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# INTEREST RATES AND BANKING CHARGES GUIDE

For personal bank accounts with  
Lloyds Bank Corporate Markets plc and  
Lloyds Bank (International Services) Limited

Rates correct as at 04 November 2019

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**LLOYDS BANK**

LLOYDS BANK INTERNATIONAL

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# Premier International Account

## Credit Interest Rates

### **Sterling Premier International Account**

(Only available through Lloyds Bank Corporate Markets plc).

There are no interest rates payable on credit balances at this time.

### **US Dollar Premier International Account**

There are no interest rates payable on credit balances at this time.

### **Euro Premier International Account**

There are no interest rates payable on credit balances at this time.

Note: We calculate interest on a daily basis on cleared credit balances. Where interest is payable, it is paid on the 9th day of each month. All interest rates are variable and subject to change.

## Tariff for Account Operation and Debit Cards

Our tariff for some standard services is shown below. Other charges are available on request.

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Monthly Fee for accounts opened after 28 November 2014	There is no monthly fee for the Premier International Account.
Monthly Fee for accounts opened before 28 November 2014	Tariff for account operation and debit cards Monthly Subscription for the Premier International Account: No subscription charge for the first three months. £ Sterling Account – Balances over £2,500 – FREE If balance falls below £2,500 at any point in the month – £20 US Dollar Account – Balances over \$3,500 – FREE If balance falls below \$3,500 at any point in the month – \$30 Euro Account – Balances over €2,500 – FREE If balance falls below €2,500 at any point in the month – €20
Debit Cards	On Sterling, US Dollar or Euro Accounts – no charge
Cash Machine Limit	Sterling Premier Debit Card £500 US Dollar Premier Debit Card \$750 Euro Premier Debit Card €750
Credit Facilities Sterling Account – Planned Overdraft	How much we lend (if any) is subject to our assessment of your personal circumstances. Overdrafts are also repayable on demand.

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## Tariff for Account Operation and Debit Cards (continued)

Monthly Planned and Unplanned Overdraft debit interest rate (Sterling Accounts only – see note 1)	1.23% (EAR 15.8%)		
Overdraft Buffer Zone (Sterling Accounts only)	<p>£50</p> <p>A buffer zone is an additional fee-free overdraft amount that we provide on a Planned Overdraft to give customers some flexibility.</p> <p>If you go over your account's buffer zone we will charge you the Unplanned Overdraft fees and the daily fee will be worked out on the entire balance of your Unplanned Overdraft (including the amount covered by your buffer zone).</p>		
US Dollar and Euro Accounts – Planned Overdraft	No Planned Overdraft facilities are available for these accounts		
Unplanned Overdrafts (Sterling Accounts only)	<p>Monthly usage fee – £15 (We will charge you a maximum of one monthly usage fee in a monthly billing period)</p> <p>Daily usage fee – when your Unplanned Overdraft balance is:</p> <ul style="list-style-type: none"> <li>▪ less than £25 – £6 a day</li> <li>▪ £25 to £100 – £15 a day</li> <li>▪ more than £100 – £20 a day</li> </ul> <p>(We will charge you a maximum of ten daily usage fees in a monthly billing period)</p>		
Unplanned Overdrafts on Currency Accounts	<p>Rates change in line with base rates. Please contact us for further information on Unplanned Overdraft charges for these accounts.</p> <p>Annual rate</p> <p>Euro      5.00% + European Central Bank Rate (ECB rate)</p> <p>US Dollar      5.00% + Federal Funds Rate (FED rate)</p>		
Returned Item fee	<p>£20 for each unpaid item.</p> <p>We will charge you up to a maximum of three fees a day.</p>		
Supplying copies of previous bank statements	<p>£5 per sheet (maximum £10)</p> <p>An administration charge may be made for excessive requests</p>		
Currency conversion fee (Only applicable when the transaction is in a different currency to that of the card)	<p>Sterling Debit Card</p> <p>2.99%</p>	<p>US Dollar Debit Card</p> <p>2.99%</p>	<p>Euro Debit Card</p> <p>2.99%</p>
Charge for cash withdrawals	£1.50	1.5%	1.5%

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## Tariff for Services – Sending Funds

