

Private Banking

ABOUT OUR SERVICES AND CHARGES

At Lloyds Bank we offer a range of products and services covering banking and savings accounts, protection, retirement, investments and estate planning. The table inside outlines the level of advice provided in each area.

You need to read this important document and the three accompanying documents

- **About our Services and Charges**
- Our Charges
- Our Services and Solutions
- Terms and Conditions



LLOYDS BANK

ABOUT OUR SERVICES

Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. This document is designed by the FCA to be given to consumers considering buying certain financial products.

You need to read this important document and the three accompanying documents: Our Charges, Our Services and Solutions and Terms and Conditions. Together they explain the service you are being offered and how you will pay for it.

Which services will we provide you with?

Banking and Savings accounts

- Independent advice**
We will advise and make a recommendation for you after we have assessed your needs. Our recommendation will be based on a comprehensive and fair analysis of the market.
- Restricted advice**
We will advise and make a recommendation for you after we have assessed your needs. We only offer selected products from a limited number of companies.
- No advice**
You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

Protection, Retirement, Investments (including Investment Portfolio Service) and Estate Planning

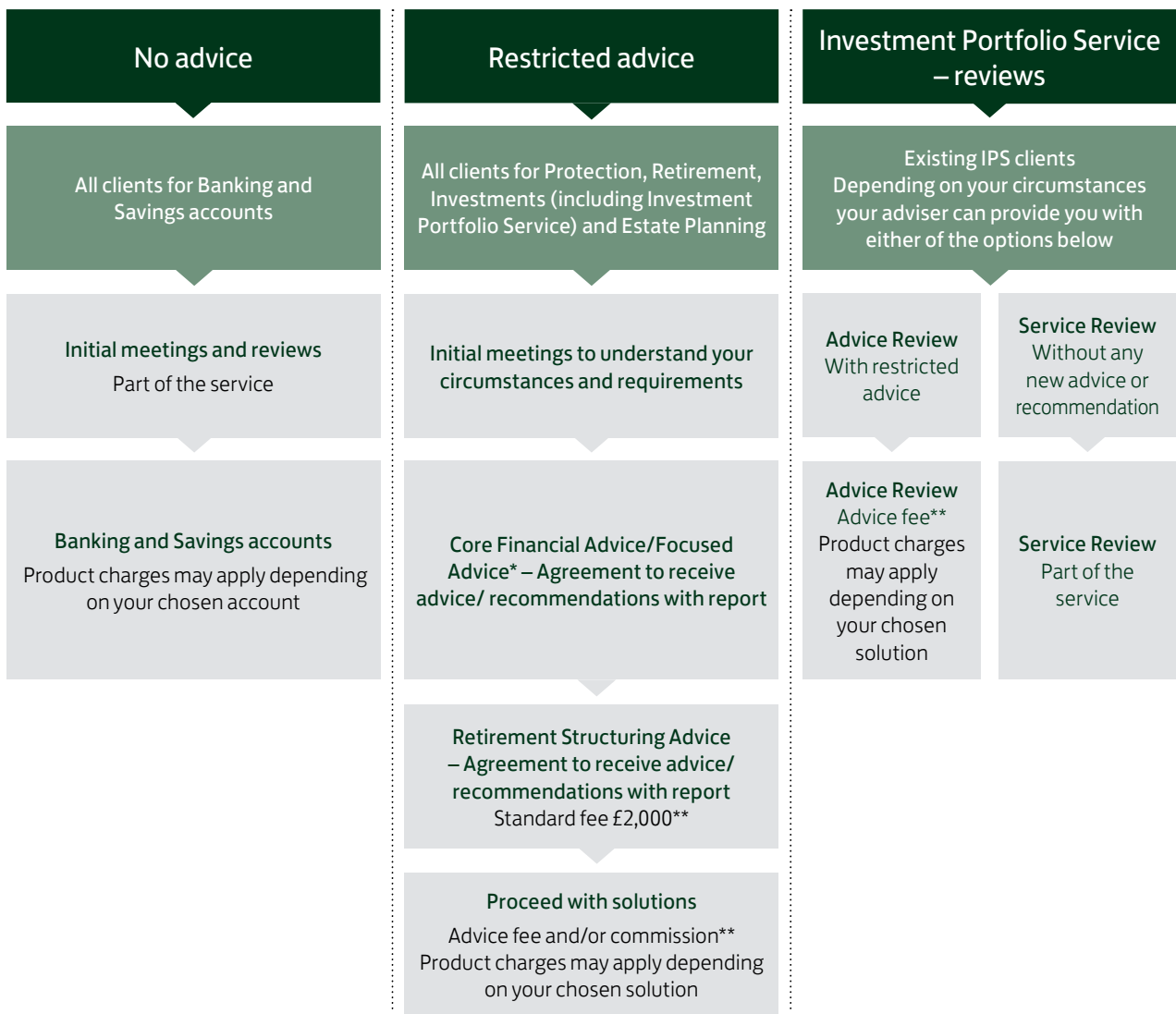
- Independent advice**
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- Restricted advice**
We will advise and make a recommendation for you after we have assessed your needs.
We only offer selected products from a limited number of companies. A list of the companies whose products and services we offer can be found in Our Services and Solutions or you may ask us for a list of the companies whose products we offer.
- No advice**
You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

