

ISLAND BUSINESS ACCOUNTS INTEREST RATES

This leaflet sets out the interest rates which apply to your account(s) as detailed below and forms part of the Agreement between you and us in respect of the operation of those account(s). These rates are applicable from 16 October 2023. We may change the interest rates at any time in accordance with the

General Terms and Conditions. You will be notified of changes to interest rates in the manner specified in the General Terms and Conditions.

You may wish to keep a copy of this leaflet with your bank statements for future reference.

Island Business Reserve Account

Credit (Interest paid monthly on cleared credit balances)	Gross %	AER %
£1+	1.10	1.11
£1,000,000+	1.50	1.51

Island Clients Account

Credit (Interest paid monthly on cleared credit balances)	Gross %	AER %
£1+	0.01	0.01

GROSS RATE – Gross rate means that no tax will be deducted from interest we pay on money in your account. You are responsible for paying 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 advert for a savings product will contain an AER you will be able to compare more easily what return you can expect from your savings over time. Interest rates may vary.



LLOYDS BANK

LLOYDS BANK INTERNATIONAL

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

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

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. Further information about the regulatory status of the Jersey, Guernsey and Isle of Man branches of Lloyds Bank Corporate Markets plc is set out below.

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.

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.