International Moneymover	No charge for payments made through International Currency Internet Banking (non Sterling accounts), International PhoneBank, in writing, or in branch.*
Correspondent Bank Fee*	
Zone 1 (USA, Canada and Europe)	£12
Zone 2 (Rest of the world)	£20
(Note: For the purposes of the Correspondent Bank Fee, Europe is defined as all EEA countries plus Jersey, Guernsey, Isle of Man, Monaco, San Marino and Switzerland)	
Regular International Moneymover payments by Standing Order	Nil
Electronic Funds Transfer	£30 – “CHAPS” payment fee within the British Isles
International drafts payable abroad	£15 (plus registration fee if posted)
Banker’s draft/cheque (sterling)	£10
Recalling a payment	£20
(Note: We cannot guarantee the cancellation as funds may already have been paid to the beneficiary. There may also be adverse exchange rate movement)	

\* When making an International Payment there are two charging methods:

**Split Charges:** Recipient and Correspondent banks abroad may charge a fee for receiving payments which will be paid by the recipient if you choose to share charges.

**Pay all Charges:** A Correspondent Bank Fee will be payable for international payments where you choose to pay the charges for the recipient, if you are permitted to do so based upon the destination of the payment and the type of account that you hold. The Correspondent Bank Fee replaces all correspondent bank charges. The recipient bank may still charge its customer a fee but we cannot provide information about such a fee. The amount of the Correspondent Bank Fee depends on the location of the recipient bank.

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## Tariff for Services – Receiving Funds

Moving money to your Sterling Premier International Account from a UK based current account is free. Paying Sterling cheques from a UK bank into your Sterling Premier International Account is also free (and takes up to 5 working days).

### Cheque Collections

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Up to £100	£5
£100 and above	25p per £100, minimum £15 per cheque, maximum £80 per cheque

### Cheque Negotiation (Correspondent banks may also charge a levy based on the value of the cheque)

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#### Negotiation to Sterling Account

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Up to £100	£5
£100 and above	25p per £100, minimum £15 per cheque, maximum £80 per cheque
For cheques in a foreign currency drawn in a different country (not UK) e.g. US Dollars drawn in France	As above, but minimum £10 per cheque

#### Negotiation to Currency Account

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If the cheque is the same currency as the account	£2 per cheque
If the cheque requires currency conversion	£4 per cheque

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#### Electronic bank transfers from another financial institution

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Any amount	Nil
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Note 1: For the International (Sterling) Account the EAR quoted does not take into account the monthly fee. The Planned and Unplanned Overdraft borrowing rate EAR is calculated on the same basis. EAR stands for Equivalent Annual Rate. APR stands for Annual Percentage Rate.

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# International Account

(For Accounts Opened After 28 November 2014)

## Credit Interest Rates

### Sterling International Account

(Only available through Lloyds Bank Corporate Markets plc).

There are no interest rates payable on credit balances at this time.

### US Dollar International Account

There are no interest rates payable on credit balances at this time.

### Euro International Account

There are no interest rates payable on credit balances at this time.

Note: We calculate interest on a daily basis on cleared credit balances. Where interest is payable, it is paid on the 9th day of each month. All interest rates are variable and subject to change.

## Tariff for Account Operation and Debit Cards

Our tariff for some standard services is shown below. Other charges are available on request.

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<b>Monthly fee for the International Account:</b>	<b>If you are opening more than one International account in the same name(s):</b>
£ Sterling Account – £7.50	The following rules for charging apply for accounts opened in the same name(s) if you haven't told us which account to take the fee from:
US Dollar account – \$10.00	<ul style="list-style-type: none"><li>■ £ Sterling and US Dollar Accounts – £7.50 fee will be taken from your Sterling account</li><li>■ £ Sterling and Euro Accounts – £7.50 fee will be taken from your Sterling account.</li><li>■ US Dollar and Euro Accounts – \$10.00 fee will be taken from your US Dollar account</li><li>■ £ Sterling, US Dollar and Euro Accounts – £7.50 fee will be taken from your Sterling account</li><li>■ If you open more than one sole account, only one fee is payable</li><li>■ If you open more than one joint account in the same names, only one fee is payable</li><li>■ If you open more than one joint account in different names, then fees are payable on all accounts</li><li>■ If you open a sole account and a joint account, a fee is payable on both accounts</li></ul>
Euro Account – €8.00	
Note: No monthly fee will be charged for the first three months, except where the account has been converted from a Premier International Account.	
<b>Debit Cards</b>	<b>On Sterling, US Dollar or Euro Accounts – no charge</b>

