
BRINGING BANKING TO YOU

Latest revision of this document: <https://library.prospect.org.uk/id/2018/00111>
This revision: <https://library.prospect.org.uk/id/2018/00111/2018-01-17>



LLOYDS BANK

Rates for employees of your company

To be eligible for these terms, your salary must be paid into your Lloyds Bank account and you must continue in your existing employment.

Island Premier Banking Service

We offer our Island Premier package at the discounted rate of £10 per month (normally £15 per month). This fee is waived if a balance of £5,000 or more is maintained in your current account.

Eligibility

- Annual individual income of £60,000 or joint income of £80,000
- Or savings or investments in excess of £100,000.

Moving your account to us from another Bank or Building society is easy – because we'll do all the work. This includes transferring your direct debits, standing orders and salary.

Benefits of the Island Premier Banking Service include:

- Dedicated Island Premier Manager
- Worldwide Travel Insurance for you and your family (including cover for certain winter sports). Terms and conditions apply and are available upon request in branch*
- 20% Discount on AA European Breakdown Cover*

- Waiver of arrangement fee for mortgages, plus £250 towards legal/valuation costs. Your home may be repossessed if you do not keep up repayments on your mortgage
- Card Loss Assistance*
- Exclusive use of in-branch Premier Lounges
- In addition, there are various benefits which are specifically tailored to your Island. Please ask for our Premier Benefits brochure.

Island Gold Account

We offer our Island Gold Account at the discounted rate of just £4.50 per month (normally £9 per month).

Eligibility

- There is no income criteria for this account – all we ask is that a mandated salary is paid in each month.

Benefits of the Island Gold Account include:

- Worldwide Travel Insurance for you and your family (including cover for certain winter sports). Terms and conditions apply and are available upon request in branch*
- 20% Discount on AA European Breakdown Cover*
- Reduced mortgage arrangement fee. Your home may be repossessed if you do not keep up repayments on your mortgage.
- Card Loss Assistance*.

In addition to the discounted Island Gold package, we offer employees other benefits:

Island Cheque Account

If you are ordinarily resident in the Channel Islands or Isle of Man and feel that none of these accounts are for you, we can offer you our Island Cheque Account.

Travel insurance

We only offer products from a single company, underwritten by AXA Insurance UK plc.

We do not provide advice on travel insurance and we will not make comparisons with other similar products including those which you may currently hold. You will need to make your own choice about how to proceed.

FIND OUT MORE

Find out more about our Island Premier, Gold or Cheque Accounts. Contact one of our team below:

Jersey and Guernsey

Jason Lewis, Business Development Manager on **01534 845 288** or mobile **07797 734341** or email jason.lewis@lloydsbankinternational.com

Isle of Man

Lucy Felton, Business Development Manager on **01624 644 037** or email lucy.felton@lloydsbankinternational.com

Messages sent by email may not be secure and may be intercepted by third parties. Please do not use email to send us communications which contain confidential information as we require these communications to be in writing. If you disregard this warning, you agree that you do so at your own risk and that you will not hold the Bank responsible for any loss that you suffer as a result.

*Any additional benefits and services provided by third parties will be under separate agreements between you and the relevant third party; we make no representation in relation to, and accept no responsibility for, the provision of these additional benefits and services.

Loans, Overdrafts, Lending and the issue of a debit card is at the bank's discretion. How much we lend, the rate available to you and the issue of a mortgage is subject to our assessment of your circumstances. You must be 18 or over and resident in the Channel Islands or Isle of Man to apply. Security may be required.

Get in touch



Go to islands.lloydsbank.com



Visit your local branch



Call us

Jersey 03457 309461

Guernsey 03457 309373

Isle of Man 03457 301280

Lines open 24 hours a day, seven days a week

Calls 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.

Important information

The Bank reserves the right at any time to refuse any of the facilities featured either generally or in relation to any particular applicant. How much we lend (if any) depends on our assessment of your financial position. Overdrafts are payable on demand.

The bank conducts its business in accordance with local legal and regulatory requirements, including anti-money laundering requirements which require the Bank to disclose information that would otherwise be confidential in circumstances where the Bank suspects its customer is benefiting or engaging in criminal activity including tax fraud.

The Bank may, before opening an account, wish to take up references or otherwise satisfy itself as to the identity and suitability of an applicant. The Bank may also at any time refuse to open or continue an account or refuse any deposit.

Issued by Lloyds Bank International Limited trading as Lloyds Bank. Lloyds Bank International Limited is incorporated in Jersey No. 4029 and is regulated by the Jersey Financial Services Commission to carry on deposit-taking business under the Banking Business (Jersey) Law 1991 and investment and general insurance mediation business under the Financial Services (Jersey) Law 1998. Lloyds Bank International Limited subscribes to the Jersey Code of Practice for Consumer Lending and has also notified the Jersey Financial Services Commission that it carries on money service business.

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

Lloyds Bank International Limited 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 or on request.

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.

The Isle of Man branch of Lloyds Bank International Limited of 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 investment business and is also registered as an insurance intermediary in respect of general business.

Lloyds Bank International Limited is a participant in the Isle of Man Depositors' Compensation Scheme as set out in the Depositors' Compensation Scheme Regulations 2010.

The Guernsey branch of Lloyds Bank International Limited, principal place of business PO Box 136, Sarnia House, Le Truchot, St Peter Port, Guernsey, GY1 4EN, licensed by the Guernsey Financial Services Commission to take deposits and to carry on controlled investment business and insurance intermediary business under the Banking Supervision (Bailiwick of Guernsey) Law 1994, the Protection of Investors (Bailiwick of Guernsey) Law 1987 (as amended) 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 International Limited 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 or on request from Telephone: +44 (0) 1481 706359 or Post: P.O. Box 53, 1 Smith Street, St Peter Port, GY1 4BD.

Lloyds Bank International Limited is a Jersey registered company that is a wholly owned subsidiary of Lloyds Bank plc. Lloyds Bank plc is, incorporated in the United Kingdom, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under no 119278, and is part of the Lloyds Banking Group. Lloyds Bank International Limited places funds with Lloyds Bank plc and thus its financial standing is linked to that of the group. Depositors may wish to form their own view on the financial standing of Lloyds Bank International Limited and its parent based upon publicly available information. Lloyds Bank International Limited's latest annual financial statements are available on our website lloydsbank.com/international

This Card Loss Assistance service is provided by Citymain Administrators Ltd. (part of the SPB UK & Ireland Group Companies), registered in England and Wales, Company No: 03979666. Registered office: Enterprise House, Isambard Brunel Road, Portsmouth, PO1 2RX.



LLOYDS BANK

OB1145 (11/16)