Basic information about the protection of your eligible deposits

<table>
<thead>
<tr>
<th>Eligible deposits in Lloyds Bank plc are protected by:</th>
<th>The Financial Services Compensation Scheme (&quot;FSCS&quot;)¹</th>
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</thead>
<tbody>
<tr>
<td>Limit of protection:</td>
<td>£85,000 per depositor per bank²</td>
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<td></td>
<td>The following trading names are part of your bank: Lloyds Bank, Mayfair Private Banking, Lloyds Bank Private Banking, Lloyds Bank 360, MBNA and Scottish Widows Bank. Some savings accounts under the Charities Aid Foundation brand name are also deposits with Lloyds Bank plc.</td>
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<tr>
<td>If you have more eligible deposits at the same bank:</td>
<td>All your eligible deposits at the same bank are “aggregated” and the total is subject to the limit of £85,000³</td>
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<td>If you have a joint account with other person(s):</td>
<td>The limit of £85,000 applies to each depositor separately³</td>
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<td>Reimbursement period in case of bank’s failure:</td>
<td>20 working days⁴</td>
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<tr>
<td>Currency of reimbursement:</td>
<td>Pound sterling (GBP, £)</td>
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<td>To contact Lloyds Bank plc for enquiries relating to your account:</td>
<td>You can visit one of our branches, call us, go online or write to us at the address below: 25 Gresham Street, London, EC2V 7HN</td>
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<tr>
<td>To contact the FSCS for further information on compensation:</td>
<td>Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: <a href="mailto:ICT@fscs.org.uk">ICT@fscs.org.uk</a></td>
</tr>
<tr>
<td>More information:</td>
<td><a href="http://www.fscs.org.uk">http://www.fscs.org.uk</a></td>
</tr>
</tbody>
</table>

Additional Information

¹ Scheme responsible for the protection of your eligible deposit
Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

² General limit of protection
If a covered deposit is unavailable because a bank is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers a maximum of £85,000 per bank. This means that all eligible deposits at the same bank are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.
This method will also be applied if a bank operates under different trading names. Lloyds Bank plc also trades under those trading names detailed above. This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.
In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

   a. Certain transactions relating to the depositor’s current or prospective only or main residence or dwelling;
   b. A death, or the depositor’s marriage or civil partnership, divorce, dismissal, receipt of paternal leave or invalidity;
   c. The payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under http://www.fscs.org.uk

continued overleaf...
A deposit is excluded from protection if:

1. The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank.

2. The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.

3. It is a deposit made by a depositor which is one of the following: credit institution, financial institution, investment firm, insurance undertaking, reinsurance undertaking, collective investment undertaking, pension or retirement fund, public authority, other than a small local authority.

4. It is a deposit of a credit union to which the credit union itself is entitled.

5. It is a deposit which can only be proven by a financial instrument (unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014).

6. It is a deposit of a collective investment scheme which qualifies as a small company.3

7. It is a deposit of an overseas financial services institution which qualifies as a small company.4

8. It is a deposit of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company - refer to the FSCS for further information on this category.

9. It is not held by an establishment of a bank, building society or credit union in the UK or, in the case of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

For further information about exclusions, refer to the FSCS website at www.fscs.org.uk

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1 Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded.


3 Under the Companies Act 1985 or Companies Act 2006.

4 See footnote 3.