Cash Machine Limit	Sterling Debit Card £500 US Dollar Debit Card \$750 Euro Debit Card €750
Credit Facilities Sterling Account – Planned Overdraft	How much we lend (if any) is subject to our assessment of your personal circumstances. Overdrafts are also repayable on demand.
Monthly Planned and Unplanned Overdraft debit interest rate (Sterling Accounts only – see note 1)	1.23% (EAR 15.8%)
Overdraft Buffer Zone (Sterling Accounts only)	£50  A buffer zone is an additional fee-free overdraft amount that we provide on a Planned Overdraft to give customers some flexibility.  If you go over your account's buffer zone we will charge you the Unplanned Overdraft fees and the daily fee will be worked out on the entire balance of your Unplanned Overdraft (including the amount covered by your buffer zone).
US Dollar and Euro Accounts – Planned Overdraft	No Planned Overdraft facilities are available for these accounts
Unplanned Overdrafts (Sterling Accounts only)	Monthly usage fee – £15 (We will charge you a maximum of one monthly usage fee in a monthly billing period)  Daily usage fee – when your Unplanned Overdraft balance is: <ul style="list-style-type: none"> <li>▪ less than £25 – £6 a day</li> <li>▪ £25 to £100 – £15 a day</li> <li>▪ more than £100 – £20 a day</li> </ul> (We will charge you a maximum of ten daily usage fees in a monthly billing period)
Unplanned Overdrafts on Currency Accounts	Rates change in line with base rates. Please contact us for further information on Unplanned Overdraft charges for these accounts.  Annual rate Euro            5.00% + European Central Bank Rate (ECB rate) US Dollar      5.00% + Federal Funds Rate (FED rate)

Note 1: For the International (Sterling) Account the EAR quoted does not take into account the monthly fee. The Planned and Unplanned Overdraft borrowing rate EAR is calculated on the same basis. EAR stands for Equivalent Annual Rate. APR stands for Annual Percentage Rate.



## Tariff for Account Operation and Debit Cards (continued)

Returned Item fee	£20 for each unpaid item. We will charge you up to a maximum of three fees a day.		
Supplying copies of previous bank statements	£5 per sheet (maximum £10) An administration charge may be made for excessive requests		
Currency conversion fee (Only applicable when the transaction is in a different currency to that of the card)	Sterling Debit Card 2.99%	US Dollar Debit Card 2.99%	Euro Debit Card 2.99%
Charge for cash withdrawals	£1.50	1.5%	1.5%

## Tariff for Services – Sending Funds

International Moneymover	No charge for payments made through International Currency Internet Banking (non Sterling accounts), International PhoneBank, in writing, or in branch.*		
Correspondent Bank Fee*			
Zone 1 (USA, Canada and Europe)	£12		
Zone 2 (Rest of the world)	£20		
(Note: For the purposes of the Correspondent Bank Fee, Europe is defined as all EEA countries plus Jersey, Guernsey, Isle of Man, Monaco, San Marino and Switzerland)			
Regular International Moneymover payments by Standing Order	Nil		
Electronic Funds Transfer	£30 – “CHAPS” payment fee within the British Isles		
International drafts payable abroad	£15 (plus registration fee if posted)		
Banker’s draft/cheque (sterling)	£10		
Recalling a payment	£20		

(Note: We cannot guarantee the cancellation as funds may already have been paid to the beneficiary. There may also be adverse exchange rate movement)

\* When making an International Payment there are two charging methods:

**Split Charges:** Recipient and Correspondent banks abroad may charge a fee for receiving payments which will be paid by the recipient if you choose to share charges.

**Pay all Charges:** A Correspondent Bank Fee will be payable for international payments where you choose to pay the charges for the recipient, if you are permitted to do so based upon the destination of the payment and the type of account that you hold. The Correspondent Bank Fee replaces all correspondent bank charges. The recipient bank may still charge its customer a fee but we cannot provide information about such a fee. The amount of the Correspondent Bank Fee depends on the location of the recipient bank.

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## Tariff for Services – Receiving Funds

Moving money to your Sterling Premier International Account from a UK based current account is free. Paying Sterling cheques from a UK bank into your Sterling Premier International Account is also free (and takes up to 5 working days).

