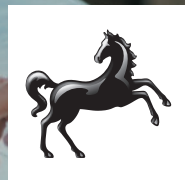


Private Banking

INDIVIDUAL APPROACH

SPECIALIST LENDING DESIGNED
AROUND YOU



LLOYDS BANK

WHY LLOYDS BANK PRIVATE BANKING?

You can trust in our long history of expertise and the personal service we offer to individuals, trustees and other types of borrower.






We're here to build long-term relationships with you and deliver an individual service.

We're committed to helping you secure the right funding for your individual finance needs.

By using our experts to individually assess your requirements and address any challenges, we aim to ensure you get the solution you need.

OUR APPROACH

With our dedicated team, you will have access to a bespoke lending service that tailors borrowing to your individual circumstances, taking into account your full net worth.









-  No two proposals are ever the same; we work to understand your needs and shape the solution to suit.
-  Our lending decisions take into account varying aspects, such as your overall wealth, income, the viability of the proposal along with its affordability, sustainability and safety.
-  We offer flexible repayment options built around your income and planned asset disposals.
-  Pricing reflects the specific proposal details.
-  We can lend on an interest only or capital and interest repayment basis.

Our lending team can only deal with UK based lending requests.

KEY SPECIALIST LENDING AREAS

Your requirements can be the result of life events or lifestyle decisions, from starting a family to making a career move or business investment, and from a windfall to a family bereavement.

We offer a variety of flexible short and long-term lending solutions that are individually tailored to help customers raise money for their personal needs. To give you an idea of just some of the options available, we can help with the following services:

-  Residential property purchase including high value mortgage and guarantor loans.
-  Bridging finance.
-  Investment property portfolios (up to 10 properties).
-  Self-build residential property development finance, including staged lending for projects to build or refurbish your home.
-  Inheritance Tax lending.
-  Lending to Trust and non-personal entities that form part of a private wealth structure.
-  Overdrafts for short-term funding.
-  Business Investment raising finance for Business Investment purposes.

How much we lend, the period and rate available are subject to our assessment of the borrower's circumstances. Specific eligibility criteria and conditions apply for certain types of lending. The borrower must be 18 or over and a UK resident to apply. Lending is subject to status and application. Security may be required. Overdrafts are subject to status and repayable on demand. We adhere to The Standards of Lending Practice which are monitored and enforced by the LSB: www.lendingstandardsboard.org.uk

YOUR HOME MAY BE REPOSSESSED IF YOU DON'T KEEP UP REPAYMENTS ON YOUR MORTGAGE

Important information

Lloyds Bank plc. Registered office: 25 Gresham Street, London, EC2V 7HN. Registered in England and Wales no. 2065.

Lloyds Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority under registration number 119278. Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS). Please note that due to FSCS and FOS eligibility criteria not all Lloyds Bank Private Banking non-personal customers will be covered.

All the information in this brochures was correct as at February 2019.

WE'RE HERE TO HELP

Our clients each have their own individual financial requirements, from buying a family home to preparing for retirement or making a commercial investment. In the same way they may also require individual financial strategies to help achieve them.

At Lloyds Bank Private Banking, we offer a personalised service built around our clients' unique needs, provided by our experienced and skilled professionals.

We have a range of credit solutions available, and a team of experienced Lending Managers able to provide an individual service and bespoke approach to each lending request.

To be eligible to use our lending services you must have a minimum sole income of £100,000 or £250,000 of investable assets in your personal name.

If you would like this in another format such as large print
Braille or audio CD please ask in branch.

If you are Deaf and a BSL user, you can use the SignVideo service available at
lloydsbank.com/signvideo.asp



LLOYDS BANK

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