

THE PREMIER INTERNATIONAL ACCOUNT

EASY EVERYDAY
BANKING DESIGNED
FOR LIFE OVERSEAS.

Fox International and Lloyds TSB International have teamed up to introduce the Premier International Account for customers all around the World. With a range of benefits and access to a worldwide network of financial professionals, the Premier International Account is designed for truly global reach.

THE PREMIER INTERNATIONAL ACCOUNT:

- ✓ is available in Sterling, US Dollars and Euro each with a Visa debit card so you save on foreign transactions
- ✓ is easily accessible via 24/7 banking using our telephone and internet services
- ✓ is designed for everyday banking and for personal funds, such as salary, bonus, sale of assets
- ✓ Worldwide travel insurance for you and your family, plus a Concierge service† to help plan your travel (Terms and conditions apply)
- ✓ Transfer your money easily between your different currency accounts for free

First 3 months FEE FREE thereafter all these benefits and more are yours for no monthly fee when you keep £2,500, €2,500 or US\$3,500 or more in your fee-paying account (A monthly fee of £20/US\$30/€20 applies if balances are not maintained).

EASE AND CONVENIENCE.

In addition, the Premier International Account can be set up pre-departure, giving you the peace of mind that your money will travel with you - wherever you go.

To apply, please complete the PDF application form and post back to Sunita Jalaf, Lloyds TSB International, 2nd Floor, 8-10 Waterloo Place, London, UK, SW1Y 4BE.

YOUR APPLICATION FOR INTERNATIONAL CURRENT ACCOUNTS AND SAVINGS.

Complete application form by typing into the fields.

Thereafter print all pages and **sign section 7 and 8.**

Also required:

1. **Proof of ID** - Certified copy of valid PASSPORT
2. **Proof of residential address** - Certified copy of Bank Statement or Utility Bill (Electricity, Gas, Water, Council Tax bill etc - no more than 2 months old). This must show your Name and Street Address.
3. **Proof of employment** - Letter or Contract from Employer if applicable

Passport can be certified by any one of the following people:

- An Embassy, Consulate or High Commission of the country of issue of the documentary evidence of identity
- Lawyer, Notary Public or Actuary who is a member of a recognised professional body
- Accountant or Tax Adviser who is a member of a recognised professional body
- Serving Police or Customs Officer
- Member of Judiciary
- Bank official

Instructions for the certifier of your passport photocopy and other documents are as follows:

1. **Insert:** *'I have met this individual and confirm this photo is a true likeness of them. I certify this is a complete and accurate copy of the original.'*
2. **Sign** and date the certification.
3. Print their name clearly in CAPITALS.
4. State their position or capacity, e.g. lawyer.
5. Clearly impress their company/institutional stamp on the photocopy. The full address and telephone number contact details must be provided.



International current accounts and savings

Ref.

This form should be used to apply for the following accounts provided by Lloyds TSB International: Premier International Account, International Bonus Saver Account, International Incentive Saver and Fixed Term Deposit. This form should be used only by personal customers. If the account is to be in the names of 3 or more people, please ask us for an additional application form and a joint account authority.

1 Eligibility

In order to be eligible for a product with Lloyds TSB International, please confirm you meet one of the following criteria:

- I am/We are (an) existing customer(s) of Lloyds TSB International or Lloyds Banking Group (Lloyds TSB, Halifax or Bank of Scotland)
- I/We have been referred through Lloyds Banking Group
- My/Our gross annual income is at least £50,000 (or currency equivalent)
- I/We will deposit/invest at least £25,000 (or currency equivalent) with Lloyds TSB International within three months of account opening.

2 Your personal details

Please write clearly in the white spaces with capital letters or tick the boxes.

Only complete the details for the second customer if they are different from the first customer.

Please ensure all sections are completed using black ink.

To enable us to process your application without any delays please complete all information.

The bank will rely on your confirmation of country of residence.

If you are self-employed, please provide your business name and describe the nature of your business.

First customer

Your title Mr Mrs Miss Ms Other title

Your last name

Your first names

Have you used, or do you currently use any other name (e.g. maiden name/any other name used)

Your date of birth

Your nationality (Both if dual nationality)

Your place of birth

Your country of residence

Country moving to (if applicable)

Are you Male Female

Marital status

How many children do you have under 18 years old?

