

Premium Saver Account Conditions

For our Personal Bank Accounts (and some related services)

Please read this document carefully and keep it for future reference.

These terms are effective from 20 April 2026



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Introduction

This booklet contains the Account Conditions which apply to Premium Saver accounts.

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

These Account Conditions, together with the Application Form and the Customer Relationship

Agreement (referred to collectively as the “Agreement”), govern the relationship between you and us.

If there is any conflict between these Account Conditions and the Customer Relationship Agreement, these Account Conditions will apply.

Please read these Account Conditions carefully and keep them for future reference.

1. Definitions

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

Account Conditions: the conditions contained in this document which relate to the Premium Saver.

Application Form: the application you made to open the Premium Saver.

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

New to Bank Monies: funds from an account held with another financial institution and which, immediately prior to payment into a Lloyds International account, were not held with the Bank or any member of the Bank’s group.

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

2. About the Premium Saver

The Premium Saver is a savings account available to customers who hold an eligible Lloyds International Current Account and who are resident in Jersey, Guernsey or the Isle of Man.

The Premium Saver is only available in GBP (Pounds Sterling).

The Premium Saver is an account for people wanting to save £250,000+. It lasts for a year. It’s designed

for those who don’t expect to make more than 3 withdrawals in the account year. You’ll have instant access to your savings, but if you make 4 or more withdrawals you will earn interest at a lower rate from the month of your 4th withdrawal to the end of the account year. The account pays interest at a variable rate.

3. Eligibility and Funding

This Premium Saver is only available for New to Bank Monies received into a Lloyds International Current Account no more than 30 days prior to the Premium Saver being opened.

The minimum balance on the Premium Saver being opened is £250,000.

4. Interest

We pay variable rate interest – this means your interest rate may change while you have the account.

Your interest rate will also depend on the number of withdrawals you make in a year.

- As long as you don't make any more than 3 withdrawals in the account year, you'll earn the higher Premium Saver interest rate.
- If you make 4 or more withdrawals in the account year you'll earn the lower Premium Saver interest rate from the month of the 4th withdrawal to the end of the account year.

We calculate interest daily and pay it monthly, on the same date each month as you opened your account.

If the day we're due to pay your interest isn't a working day, we'll pay it on the next working day. We'll also include interest for the days in between.

We pay your interest into your account, or you can ask us to pay it into another Lloyds Bank International current or savings account in your name.

To check the current interest rate, based on your account balance and the number of withdrawals you've made, see the interest rates leaflet or our website.

To keep track of your withdrawals and interest rate:

- the account year starts on the date you opened your account or changed it to a Premium Saver and ends on the anniversary of account opening, or if that is a non-working day on the next working day. You'll have an unlimited number of withdrawals after your account changes following maturity; and
- we work out the interest rate for any month on the same date in the month as you opened your account. For example, if you opened your account on 15 January and made your 4th withdrawal on 29 September, you'll get the lower rate from 16 September to the end of the account year.

5. Deposits and withdrawals

You can pay in:

- by transfer from another account, either as a one off or to save regularly; or
- through one of our branches with a counter. If you pay cash in pounds at a branch with a counter, it will be added to your account immediately and you can use it straight away.

If you make 4 withdrawals or more, the interest rate you earn from the month of your 4th withdrawal will be lower. Please see the section on Interest.

It's important you keep track of how many withdrawals you make.

You can take your money out straightaway:

- by transfer to another Lloyds Bank International account in your name; or
- through one of our branches with a counter.

You can use our mobile banking app or online banking. You can also call us or come into a branch with a counter.

You can't make Standing Orders, Direct Debits or similar regular payments from your account.

6. Maturity

We'll get in touch before the end of the account year to ask what you'd like to do with your savings.

If we don't get instructions in time, then on the working day after it matures your Premium Saver will automatically change to an Island Standard Saver. After this the Island Standard Saver interest rate and account conditions will apply to your savings.

You'll have instant access and we'll send you full details before the change. If you keep your savings in the Island Standard Saver, we'll take you as having agreed to the new account conditions.

Bear in mind

You can only have one Premium Saver account, either just in your name or jointly.

If your Premium Saver is held jointly, you can make a transfer or ask us to pay your interest to a Lloyds Bank International account held by either of you as well as one you have together.

If your account changes to an Island Standard Saver, your account number and Sort Code will stay the same.



Go to lloydsbank.com/islands

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 lloydsbankinggroup.com/who-we-are/group-overview/ring-fencing

Important Information

Lloyds Bank Corporate Markets plc, 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

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.

The Jersey branch of Lloyds Bank Corporate Markets plc is a participant in the Jersey Bank Depositors Compensation Scheme (the Scheme). The Scheme aims to provide protection for eligible depositors of up to £50,000. For further information about the Scheme and to understand your eligibility, please refer to www.jrdca.org.je/jdcs

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.

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.

For UK: Deposits are not covered by the Financial Services Compensation Scheme under the Financial Services and Markets Act 2000.

Non-UK: 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.

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, or on request.

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

All new International Private Banking (IPB) accounts will be held with Lloyds Bank Corporate Markets plc, Isle of Man Branch.

Any other accounts may be held with the Isle of Man, Jersey or Guernsey branches of Lloyds Bank Corporate Markets plc, depending on the jurisdiction in which the account is opened.

The Isle of Man Branch is not authorised, licensed or supervised by any regulator as a Financial Services Provider, Bank, Branch or Representative Office, except as provided for within the Isle of Man. It will not carry on any banking business or the business of taking deposits except in the Isle of Man. The Bank may not be authorised or able to offer some or all products and services to you if you reside outside the Isle of Man.

References to Lloyds Bank include its subsidiaries, holding companies, affiliates, directors, employees or professional advisors. Information correct as of April 2026.



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