
INTEREST RATES FOR ACCOUNTS CLOSED TO NEW AND EXISTING CUSTOMERS

For personal accounts with
Lloyds Bank Corporate Markets plc

Interest Rates correct as at
12 October 2020



LLOYDS BANK

LLOYDS BANK INTERNATIONAL

Savings Rates

Accounts no longer available to new and existing customers

Interest Rates correct as at 12 October 2020

Accounts primarily available to Island Community Bank customers

Island Young Saver Account

Interest is paid monthly. Rates valid from 01 December 2017

Account Balance	Gross Variable Rate*	AER**
£1+	0.10	0.10

Firstsave Account

Interest is paid annually. Rates valid from 01 December 2017

Account Balance	Gross Variable Rate*	AER**
£1+	0.10	0.10

Flexible Savings Account

Interest is paid annually. Rates valid from 03 September 2018

Account Balance	Gross Variable Rate*	AER**
£0+	0.20	0.20

Island Investment Account

Interest is paid half yearly and is variable. 60 days notice is required for withdrawals.

Bonus rate is fixed for the first 12 months from account opening*.

These rates apply to all accounts (irrespective of opening date) from 3 September 2018.

Credit balance	Interest Rate including fixed bonus		Standard Variable Rate		Bonus*
	Gross Rate %	AER %	Gross Rate %	AER %	Gross Rate %
£1+	0.05	0.05	0.05	0.05	0.00
£50,000-£1,000,000	0.65	0.65	0.20	0.20	0.45

60 Day Notice Account

Interest is paid monthly or annually. Rates valid from 01 December 2017

Account Balance	Gross Variable Rate*	AER**
£0+	0.00	0.00
£500+	0.01	0.01
£25,000+	0.05	0.05
£100,000+	0.10	0.10

Offshore Savings Account

Interest is paid monthly. Rates valid from 01 April 2009

Account Balance	Gross Variable Rate*	AER**
£0+	0.01	0.01

Offshore Instant Savings Account

Interest is paid monthly. Rates valid from 02 March 2009

Account Balance	Gross Variable Rate*	AER**
£0+	0.01	0.01
£25,000+	0.05	0.05

Savings – IOM

Interest is paid annually. Rates valid from 03 September 2018

Account Balance	Gross Variable Rate*	AER**
£0+	0.20	0.20

Sterling 1 Year Island Fixed Rate Deposit

This rate applies to new accounts opened from 22 July 2019.

Credit balance	Gross/AER%
£2,000 - £5,000,000	0.90

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.

Island Standard Saver Account (interest paid annually)

These rates apply to all accounts (irrespective of conversion date) from 3 April 2018.

Credit balance	Gross Variable Rate %	AER %
£1+	0.20	0.20

You can check up-to-date rates by contacting any of our branches or by visiting our website at islands.lloydsbank.com. Rates are correct at date of going to press on 12 October 2020.

* GROSS RATE – This is the annual rate of interest paid without deduction of tax.

** 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.

Savings Rates

Accounts no longer available to new and existing customers

Interest Rates correct as at 12 October 2020

Accounts primarily available to Expatriate Banking customers

International Regular Saver

Interest is paid monthly and is fixed.

This rate applies to all accounts (irrespective of opening date) from 1 December 2017.

Tier	Gross rate	AER
£1+	0.95%	0.95%

This rate only applies for the first 12 months when the account converts to an International Instant Access Saver account.

International Instant Access Saver

Interest is paid monthly and is variable.

This rate applies to all accounts (irrespective of opening date) from 3 September 2018.

Tier	Gross rate	AER
£1+	0.20%	0.20%

Incentive Saver Account

Interest is paid monthly.

Rates valid from 01 December 2017

Account Balance	Gross Variable Rate*	AER**
£1+	0.20	0.20

International Incentive Saver Account

Interest is paid monthly or annually.

Rates valid from 01 December 2017

Account Balance	Gross Variable Rate*	AER**
£1+	0.00	0.00
£10,000+ – no withdrawals in month	0.20	0.20
£10,000+ – one or more withdrawal in month	0.05	0.05

Instant Access Savings Account

Interest is paid monthly or annually.
Rates valid from 01 December 2017

Account Balance	Gross Variable Rate*	AER**
£1+	0.05	0.05

International Bonus Saver Account

Interest is paid monthly.
Rates valid from 01 December 2017

Account Balance	Gross Variable Rate *	AER**
£1+	0.20	0.20

International Savings Account – Standard

Interest is paid monthly.
Rates valid from 01 December 2017

Account Balance	Gross Variable Rate*	AER**
£1+	0.10	0.10

International Savings Account – Shell

Interest is paid monthly.
Rates valid from 01 December 2017

Account Balance	Gross Variable Rate*	AER**
£1+	0.10	0.10

International Savings Account – Former C&G

Interest is paid monthly.
Rates valid from 01 December 2017

Account Balance	Gross Variable Rate*	AER**
£1+	0.20	0.20

Treasury Deposit Account – GBP

Interest is paid monthly.

Rates valid from 03 September 2018

Account Balance	Gross Variable Rate*	AER**
£0+	0.10	0.10
£25,000+	0.10	0.10
£1,000,000+	0.20	0.20

Treasury Deposit Account – USD

Interest is paid monthly.