Employment status

Full time Part time Self-employed

Retired Other

Occupation (if retired, please state former occupation)

Employer's name and address

Employer's business

Are you an existing Lloyds TSB UK customer? Yes No

If yes, please state your sort code and account number:

Sort code Account number

Second customer

Your title Mr Mrs Miss Ms Other title

Your last name

Your first names

Have you used, or do you currently use any other name (e.g. maiden name/any other name used)

Your date of birth

Your nationality (Both if dual nationality)

Your place of birth

Your country of residence

Country moving to (if applicable)

Are you Male Female

Marital status

How many children do you have under 18 years old?

Employment status

Full time Part time Self-employed

Retired Other

Occupation (if retired, please state former occupation)

Employer's name and address

Employer's business

Are you an existing Lloyds TSB UK customer? Yes No

If yes, please state your sort code and account number:

Sort code Account number

Secondary Account:

Are you an existing Lloyds TSB
International customer?

Yes No

If yes, please state your sort code and account number:

Sort code

Account number

Secondary Account:

Are you an existing Lloyds TSB
International customer?

Yes No

If yes, please state your sort code and account number:

Sort code

Account number

2.1

Your contact details

Please include country and area dialling codes (where applicable)

Home

Work

Mobile

E-mail

Please include country and area dialling codes (where applicable)

Home

Work

Mobile

E-mail

2.2

Your residential details

Your home address

(PO Box numbers cannot be accepted for a home address.
A full address must be provided, i.e. house name, street name, etc.)

Postcode

Years Months

How long have you
lived at this address?

Your previous home address

(if less than three years at current home address)

Postcode

Years Months

How long have you
lived at this address?

What is your current residential status?

Owner - no mortgage Owner - with mortgage Local authority tenant

Private tenant Living with parents Other (please specify)

Your correspondence address (if different from your home)

Postcode

Your home address

(PO Box numbers cannot be accepted for a home address.
A full address must be provided, i.e. house name, street name, etc.)

Postcode

Years Months

How long have you
lived at this address?

Your previous home address

(if less than three years at current home address)

Postcode

Years Months

How long have you
lived at this address?

What is your current residential status?

Owner - no mortgage Owner - with mortgage Local authority tenant

Private tenant Living with parents Other (please specify)

Your correspondence address (if different from your home)

Postcode

If you have been at
your current address
less than three years
we require details of
your previous address.

3.1

Premier International Account

The Premier International Account is available in 3 currencies. Please indicate which currency account(s) you are applying for:

Sterling Euro US Dollar

3.1

Premier International Account continued...

Please tick this box if you are depositing over £100,000 (or currency equivalent) with Lloyds TSB International

Please tick the currency box/es of the current account/s required and whether you require a LTSB debit card

Sterling Premier International Account **with debit card** **with cheque book** Without counterfoils With counterfoils

Euro Premier International Account **with debit card**

US dollar Premier International Account **with debit card**

If you have indicated you require a debit card, which of the account parties would you like to have a card?

First applicant Second applicant Both

Secure information

First customer

Your mother's maiden name

Second customer

Your mother's maiden name

For both applicants

Memorable name (minimum of four letters)

Important - your debit card cannot be processed without this information.

This will be used for identification purposes when telephoning to confirm receipt of your debit card and for validating a debit card transaction. For joint applicants the memorable name will apply for both parties. It is NOT a code word for the purpose of authorising transfers of funds.

Delivery details

If you wish your card and PIN to be delivered to an address other than your residential/correspondence address, please provide these details below.

Postcode

If our experience of the country in which you live is that the likelihood of cards being intercepted in the post is too high, we can only send your card(s) to that country by courier. A charge will be made for this service.

FOR BANK USE ONLY

Authorised by (name)

Authorising signature

Date

Premier International Account fee

If you have applied for more than one Premier International Account only one monthly fee will be charged. Please indicate which currency account you would like the fee to be debited from:

Sterling Dollar Euro

The current monthly fees chargeable for the Premier International Account can be found on the enclosed Rates & Money Transfers sheet.

3.2

International Bonus Saver Account

Sterling Bonus Saver

Minimum opening balance £5,000

Euro Bonus Saver

Minimum opening balance €5,000

US Dollar Bonus Saver

Minimum opening balance US\$5,000

The IBSA terms provide that the maximum deposit is £2,000,000 or €2,000,000 or US\$2,000,000.

