

## Interest rates & Money transfers: Charges Guide

Sterling rates applicable from 30 March 2009

Euro rates applicable from 3 June 2009

US Dollar rates applicable from 9 January 2009

For the most up-to-date rates, visit [www.lloydstsb-offshore.com/international](http://www.lloydstsb-offshore.com/international)

### Sterling International Account - only available through Lloyds TSB Offshore Limited

		International Account		International Premier Account	
		Gross %	AER %	Gross %	AER %
Interest on Sterling Account	£1+	Nil	Nil	Nil	Nil
Credit	£5,000+	Nil	Nil	Nil	Nil
Balances	£10,000+	Nil	Nil	Nil	Nil
(notes 1 & 2)	£25,000+	0.05	0.05	0.05	0.05
	£50,000+	0.05	0.05	0.05	0.05
	£100,000+	0.05	0.05	0.10	0.10
Paid monthly	£250,000+	0.05	0.05	0.10	0.10

### US Dollar International Account

		International Account		International Premier Account	
		Gross %	AER %	Gross %	AER %
Interest on US Dollar Account	up to \$2,000	Nil	Nil	Nil	Nil
Credit	\$2,000+	Nil	Nil	Nil	Nil
Balances	\$5,000+	Nil	Nil	Nil	Nil
(notes 1 & 2)	\$10,000+	0.05	0.05	0.05	0.05
	\$25,000+	0.05	0.05	0.05	0.05
	\$50,000+	0.05	0.05	0.05	0.05
	\$100,000+	0.05	0.05	0.05	0.05
Paid half-yearly	\$250,000+	0.05	0.05	0.05	0.05

### Euro International Account

		International Account		International Premier Account	
		Gross %	AER %	Gross %	AER %
Interest on Euro Account	up to €2,000	Nil	Nil	Nil	Nil
Credit	€2,000+	Nil	Nil	Nil	Nil
Balances	€10,000+	Nil	Nil	Nil	Nil
(notes 1 & 2)	€25,000+	0.05	0.05	0.05	0.05
	€50,000+	0.05	0.05	0.05	0.05
	€100,000+	0.05	0.05	0.05	0.05
Paid half-yearly	€250,000+	0.05	0.05	0.10	0.10



## Tariff for account operation and debit cards

Subscription for the International Premier Account (sole or joint account).	Free (account holders must have a balance of £100,000/\$150,000/€150,000)
Subscription for the International Account (sole or joint account) No subscription charge for the first three months.	The International Account requires a minimum of £1,500, \$1,500 or €1,500 (depending on the currency in which the Account is held) to be deposited within 6 weeks of Account opening. Where an application is made to open more than one International Account, a minimum of £1,500, \$1,500 or €1,500 (as appropriate) must be deposited into any one of the opened Accounts within 6 weeks of Account opening. Sterling Account only - £7.50 per month US Dollar Account only - \$7.50 per month Euro Account only - €7.50 per month Sterling <b>and</b> US Dollar Accounts - £7.50 per month Sterling <b>and</b> Euro Accounts - £7.50 per month US Dollar <b>and</b> Euro Accounts - \$7.50 per month <b>All three</b> Accounts - £7.50 per month
International and International Premier Account	No account operation charges. Our tariff for some standard services is shown below. Other charges are available on request. Planned Overdrafts (by prior arrangement) - up to £200 no interest charged (Sterling Account only)
Debit cards	On Sterling, US Dollar or Euro Accounts - no charge
ATM Limit	Sterling Debit Card £300 US Dollar Debit Card \$750 Executive Gold Debit Card £500 Euro Debit Card €750
Credit facilities Sterling Account - Planned Overdraft US Dollar and Euro Accounts	Facilities by arrangement No Planned Overdraft facilities normally available
Unplanned Overdrafts If we agree to your request we will charge Please note the charges opposite relate to Sterling International Accounts only. Customers with a Euro International Account or US Dollar International Account will be charged an Unplanned Overdraft fee. Please contact us for further information on Unplanned Overdraft charges for these accounts.	Monthly fee - £15 maximum of one monthly fee charged in a monthly billing period. Daily fee - when your Unplanned Overdraft balance is: less than £25 - £6 a day £25 - £100 - £15 a day more than £100 - £20 a day A maximum of ten daily fees will be charged in a monthly billing period.
Monthly Planned and Unplanned Overdraft debit interest rate Sterling Account (note 3)	1.23% (EAR 15.8%)
Supplying copies of previous bank statements*****	£5 per sheet (maximum £10)
Courier fee charges for debit cards	£15 for the first card, £30 at renewal
Currency conversion fee*	Sterling Debit Card 2.99%    US Dollar Debit Card 2%    Euro Debit Card 3%
Charge for cash withdrawals	1.5% min £2    1.5%    1.5% maximum £4.50

## Tariff for services - sending funds\*\*

Standard International Money mover (Non-priority payments; n/a for euro)	25p per £100, minimum £13, maximum £40
Express International Money mover (Payments requiring priority treatment)	
Payments in Euro	25p per £100, minimum £16, maximum £40
Payments in any other currency	25p per £100, minimum £19, maximum £46
International drafts payable abroad	£15 (plus registration fee if posted)
Electronic Funds Transfer ("CHAPS" Payment; min £1,000) within the British Isles	£20
+ option: confirmation to recipient	£5
Recalling a payment (Note: We cannot guarantee the cancellation as funds may already have been paid to the beneficiary)	£20****
Cash withdrawals and deposits into the US Dollar Account on the sterling equivalent of each currency and/or Euro Account***	2% on the sterling equivalent of each currency minimum £3 per currency and £10 administration fee

## Tariff for services - receiving funds

### Cheque Collections

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

### Cheque negotiation\*\*\*\*\*

#### Negotiation to Sterling Account

Up to £100	£5 (plus registration fee if posted)
£100 and above	25p per £100, minimum £8 per currency, maximum £80 per currency
For cheques in a foreign currency drawn on a different country (not UK) e.g. US dollars drawn on France	As above, but minimum £10 per cheque

#### Negotiation to Currency Account

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

Up to £100	£2
£100 and above	£7, £10 for telephone advice

These are examples of some of our services. For a complete list of our charges, please refer to our leaflet "Your Guide to our Rates and Charges" (OB521). Most of the above charges are identical to those made for services by mainland branches.