Rates valid from 01 February 2018

Account Balance	Gross Variable Rate*	AER**
\$0+	0.00	0.00
\$10,000+	0.25	0.25

Private Banking Treasury Deposit Account – GBP

Interest is paid monthly.

Rates valid from 03 September 2018

Account Balance	Gross Variable Rate*	AER**
£0+	0.10	0.10
£25,000+	0.10	0.10
£1,000,000+	0.20	0.20

Private Banking Treasury Deposit Account – USD

Interest is paid monthly.

Rates valid from 01 February 2018

Account Balance	Gross Variable Rate*	AER**
\$0+	0.00	0.00
\$10,000+	0.25	0.25

Deferred Interest Account – GBP

Interest is paid monthly.

Rates valid from 03 September 2018

Account Balance	Gross Variable Rate*	AER**
£0+	0.10	0.10
£25,000+	0.10	0.10
£1,000,000+	0.20	0.20

Professional Plus Account (Capital & Income) – GBP

Interest is paid monthly.

Rates valid from 30 March 2009

Account Balance	Gross Variable Rate*	AER**
£0+	0.00	0.00
£25,000+	0.05	0.05

Professional Plus Account (Capital & Income) – USD

Interest is paid monthly.

Rates valid from 09 January 2009

Account Balance	Gross Variable Rate*	AER**
£0+	0.00	0.00
\$10,000+	0.05	0.05

Professional Plus Account (Capital & Income) – EUR

Interest is paid monthly.

Rates valid from 05 March 2018

Account Balance	Gross Variable Rate*	AER**
€0+	0.01	0.01

Business Plus Account – GBP

Interest is paid monthly.

Rates valid from 30 March 2009

Account Balance	Gross Variable Rate*	AER**
£0+	0.00	0.00
£25,000+	0.05	0.05

Business Plus Account – EUR

Interest is paid monthly.

Rates valid from 30 March 2009

Account Balance	Gross Variable Rate*	AER**
€0+	0.00	0.00
€50,000+	0.01	0.01

Executive Plus Account (Capital & Income) – GBP

Interest is paid monthly.

Rates valid from 30 March 2009

Account Balance	Gross Variable Rate*	AER**
£0+	0.00	0.00
£25,000+	0.05	0.05

* 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.

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

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.

Our services are provided by Lloyds Bank Corporate Markets plc trading as Lloyds Bank International or with Lloyds Bank (International Services) Limited depending on residency or product required.

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

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

The Jersey branch of Lloyds Bank Corporate Markets plc's principal place of business is 11-12 Esplanade, St. Helier, Jersey JE2 3QA 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.

Lloyds Bank Corporate Markets plc, Jersey Branch trading as Lloyds Bank International 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 is a trading name of Lloyds Bank Corporate Markets plc, Isle of Man Branch. Lloyds Bank Corporate Markets plc's Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales No. 10399850. Lloyds Bank Corporate Markets plc in the UK is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration number 763256. Authorisation can be checked on the Financial Services Register at www.fca.org.uk

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

The Isle of Man branch of Lloyds Bank Corporate Markets plc, principal place of business: PO Box 111, Peveril Buildings, Peveril Square, Douglas, Isle of Man IM99 1JJ 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 Corporate Markets plc, Isle of Man Branch trading as Lloyds Bank International is a participant in the Isle of Man Depositors' Compensation Scheme as set out in the Depositors' Compensation Scheme Regulations 2010.

Lloyds Bank International is a trading name of Lloyds Bank Corporate Markets plc, Guernsey Branch. Lloyds Bank Corporate Markets plc's Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales No. 10399850. Lloyds Bank Corporate Markets plc in the UK is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration number 763256. Authorisation can be checked on the Financial Services Register at www.fca.org.uk

Important information continued

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: PO Box 136, Sarnia House, Le Truchot, St. Peter Port, Guernsey GY1 4EN is licensed by the Guernsey Financial Services Commission to take deposits and insurance intermediary business under the Banking Supervision (Bailiwick of Guernsey) Law, 1994, and the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law, 2002 (as amended), respectively, and is also registered with the Guernsey Financial Services Commission as a money service provider.

Lloyds Bank Corporate Markets plc, Guernsey Branch trading as Lloyds Bank International 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: PO Box 33, 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 (International Services) Limited. Registered Office and principal place of business: 11-12 Esplanade, St. Helier, Jersey JE2 3QA. Lloyds Bank (International Services) Limited is incorporated in Jersey No. 128655 and is regulated by the Jersey Financial Services Commission to carry on deposit taking business under the Banking Business (Jersey) Law 1991. Lloyds Bank (International Services) Limited has also notified the Jersey Financial Services Commission that it carries on money services business.

Please note that, in relation to banking services which we provide, you might not be eligible for compensation under a deposit protection guarantee scheme available in your country of residence. If in doubt, contact your local banking regulator, visit their website or seek independent advice.


Information correct as of October 2020.

Get in touch

For Channel Island and Isle of Man Residents

 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

International Banking Customers

 Go to international.lloydsbank.com

 Call us
International Phonebank
from UK 0345 744 9900
from outside UK
+44 (0) 1539 736626
or contact your
Relationship Manager



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