3.3

International Incentive Saver

Sterling Incentive Saver

Minimum opening balance £10,000

The Incentive Saver terms provide that the maximum deposit is £2,000,000. Only one account per customer in sole or joint names.

3.4

Fixed Term Deposit Account

Please open a:	Please specify currency	Please specify amount
Fixed Term Deposit <input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Six Months Fixed <input type="checkbox"/>	<input type="checkbox"/>	
One Year Fixed <input type="checkbox"/>	<input type="checkbox"/>	
Two Years Fixed (annual interest) <input type="checkbox"/>	<input type="checkbox"/>	
Three Years Fixed (annual interest) <input type="checkbox"/>	<input type="checkbox"/>	
Other term <input type="checkbox"/>	Please specify the term <input type="text"/>	

Please note:
The minimum deposit for a Fixed Term Deposit is £10,000 and maximum of £5,000,000 (or approximate currency equivalent). A Call Account must be opened in the same name for each currency in which a Fixed Term Deposit is held. If you do not already hold one, we will open one for you automatically.

Call Account
If you already have a Call Account in the currency of your Fixed Term Deposit we will use that account and advise you accordingly. If you wish to specify an existing Call Account, please do so in the space below.

Nos: /

Your maturity options
On maturity of my Fixed Term Deposit, please:

Roll over principal and interest for the same term
or
Roll over principal and repay interest to my account detailed to the right

Please note: If you wish to give us alternative instructions to the above, we require for sterling, instructions in writing or by telephone by 4pm UK time the working day before the maturity date. For all other currencies, your instructions must be received by 4pm UK time three working days before maturity. If no instruction has been received, your principal deposit will be automatically rolled over for the same term at the rate of interest prevailing at the time.

I wish my interest payments and/or maturity proceeds to be paid to the following account:

Name of bank

Name of branch and location (full address if not Lloyds TSB)

Postcode

Account type (e.g. current)

Sort code **Account number**

Wherever possible, this must be a Lloyds TSB account. If you are not a customer at present, please provide the full name and address of the bank to which you may require the maturity proceeds and/or interest to be paid.

3.5

Your initial deposit method

Please note: that if a cheque requires conversion to another currency, a charge may be incurred in accordance with our standard tariff.

If you ask us to transfer funds to a US dollar or euro account, we cannot guarantee to make the transfer on the day of opening. The Bank cannot accept any responsibility for exchange rate differences.

Note: Currency cheques require endorsing on the reverse. Further details on how to do this can be found on the enclosed 'What you'll need to send us' leaflet.

Please tick one of the following initial deposit methods:

I enclose a cheque/bankers draft made payable to the account holder (i.e yourself)

Please transfer (from Lloyds TSB accounts only)

Please indicate which account you would like the cheque/bankers draft paid into in the boxes opposite.

Sort code **Account number**

Please indicate which account(s) and amount(s) you would like the transfer(s) paid into by using the boxes opposite.

Please tick if you will be arranging to transfer your initial deposit once the account is open and you have received your account details.

How much will you deposit in each account:

Premier International Account Amount

£

\$

€

Bonus Saver Account Amount

£

\$

€

Incentive Saver

£

Fixed Term Deposit Amount (and currency)

Please provide your reason for opening the account(s) and the intended use

What is the estimated amount that will be paid into the account(s) each year?

Please provide details of the activity(ies) that have generated the initial deposit and are likely to generate future deposits e.g. transfer from existing bank account, salary, bonus, sale of investments, sale of property

Please provide details of the Bank/Company and country(ies) which the initial deposit will come from

Please explain how you have accumulated your total wealth e.g. earnings during your lifetime, inheriting family wealth, managing your own business (Further documentary evidence may be required) - Please see the 'What you'll need to send us' leaflet enclosed.

Currency of net monthly income £ \$ €

First customer's income amount

Second customer's income amount

Other income
(Please state source)

Total each month

Gross annual guaranteed income £ \$ €

First customer's income

Second customer's income

Other income
(Please state source)

Annual total

FOR BANK USE ONLY

Branch stamp

This section is to be completed by staff at the introducing branch.

Please ensure all sections are fully completed for smooth account opening.

