Fixed Term Deposit
Product Information

Our Fixed Term Deposit is designed for earning interest on money deposited in the account for a fixed period.

Quick Facts

Product Type:	Deposit.
Account Type:	Fixed Term.
Interest Rate:	Fixed until the Maturity Date.
Interest Payment Frequency:	For Deposits up to one year in duration, interest is paid on the Maturity Date. For Deposits over one year in duration, interest is paid on each anniversary of the Deposit's Value Date and on the Maturity Date.†
Minimum Deposit Amount:	EUR 10m*.
Maximum Account Balance:	EUR 250m*.
Minimum Duration:	1 month†.
Maximum Duration:	5 years†.
Statement Frequency:	None.

† Unless otherwise agreed.
* Larger or smaller amounts (and in other currencies) may be available on request /at Our discretion.

Definitions

- **FTD** means Fixed Term Deposit.
- **Interest Rate** means the fixed rate of interest that will apply to your FTD.
- **Principal** means the amount of money paid into your FTD when it's opened.
- **Maturity Date** means the date that all monies due are paid into your Nominated Account.
- **Nominated Account** means a current account you've chosen to use for transfers from/to your FTD. It must be in the same business name as your FTD. This can be held with another bank, at Our discretion.
- **Lloyds Bank/ We/Us/Our** means Lloyds Bank GmbH.
- **Value Date** means the date that cleared funds are received from you. This must be a Working Day as agreed at account opening.
- **Working day** means any day (excluding Saturday and Sunday) on which the banks in Berlin and London are open for business.

Key Features

- This Account allows you to deposit money for a set time period of your choice up to five years. You won't be able to add or withdraw money from the Account during your chosen period.
- Available in Euro (EUR) only. Other currencies may be available on request.
- The Interest Rate is fixed.
- For deposits with a term of less than one year, the Principal and any interest are paid to your Nominated Account on the Maturity Date.
- For deposits with a term of more than one year, We'll pay interest on an annual basis. The Principal and any remaining interest will be paid to Your Nominated Account on the Maturity Date.

Benefits

- Tailored to suit your needs.
- You'll earn a fixed rate of interest.

Risks

- You can't cancel a FTD or make any withdrawals prior to the Maturity Date. This means that your financial position must allow you to be able to cover any cash flow needs you may have during the fixed term.

How to open your Account

- To open a FTD, you can contact your Lloyds Bank representative.
- You'll need to have a separate Nominated Account which must be in the same business name as your FTD.
- A Trade Identification will be provided for your new FTD.
- No more money can be added once your FTD is agreed.
- More than one FTD can be opened.
- A confirmation will be sent to you for each FTD that you open with Us. This will confirm the Interest Rate, Principal, Value Date, Maturity Date and the Interest amount due at maturity.
- No statements will be issued.
- The FTD starts from the agreed Value Date. You must have money available on this date. A delay in the receipt of money may result in a loss of interest on your FTD.
- On the Maturity Date, We'll transfer the Principal and any interest to your Nominated Account. This instruction can be changed prior to this date. Any instructions received on or after this date won't have any effect.
- Options of how to change instructions prior to Your Maturity Date, including alternative terms available, can be done by email to Your Lloyds Bank representative.

Important Information

- Your FTD is subject to Us receiving all necessary documentation and carrying out internal checks.
- We reserve the right to reject an application.
- We will provide you with Terms and Conditions that apply to your FTD and which you should read carefully.
- Interest on your FTD is paid gross with no tax deducted.
- You're responsible for making sure that payment is made to the relevant revenue authorities for any tax liability due in respect of your FTD. However, We reserve the right to withhold tax from any amount that We pay to you.
- We may occasionally be required to report details of any information We hold about your Account to regulatory or other authorities. We reserve the right to do so without any further notice to you.

Help and support

Need some extra help or support? If you'd like more information about the product or any other support, please email us at corporateservices@lloydsbank.de. We'll always do whatever We can to help.

OUR SERVICE PROMISE

If you experience a problem, we will always try to resolve it as quickly as possible. Please bring it to the attention of Us on corporateservices@lloydsbank.de .

COMPENSATION ARRANGEMENTS

Eligible deposits with Lloyds Bank GmbH are protected by the Compensation Scheme of German Banks GmbH (Entschädigungseinrichtung deutscher Banken GmbH (EdB)), Burgstrasse 28, 10178 Berlin, Germany.

Further information about the scheme (including the amounts covered and eligibility to claim) can be obtained from the EDB via its website https://edb-banken.de/ or by contacting the EDB on +49 30 59 00 11 96-0, email: info@edb-banken.de.

DISCLAIMER

This document has been prepared by Lloyds Bank GmbH ("Lloyds Bank") for information purposes only. This document describes the product and summarises the key risks and benefits associated with making a deposit of this nature. Any terms, including rates that may be contained herein are indicative only. The rates offered and the other financial terms of this deposit are only agreed when you make the deposit with us. If you receive information from us which is inconsistent with other information which you have received from us, you should refer this to us for clarification.

Lloyds Bank acts as your deposit taker under this deposit and solely in a principal capacity. Not all investments will fulfil your requirements. You should be aware that any investment which you enter into with us is, in the absence of any written agreement to the contrary, on the basis that you are able to make your own independent assessment and decision as to your requirements and whether that investment fulfils those requirements. Your decision will be based on your own knowledge and experience and any professional advice which you may have sought in relation to the financial, legal, regulatory, tax or accounting aspects of the proposed investment.

Lloyds Banking Group plc and its subsidiaries may participate in benchmarks in any one or more of the following capacities; as administrator, submitter or user. Benchmarks may be referenced by Lloyds Banking Group plc for internal purposes or used to reference products, services or transactions which we provide or carry out with you. More information about Lloyds Banking Group plc's participation in benchmarks is set out in the Benchmark Transparency Statement which is available on our website.

Lloyds Bank is a trading name of Lloyds Bank GmbH which is a subsidiary of Lloyds Banking Group plc. Lloyds Bank GmbH's registered office is at Karl-Liebknecht-Straße 5, 10178 Berlin, Germany and it is registered with the commercial register (Handelsregister) of the municipal court (Amtsgericht) of Charlottenburg (Berlin) under commercial register number (Handelsregisternummer (HRB)) 190317 B. Lloyds Bank GmbH is authorised by the German Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht, "BaFin") and the German central bank (Deutsche Bundesbank). Its BaFin-ID is 10149033.