

A close-up photograph of a woman's arms and hands holding a baby. The woman is wearing a light blue top with a lace-trimmed neckline and a colorful patterned skirt. The baby is wearing a light blue onesie. The background is a soft-focus outdoor scene with greenery.

*Private Banking*

---

## Private Banking services

Whatever your next step, it's good to get a new perspective. We can help you manage your financial future so you're free to enjoy whatever's important to you.

---



LLOYDS BANK

## WELCOME TO OUR PRIVATE BANKING SERVICES

---

You're carving your own unique path through life. But there are times when you need a second opinion or an outside view. At times like these, we're on hand to help you manage your financial future so you're free to enjoy whatever's important to you.

---

## CONTENTS

---

04

INTRODUCTION

05

PRIVATE BANKING SERVICES

Provided by Lloyds Bank plc.

13

IMPORTANT INFORMATION



---

## I NEED SOMEONE WHO CAN HELP ME LOOK AFTER MY FINANCIAL AFFAIRS

---

By developing a thorough understanding of you, your family and your life, we can provide a service that is tailored to your financial status and ambitions.

Our Personal Financial Advice Service is available to our customers if you have at least £100,000 in savings, investments and/or personal pensions or a sole annual income of at least £100,000.

You may also be eligible for our Private Banking accounts and/or a Private Banking relationship if you have £250,000 or more in savings/investments with Lloyds Bank or a mortgage of at least £750,000 with Lloyds Bank.

We will discuss products and services based upon your individual circumstances. Before any services or products are provided to you we will explain what advice we can give and what products and services this covers, any advice or product charges that apply and agree these with you. Our products have individual eligibility criteria and terms and conditions. Exclusions and limitations may apply.

---

## HOW WILL OUR RELATIONSHIP WORK FOR ME?

---



### **Step 1**

#### **First we'll find out about you**

To begin, we'll have an in-depth discussion about your current circumstances and your plans for the future. This enables us to set a clear direction for your wealth management strategy.

### **Step 2**

#### **Then we'll recommend how to move forward**

We'll work together to consider the different ways you could achieve your overall objectives. With the help of our experienced advisers, where appropriate, we'll guide you to what we believe to be the most appropriate way forward and map out a detailed financial plan.

### **Step 3**

#### **A strategy we can action together**

Once you're comfortable with your strategy, we'll aspire to help you turn it into reality. If your plan requires more specialist experience, we'll draw on the talents of financial experts from across and outside our business.

### **Step 4**

#### **Keeping your plans up to date**

In the future, you may find that there are new factors or significant changes that need to be taken into account. Whenever this happens, we're available to help you make the best possible adjustments.

---

## I NEED TO MANAGE MY WEALTH TODAY AND IN THE FUTURE

---

We feel our heritage makes us different to everyone else: traditional banking and wealth management are at the heart of what we do. This means our Private Banking services can offer the best of both worlds – help with your day-to-day banking as well as your overall wealth management.

We think you'll notice the difference in the level of personal service you receive. We will aim to help you make the right financial choices to match your individual needs using our experience and expertise, and provide access to specialist banking services, should you need it. You'll also have access to exclusive banking services and, as you would expect, telephone, online banking and mobile banking 24 hours a day, seven days a week.

Please note that although our lines are always open, not all telephone banking services are available 24 hours a day. Some payments may only be processed during normal banking hours.

Please see page 4 for the eligibility criteria of our banking services.

### **Specialist credit and lending solutions**

Sometimes a new opportunity or a change in your circumstances may mean that you need to raise additional funds. As our customer, you have access to our flexible lending solutions that have been designed to help suit your lending needs.

With the support of our dedicated specialist lending team, we can help you with a range of options – from overdrafts and loans through to specialist lending such as bridging finance.

How much we lend, the period and the rate available are subject to our assessment of your circumstances. Overdrafts are subject to status and application, and are repayable in full on demand.

**Your home may be repossessed if you do not keep up repayments on your mortgage.** You must be aged 18 or over and a UK resident to apply.

---

## I WANT TO INVEST WISELY

---

We can help you make investment choices based on your financial goals, whether you want to grow your wealth, aim to reduce risk to your capital in retirement or plan ahead for your children's education. We will guide you through the whole investment process, helping you to assess what's involved.