Branch name

Sort code

First line of branch address

Staff contact name

Staff file number

Contact telephone number including area dialling code

For International Intermediary Service use only

Introducer name

IIS reference number

Lloyds TSB, Halifax or Bank of Scotland Branch Third party/Company recommendation *Internet Advertisement/Comment in a publication *Recommendation from existing customer

*If you ticked either of the above boxes, please elaborate:

Company recommendation

Who you are opening your account with

For residents of the European Economic Area (EEA) excluding the UK and Cyprus, accounts will be opened with Lloyds TSB Bank (Gibraltar) Limited.

For non-EEA residents, and for residents of the UK and Cyprus, euro and US dollar accounts will be opened with Lloyds TSB Offshore Limited in the Isle of Man.

All Premier International Sterling accounts will be opened with Lloyds TSB Offshore Limited in the Isle of Man.

Important EU Tax Information

I agree to promptly and fully inform the Bank of all changes in my residence for tax purposes and to supply the Bank with such supporting evidence as may be necessary or reasonably requested so as to allow the Bank to meet its legal, regulatory or other obligations. I acknowledge that I will be liable for any failure to keep the Bank properly informed of a change in my residence, and for any loss I cause the Bank as a result.

Please note that the Bank does not provide legal or tax advice. You should obtain your own independent legal or tax advice where necessary or appropriate.

1) For accounts opened with Lloyds TSB Bank (Gibraltar) Limited

If you are resident in the EU for tax purposes, we are required to disclose to the competent authority in Gibraltar details of (among other things) your identity, residence and the amount of credit interest paid on all accounts you hold with us in Gibraltar, for onward reporting to your home (EU) tax or competent authority. By signing this declaration you consent to the disclosure by the Bank of such details.

2) For accounts opened with Lloyds TSB Offshore Limited

If you are resident in the EU for tax purposes, we may deduct retention tax from credit interest that we pay you on this account. Alternatively, you can tick the box(es) below to allow us to disclose details of (among other things) your identity, residence and the amount of your credit interest to the local tax or competent authority in the Channel Islands and/or the Isle of Man, which will forward the information to your home (EU) tax or competent authority.

 First customer Second customer

For more information about retention tax, please refer to www.lloydstsb-offshore.com/eustd.

3) For new and existing customers of Lloyds TSB Offshore Limited who open or already hold an account with Lloyds TSB Bank (Gibraltar) Limited

If you are resident in the EU for tax purposes and hold any bank accounts in the Channel Islands and/or the Isle of Man with Lloyds TSB Offshore Limited, by signing this declaration you consent to:

- Lloyds TSB Offshore Limited ceasing to deduct retention tax from credit interest paid on your existing accounts; and
- Lloyds TSB Offshore Limited and Lloyds TSB Bank (Gibraltar) Limited each disclosing to their respective local tax or competent authority details of (among other things) your identity, residence and the amount of credit interest paid on all bank accounts you hold with them, for onward reporting to your home (EU) tax or competent authority.

For further information, please refer to www.lloydstsb-offshore.com/eustd

Branch sort code

Date completed

Account number(s)

**For bank use only -
either to sign**

Please provide your name and signature in the boxes below.

First customer's name

Second customer's name

First customer's signature

Second customer's signature

IMPORTANT INFORMATION - PLEASE READ CAREFULLY

Please ensure all sections are fully completed using black ink.

Please do not mark or write on the front of the specimen signature slip except in the designated boxes.

General statement (all accounts)

- 1 I/We confirm that I/we am/are not less than 18 years of age.
- 2 I/We apply for the account as detailed in the application form above, and confirm that I/we have read and agree to the relevant account terms and conditions as provided to me/us with this application.
- 3 I/We understand that Lloyds TSB ("the Bank") reserves the right to decline to accept my/our application without being required to state any reasons and that no correspondence will be entered into in these circumstances.
- 4 I/We confirm that the statements, information and documents given by me/us in connection with my/our application are true, accurate and complete and I/we authorise the Bank to make any enquiries which it may consider necessary or appropriate to confirm or verify the same or for credit assessment purposes generally.
- 5 If I/We have selected to use the foreign cheques/bills for collection/negotiation services, I/we confirm that I/we have read and agree to the collection/negotiation service terms and conditions as provided to me/us with this application.
- 6 Where applicable, I/we apply to become a registered user of Offshore PhoneBank and confirm that I/we have read and agree to the Offshore PhoneBank terms and conditions as provided to me/us with this application.
- 7 I/We have signed or initialled any alterations I/we have made to the application form above.
- 8 If I am/We are applying for an account to be held with Lloyds TSB Bank (Gibraltar) Limited, I/We acknowledge receipt of the Payment Services Schedule.