#### 1. From a UK bank account

a) Transfers in sterling can be made by the CHAPS system. Please instruct the bank to pay to:

Lloyds TSB Offshore Limited  
Jersey Offshore Centre  
PO Box 770  
St Helier, Jersey  
**Sort Code: 30-16-42**

Lloyds TSB Offshore Limited  
Isle of Man Offshore Centre  
PO Box 12  
Douglas, Isle of Man  
**Sort Code: 30-16-41**

Lloyds TSB Bank (Gibraltar) Limited  
PO Box 1252  
323 Main Street  
Gibraltar  
**Sort Code: 30-01-75**

quoting your name(s) and the account number.

b) Sterling transfers and standing orders can also be made by Bank Giro Credit or through the BACS system.

#### 2. From a bank account elsewhere in the world

Transfers in sterling or foreign currency can be made by the SWIFT system to Lloyds TSB SWIFT address LOYDGB2L. The overseas bank should be instructed to pay to your account with the relevant Offshore Centre or Gibraltar branch quoting the branch address, relevant BIC and IBAN for the intended account (obtainable from your account statement or the initial welcome letter confirming the opening of your account).

In addition any payment to or from Banks within EU/EEA and Switzerland must contain a valid BIC and IBAN number for the beneficiary.

**3. Where the quoted beneficiary account number is maintained in a currency which differs to that of the funds received then the bank will convert, at the prevailing market rate, to the currency in which the stated account is maintained.**

Note 1: Gross Rate. This is annual rate of interest paid without deduction of tax.

Note 2: 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 can compare more easily what return you can expect from your savings over time.

Note 3: For the International (Sterling) Account the EAR quoted does not take into account the subscription 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.



Lloyds TSB

Issued by Lloyds TSB Offshore Limited and Lloyds TSB Bank (Gibraltar) Limited

This insert forms an integral part of the International Account brochure (OB537 or OB537EU) and International Premier Account brochure (OB537P or OB537PEU) and should be read in conjunction with it.

Interest rates may be varied at any time and will come into force immediately. All rates quoted are correct at time of going to press.

Copies of our terms and conditions and the latest report and accounts are available upon request from the below registered office.

Lloyds TSB Offshore Limited, Registered Office: PO Box 160, 25 New Street, St. Helier, Jersey JE4 8RG, Registered in Jersey, number 4029. Regulated by the Jersey Financial Services Commission. We abide by the Jersey Code of Practice for Consumer Lending.

The Isle of Man branch of Lloyds TSB Offshore Limited is licensed by the Isle of Man Financial Supervision Commission to take deposits and carry on investment business and is registered with the Insurance and Pensions Authority in respect of General Business.

The Guernsey branch of Lloyds TSB Offshore Limited is licensed to conduct banking, investment and insurance business by the Guernsey Financial Services Commission under the Banking Supervision (Bailiwick of Guernsey) Law 1994, the Protection of Investors (Bailiwick of Guernsey) Law 1987 and the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law 2002. PO Box 53, 1 Smith Street, St Peter Port, Guernsey, GY1 4BD.

Lloyds TSB Bank (Gibraltar) Limited Registered office: 323 Main Street, Gibraltar. Registered in Gibraltar, no 99982. Regulated and authorised by the Gibraltar Financial Services Commission for the conduct of banking, investment and insurance mediation business.

Lloyds TSB Offshore Holdings Limited has registered the business name of Lloyds TSB International in Jersey and has licensed it to Lloyds TSB Offshore Limited. Lloyds TSB Bank (Gibraltar) Limited has registered the business name of Lloyds TSB International in Gibraltar.

Lloyds TSB Offshore Limited is a Jersey registered company that is a wholly owned subsidiary of Lloyds TSB Bank plc. Lloyds TSB Bank plc is incorporated in the United Kingdom, regulated by the UK Financial Services Authority and is part of the Lloyds Banking Group. Lloyds TSB Offshore Limited places funds with Lloyds TSB Bank plc. Prospective depositors should satisfy themselves as to the financial standing of Lloyds TSB Offshore Limited and its parent based upon publicly available information. An abridged version of Lloyds TSB Offshore Limited's latest annual financial statements is available on our website at [www.lloydstsb-offshore.com](http://www.lloydstsb-offshore.com)

When you transfer money abroad, there may be an 'agency charge' by the foreign bank that acts as the intermediary. This charge will be incurred by you. We are unable to advise how much this charge will be as it varies between banks in different countries.

\* The conversion fee is only applicable when the transaction is in a different currency to that of the card. For example, the fee does not apply when using a US Dollar Debit Card to draw US dollars in cash, or to purchase goods and services in the United States, but does apply when used in the UK.

\*\* Plus charges levied by the correspondent bank abroad.

\*\*\* These accounts are not designed to be used for receipt of notes or coins. Please contact your International Banking Team if you need this service.

\*\*\*\* There may also be adverse exchange rate movement.

\*\*\*\*\* The correspondent bank may also levy a charge based on the value of the cheque.

\*\*\*\*\* An administration charge may be made for excessive requests.

OB537B (June 2009)