

Interest on Arranged Debit balances (paid monthly)		Per Month %	EAR %*/APR %**	Total Charge for Credit %***
Interest Rate	£100+	1.37	17.77/26.3	27.59
	£0-£100	0.00	0.00	
Interest rates on Unarranged Overdraft Debit balances (paid monthly) from 29 October 2021		Per Month %	EAR %*/APR %**	Total Charge for Credit %***
£0+		1.37	17.77/25.5	26.77

## Island Premier Account

Overdraft Interest rates from 29 October 2021.

Interest on Arranged and Unarranged Overdraft Debit balances (paid monthly)		Per Month %	EAR %*/APR %**	Total Charge for Credit %***
Interest Rate	£10,001+	0.93	11.77/30.1	33.38
	£5,001-£10,000	0.96	12.16/30.5	
	£251-£5,000	1.13	14.43/32.5	
	£0-£250	0.00	0.00	

\* EAR stands for Equivalent Annual Rate. EAR quoted includes the effect of compound interest (charging interest on your interest) and does not take into account any fees if applicable.

\*\* APR stands for Annual Percentage Rate which represents the total cost of borrowing over a year, including both interest (non-compound) and any fees if applicable on an assumed debit balance of £1,200 over a full 12 month period.

\*\*\* The 'Total Charge for Credit' rate is an indicative rate assuming a debit balance of £1,200 over a full 12 month period including interest, the effect of compound interest (charging interest on your interest) on your debt and any fees if applicable.

# 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 6 January 2025.

Credit balance	Gross Rate %	AER %
\$1+	0.00	0.00
\$10,000+	1.50	1.51
\$25,000+	2.00	2.02
\$50,000+	2.00	2.02
\$500,000+	2.75	2.78

### Euro International Instant Saver

Interest is paid monthly and is variable. These rates apply to deposit balances from 13 March 2025.

Credit balance	Gross Rate %	AER %
€1+	0.00	0.00
€10,000+	0.25	0.25
€25,000+	0.25	0.25
€50,000+	0.75	0.75
€500,000+	1.25	1.26

You can check up-to-date rates by contacting any of our branches or by visiting our website at [islands.loydsbank.com](https://islands.loydsbank.com). Rates are correct at date of going to press on 31 March 2025.

**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.

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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)




# Get in touch

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

 Visit your local branch

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

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## 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](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.

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.

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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