Joint customers only (all accounts, except those held in trust)

- 9 This authority is to remain in force for any sums deposited, both as separate deposits or as additions to an existing deposit, either now or at any time in the future, or (where applicable) for an extension of a maturing contract, or for any repayment, until receipt by the Bank of notice in writing to the contrary from any one of us.
- 10 We hereby authorise the Bank to accept instructions concerning any deposits in our joint names and interest arising thereon signed by any of us. We further request and authorise the Bank to accept remittances tendered to the Bank in the name of any one of us for the credit of any such joint account.
- 11 Any money now or hereafter standing to the credit of any account in our joint names shall be payable to, or to the order of, the survivor of us, or the executors or administrators of such survivor.

(Please note that if the account is to be held in trust, all trustees must give and/or sign instructions to the Bank).

Additional statement (Premier International Accounts only)

- 12 If I/We am/are applying for a Premier International Account to be held in:
 - (a) sterling, I/we hereby authorise the Bank to debit my/our monthly fee from that account on the 9th day of each month, to begin three months after the account is opened, until further notice; or
 - (b) US dollars or euro, I/we hereby authorise the Bank to debit my/our monthly fee from that account on the last day of the month.
- 13 If I/We am/are applying for a Premier International Account (whether held in sterling, US dollars or euro), I/we also apply for the debit card(s) relating to such account. I/We confirm that I/we have read and agree to the debit card terms and conditions as provided to me/us with this application.

Your personal data

"You/Your" means Lloyds TSB Offshore Limited or Lloyds TSB Bank (Gibraltar) Limited.

"Your Group" means the Lloyds Banking Group, which includes you and a number of other companies using brands including Lloyds TSB, Halifax and Bank of Scotland, and their associated companies. More information on the Lloyds Banking Group can be found at www.lloydsbankinggroup.com. For these purposes "associated companies" includes Lloyds Banking Group plc and any subsidiary, affiliate or other firm directly or indirectly controlled from time to time by either Lloyds Banking Group plc or you.

I agree that you may keep my personal details, given to you by me or other people during my relationship with you and other companies in Your Group, in a Lloyds TSB database and you may disclose and transfer to such companies in your group which may be kept in or outside the jurisdiction in which my account is held.

This includes:

- details I give you on application forms
- details I give you during financial reviews and interviews
- your analysis of my banking transactions, and
- what you know from operating my accounts,

Companies in Your Group may use and update this centrally held information to:

- provide me with services
- identify, and inform me of, products and services which might be suitable for me,
- assess lending and insurance risks
- recover debts
- prevent and detect fraud, and other crimes
- manage your and any member of Your Group's relationship with me, and
- update their own records about me.

You may also use my information for research and statistical analysis with the aim of improving your services.

First customer's signature (please sign in black ink)

Date

If I request it, on payment of a fee, you will provide me with a copy of the information you hold or, in the case of Gibraltar, a copy of the information you hold or a description of the information you hold, in line with the Data Protection legislation then in force in the jurisdiction in which my account is held.

The information you hold about me is confidential. You will only disclose it outside Your Group when:

- I give you my consent
- it is needed by your agents and others involved in running accounts and services for me
- I am to be provided with services by the third party
- you determine that it is necessary to disclose that information in order to assess lending and insurance risks
- you or others need to investigate or prevent crime (including but not limited to, in the case of customers with a current or past connection to the UK, investigations by H.M. Revenue & Customs)
- the law permits or requires it, even without my consent
- you determine that disclosure would be advantageous to the administration of my account and/or the services that you provide to me
- there is a duty to the public to reveal the information.

You, or any company within Your Group, may administer my account and provide other services (and transfer data to them for that purpose) from centres in countries outside the European Economic Area (including, but not restricted to, India and the USA) that do not always have the same standard of data protection laws as Jersey, Guernsey, the Isle of Man or Gibraltar. You may transfer Personal Data including, in the case of Gibraltar, any data which may be classified as sensitive data to any such company within Your Group including outside the European Economic Area. You will however have measures in place to ensure that my personal data is adequately protected and you will remain bound by your obligations under the Data Protection legislation in force in the jurisdiction in which my account is held even when my personal data is processed outside the European Economic Area.

