



<Title Name Surname>

<Address 1>

<Address 2>

<Address 3>

<Postcode>

<Date>

We're working hard to make things easy.

Dear <Title Surname>

It's really important to us that you're always informed about your bank accounts, so I'm pleased to let you know about some changes that we're making.

From 1 November 2009 we'll be making changes to your account to make things easier and clearer for you. These are in line with some new regulatory requirements.

You'll find some important information on these changes and regulations on the back of this letter.

I've also enclosed an updated version of your account terms and conditions and a copy of our charges leaflet. So you'll have all the information you need in one place.

What else is changing?

We're also making some additional changes to our WWS savings and current accounts.

If you have a WWS 90 Day Account you may be pleased to know that your account will be changing to an instant access account – making it easier for you to access your money.

Some of the added value benefits on our WWS Executive Platinum and Executive Gold Accounts will also be changing.

A full summary of these changes is detailed on the back of this letter.

Do I need to do anything?

You'll need to read through your new account documents included with this letter. You should read these together with our PhoneBank, Internet Banking and card conditions that will be in force from 1 November 2009 (these will be available from 1 October 2009 online at www.lloydstsb-offshore.com/wws or by calling us.) As I have mentioned, the changes are aimed at making things easier and clearer for you. If you are happy with the changes, you will not need to do anything else and the new conditions will take effect from 1 November 2009.

The changes we are making won't apply to any accounts that you close before 30 October 2009.

If you have any questions about these changes please be sure to get in touch with us.

We're here to help.

If you would like to talk to us about any of this, you can call us on 08457 301 996 or +44 (0) 20 7839 2099 outside the UK. Our advisors are on hand to help you 9am to 5pm (UK time) Monday to Friday and Wednesday 10am to 5pm (UK time).

Alternatively you can visit www.lloydstsb-offshore.com/wws

Yours sincerely

Neil Freeman
Regional Manager, UK

Important Information

There is a new law called the Payment Services Regulations.

This is part of a drive to ensure it's clearer and more straightforward to make and receive payments throughout the UK and Europe. The regulations also help to make sure that you're fully informed about your account. This new law takes effect on 1 November 2009.

The Banking Code is being replaced with the Banking Conduct of Business Sourcebook (BCOBS) on 1 November 2009.

The Banking Code will be replaced by a new set of regulations and industry guidance that will govern the way we do business with you. As far as possible we have taken account of these new regulations in the changes we're making, but the full details haven't been finalised yet. We'll follow the Financial Services Authority's BCOBS, and the industry guidance that is being prepared for banks and building societies.

Are accounts with other banks affected?

Yes, the new rules about payment services apply to every bank in the European Economic Area (EEA), which covers the UK and the European Union, as well as Iceland, Liechtenstein and Norway. BCOBS will also apply to banks in the UK. If you have accounts with other banks, they'll tell you how they're affected.

What it means for you.

The regulations will bring a number of benefits for you including how and when we give you information, giving us instructions and what happens when mistakes are made. The details are explained in the enclosed 'Payment Services Regulations' flyer.

There is no need for you to do anything as a result of these changes.

If you have a WWS 90 Day Account.

From 9am (UK time) on 2 November 2009 we'll be removing the 90 day notice period for making withdrawals on this account, so you'll have instant access to your money. For this reason we've changed the account's name to WWS Instant Access Account. The minimum account balance will also be reduced from £10,000 to £1.

Your account benefits.

You can find out more about your account benefits by calling 08457 301 996 or +44 (0) 20 7839 2099 outside the UK. Remember, when you use these benefits, you'll need to quote your account number and sort code.

If you're a WWS Executive Platinum or WWS Executive Gold customer some of your benefits are being withdrawn as the providers are no longer offering the services. The Home Shopping Service is no longer available and from the 1 November Car Select will be withdrawn.

From 25 October 2009, AA Accident Management which is available to WWS Executive Platinum Account customers and currently underwritten by Automobile Association Underwriting Services will be underwritten by Acromas Insurance Company Limited.

None of your other benefits will be affected and you'll still receive the same quality of service.