Investment Portfolio Service (IPS) – Service Review (existing IPS clients only)

- Service review**
The review will only cover the features, charges and performance of your IPS portfolio and your current circumstances, to help ensure you get the best from the service and confirm it remains suitable for you. You will not receive any new advice or recommendation from us as part of a service review.

WHAT WILL OUR SERVICES COST YOU?

You will pay for our services on the basis illustrated below. We will discuss your payment options with you and answer any questions you have. We offer initial meetings, without obligation. We will not charge you until we have agreed with you how we are to be paid.



Full details of all our fees are detailed in Our Charges document.

Where an advice fee is payable we will explain how it is calculated. For specialist advice not detailed in the diagram above, there may be an advice fee payable.

A Retirement Structuring review fee of £500 may be payable where we carry out a review of your Retirement Structuring arrangements having previously provided you with Retirement Structuring advice or where you are in a drawdown arrangement which we recommended.

* Core Financial Advice considers your financial needs and circumstances on a holistic basis considering products and solutions for Life & Health protection, Pensions, Investments and Estate Planning from our restricted product range.

Focused Advice considers a specific area of advice only and is available for a limited range of products dependent on your circumstances. Your adviser will confirm if this is an option for you. If it is appropriate you can choose either focused or holistic advice.

** May not always apply.

IMPORTANT INFORMATION

Who we are and who regulates us?

We are Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales No. 2065. We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration number 119278.

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 111 6768.

Loans and ownership

Lloyds Banking Group plc owns and controls 100% of Lloyds Bank plc and may hold more or less than 10% of Aberdeen Asset Management PLC.

What to do if you have a complaint

If you have a complaint, please either contact your adviser or:

Write to us: Lloyds Bank, Customer Services, BX1 1LT

Call us: 0345 3000 000*

If you need to call us from abroad, please call us on +44 (0)1733 347 007.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. Their website address is www.financial-ombudsman.org.uk

*Call charges may vary depending on your service provider. Your call may be monitored or recorded.

Are you covered by the Financial Services Compensation Scheme (FSCS)?

You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Please refer to the Terms and Conditions document for details.

Please contact us if you'd like this information in an alternative format such as Braille, large print or audio.

If you have a hearing or speech impairment and would prefer to use a Textphone, call us on 0345 300 2281 (lines open 24 hours a day, seven days a week).

If you are Deaf and prefer to use BSL then you can use the SignVideo service available on lloydsbank.com/signvideo.asp

Your call 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.

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