For the avoidance of doubt sensitive data means any data about me which relates to racial or ethnic origin, religious or philosophical beliefs, trade union membership, health or sex life, the commission or alleged commission of any offence and details including outcome of proceedings in respect of such offence.

When assessing my application and managing my borrowing I understand and agree that automated decision making systems may be used. I agree that when making credit decisions you may make searches at credit reference agencies, including electoral register information. These searches will be recorded by the credit reference agencies.

I agree that if I am applying in joint names, this will create a financial link between us in the records at credit reference agencies meaning that my financial affairs and those of my joint applicant may be treated as affecting each other.

You may disclose how I have run my accounts to credit reference agencies. In the event that you make formal demand for repayment of my borrowing and I do not make full repayment or satisfactory proposals to you within 28 days, you may disclose this to the agencies, who will record the outstanding debt.

I agree that credit reference agencies may form a link in the records they hold about me, between any previous or subsequent names that I use.

I understand that if false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

You and other organisations may use credit reference agency and fraud prevention agency records about me and people financially linked to me, and others in my household, to help make decisions about me and them:

- for credit and credit related services, and to manage my accounts
- for checking details on proposals and claims for all types of insurance
- for fraud prevention, debtor tracing, debt recovery, and to check my identity to prevent money laundering, and
- for checking details of job applicants and employees.

You and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

If I ask, you will tell me which credit reference and fraud prevention agencies you have used so I can get a copy of my details from them.

I confirm that I have consent for this agreement from any joint applicant who is not present, and I will share with them the details of what I have agreed to on their behalf and, in the case of Gibraltar, they have also signed a copy of this agreement which will be produced within the next seven days.

I also confirm that where I provide information to you about other individuals, I have obtained their consent to the processing of that data in accordance with this policy.

You may monitor or record phone calls with me in case you need to check you have carried out my instructions correctly and to help improve your quality of service.

You, and other members of Your Group, may contact me about products and services available from Your Group, and from selected companies outside Your Group which you believe may interest me or benefit me financially, unless I have told you that I do not want to receive this information.

Tick here if you would prefer not to receive marketing information from us about products and services which we believe may interest you or benefit you financially. Please note that if you tick this box, we will be unable to notify you about any new products and services that may be of benefit to you

Second customer's signature (please sign in black ink)

Date

Would you please note that for joint accounts upon which one person can sign alone, we nevertheless need all signatories to the account to sign instructions for the closure or transfer of the account.

To help us open your account quickly, please confirm that you have completed the sections of the application form below and enclosed the documentation required. If all the relevant sections are not completed or essential documentation is not enclosed, this could delay the opening of your account.

- Sections 1-6**, ensure all questions completed
- Section 7**, ensure all parties to the account have signed in the specimen signature box (first/ second customer's signature boxes)
- Section 8**, ensure all parties to the account have signed the declaration form

As detailed in the 'What you'll need to send us' leaflet you need to ensure that:

- Any enclosed cheques are made payable to you (if a currency cheque ensure that it is endorsed on the back)
- All parties to the account have provided a certified copy of their passport
- All parties to the account have provided an original or certified copy of proof of address documentation dated within the last 3 months
- You have provided confirmation of source of funds and supporting documentation

If you have any questions whilst completing/before submitting your application form please contact us Monday - Friday, 9am - 5pm UK time (10am to 6pm Central European time):

Tel: +44 (0) 1624 638000 opt 1

E-mail: newaccs@lloydstsb-offshore.com

Where to send your documents

From outside the UK

Please use the enclosed envelope or post to:

Lloyds TSB Offshore Limited,
International New Business Team,
PO Box 12, Peveril Buildings,
Peveril Square, Douglas,
Isle of Man, IM99 1SS

From within the UK

Lloyds TSB Bank plc,
PO Box 349,
1 Waterloo Place,
London,
SW1Y 5NJ

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

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 Financial Supervision Commission and registered with the Insurance and Pensions Authority in respect of General Business. PO Box 8, Victory House, Prospect Hill, Douglas IM99 1AH.

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 Bank (Gibraltar) Limited is a participant in the Gibraltar Deposit Guarantee Scheme ("the Scheme") established under the Deposit Guarantee Scheme Act, 1997. Details of the Scheme are available on request.

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.