### Cheque Collections

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Up to £100	£5
£100 and above	25p per £100, minimum £15 per cheque, maximum £80 per cheque

### Cheque Negotiation (Correspondent banks may also charge a levy based on the value of the cheque)

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#### Negotiation to Sterling Account

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Up to £100	£5
£100 and above	25p per £100, minimum £15 per cheque, maximum £80 per cheque
For cheques in a foreign currency drawn in a different country (not UK) e.g. US Dollars drawn in France	As above, but minimum £10 per cheque

#### Negotiation to Currency Account

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If the cheque is the same currency as the account	£2 per cheque
If the cheque requires currency conversion	£4 per cheque

#### Electronic bank transfers from another financial institution

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Any amount	Nil
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# International Savings Accounts

## International Bonus Saver Account

### Sterling International Bonus Saver (Issue 11)

These rates apply to all accounts (irrespective of opening date) from 3 September 2018. Interest is paid monthly and is variable. Bonus rate is fixed for the first 12 months.\*

Tier	Gross rate % (inc bonus)	AER % (inc bonus)	Gross rate % (excl bonus)	AER % (excl bonus)	Bonus %*
£500,000+	0.75	0.75	0.20	0.20	0.55
£100,000+	0.55	0.55	0.20	0.20	0.35
£1+	0.50	0.50	0.20	0.20	0.30

### US Dollar International Bonus Saver (Issue 9)

These rates apply to all accounts (irrespective of opening date) from 1 November 2018. Interest is paid monthly and is variable. Bonus rate is fixed for the first 12 months.\*

Tier	Gross rate % (inc bonus)	AER % (inc bonus)	Gross rate % (excl bonus)	AER % (excl bonus)	Bonus %*
\$1,000,000+	1.00	1.00	0.30	0.30	0.70
\$500,000+	0.90	0.90	0.30	0.30	0.60
\$100,000+	0.70	0.70	0.30	0.30	0.40
\$1+	0.52	0.52	0.30	0.30	0.22

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## Fixed Term Deposit

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

### 1 Year Sterling (GBP) Fixed Term Deposit. (Minimum £10,000 – Maximum £5,000,000)

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

Tier	Gross rate	AER
£10,000+	0.90%	0.90%

### 1 Year US Dollar (USD) Fixed Term Deposit. (Minimum \$10,000 – Maximum \$5,000,000)

This rate applies to new accounts opened from 04 November 2019.

Tier	Gross rate	AER
\$10,000+	1.60%	1.60%

## 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%

## Money Market Call (GBP)

Interest is paid monthly and is variable.

These rates apply to all accounts (irrespective of opening date) from 1 December 2017.

Tier	Gross rate	AER
£1+	0.10%	0.10%
£1,000,000+	0.20%	0.20%

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### Money Market Call (USD)

Interest is paid monthly and is variable.

These rates apply to all accounts from 3 September 2018.

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 accounts from 5 March 2017.

Tier	Gross rate	AER
€1+	0.01%	0.01%

### Call Account – Monthly Interest (GBP)

Interest is paid half yearly and is variable.

These rates apply to all accounts from 3 September 2018.

Tier	Gross rate	AER
£1+	0.00%	0.00%
£25,000+	0.10%	0.10%
£1,000,000+	0.20%	0.20%

### Call Account – Monthly Interest (USD)

Interest is paid monthly and is variable.

These rates apply to all accounts from 1 February 2018.

Tier	Gross rate	AER
\$1+	0.00%	0.00%
\$100,000+	0.20%	0.20%
\$1,000,000+	0.20%	0.20%

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### Call Account – Half Yearly Interest (USD)

Interest is paid half yearly and is variable.

These rates apply to all accounts from 1 February 2018.

Tier	Gross rate	AER
\$1+	0.00%	0.00%
\$250,000+	0.20%	0.20%

### Call Account – Half Yearly Interest (EUR)

Interest is paid half yearly and is variable.

These rates apply to all accounts from 5 March 2018.

Tier	Gross rate	AER
€1+	0.01%	0.01%

Call accounts are also available in other currencies, for further information contact your Relationship Manager.

**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 (International Services) Limited, a Jersey registered and regulated bank, is a subsidiary of Lloyds Bank Corporate Markets plc, a UK Non-ring-fenced Bank. Both companies are part of Lloyds Banking Group plc. They are independent from Lloyds Bank plc which is Lloyds Banking Group's ring-fenced UK regulated retail and commercial bank. For more information on ring-fencing visit [international.lloydsbank.com/ringfencing](http://international.lloydsbank.com/ringfencing)

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### Important Information

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](http://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](http://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](http://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 Jersey, 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.

# Please go to [lloydsbank.com/international](https://lloydsbank.com/international)

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## Important Information continued

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](http://www.fca.org.uk)

Services provided by Lloyds Bank Corporate Markets plc, Guernsey 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, 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](http://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 December 2019.



## LLOYDS BANK

LLOYDS BANK INTERNATIONAL

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