### **Attitude to risk**

You'll need to decide what sort of investor you are. Are you essentially cautious, looking for a relatively low-risk way to try to reach your goals? Or are you happy to take more risk in exchange for higher potential long-term growth? Perhaps you're a little of both. Whatever your answer we'll work with you to design a financial strategy you can have confidence in.

### **Portfolio diversification**

We recommend that you spread your investments across a variety of different assets – known as diversification – to aim to reduce your overall level of risk. We believe it's a key element of good investing and can help minimise the effect that

any one event – such as a change in interest rates, or a slump in the property market – can have on your capital.

### **Investment solutions**

We can suggest a range of investments to support your goals. These may include tax efficient ISAs, investment bonds, our Investment Portfolio Service or more specialised products and services.

The value of your investments and the income from them can go down as well as up, and you may not get back the amount invested.



## I WANT TO ENJOY MYSELF WHEN I'VE FINISHED WORKING

If retirement is still some way off, we'll work with you to help determine what you can afford to invest now and what this might provide you with in the future. If you are retired already, or soon to be, we'll support you where possible to make more of the funds you have. Our aim is to help you get where you want to be in retirement, allowing you to enjoy it to the full once you're there.

### **Be prepared**

With the transition from work to retirement becoming ever more gradual, we will help you create a retirement plan that can be designed to be flexible. We're happy to talk through any changes to your personal circumstances or financial regulations that could affect your plans. If you have an unexpected windfall, or your family commitments change, we can help you make sure that your retirement provisions are still relevant.

### **For a better tomorrow**

As your retirement draws closer we will help you make a smooth financial transition to this new stage in your life. Our team of retirement specialists can help guide you through your options at retirement to ensure you are aware of the flexibilities that could be available to you.



---

## I WANT TO PREPARE FOR TOMORROW, WHATEVER HAPPENS

---

Wealth protection is a key part of any sound financial plan. We will help you to develop a plan that seeks to provide financial support for your family and wealth, should the unexpected happen.

### **Protecting you and yours**

We can help you prepare for a future you can't yet see with personal protection solutions designed to give you choice and support when you need them most. So if illness, accident or even death should strike unexpectedly you know you have taken steps to help you be prepared financially.

If you are unable to work due to accident or long-term illness, Income Protection could provide you with regular payments, while Critical Illness cover could give you or your family extra financial help at a difficult time. A Life Assurance policy could provide for loved ones in the case of your death, and help safeguard your family home or provide towards their future. We can also help you put plans in place for long-term care when you need it.



## I WANT TO PASS ON MY WEALTH

Our services are designed to help ensure you have adequate financial provisions for your family, charities or any dependants should the unexpected happen. We have over 100 years' experience in the specialist areas of Will writing, Trust Management and Estate Administration services, giving you the reassurance that we'll take care of the details with the thoughtful, personal service you would expect from us.

### **Trust Management Service – To protect what matters most**

It might be the case that you have built up your wealth over the years. Or perhaps you have had a windfall or inherited a sum of money. Whatever your individual circumstances, setting up a Trust could be the right decision for the future with the added flexibility to be tax efficient. A Trust can help you protect your wealth, making sure the people that matter most to you are the ones who benefit in a way that you want them to.

### **Estate Administration Service – Taking the weight off your shoulders**

Administering an Estate when someone dies can be daunting. We can step in and administer Estates even if we are not appointed in a Will or there is no Will. With over 100 years' experience, we are experts in handling all the processes and paperwork so you don't have to.

### **Will Writing Service – Planning for the future**

Writing a Will is one of the best ways to ensure your wishes are carried out when you die. You will have the option to appoint Lloyds Bank plc as Executor and Trustee to your Will.

We can introduce you to the law firm, Hugh James, who can provide a specialist Will Writing Service for customers domiciled in England and Wales, or Brodies LLP for customers domiciled in Scotland.

Fees and charges apply for these services.

## I WANT HELP MANAGING MY TAX AFFAIRS

### **A Personal Tax Service**

We can introduce you to tax specialists Ernst & Young LLP (EY), who offer preferential rates to our customers. They can provide a Personal Tax Service tailored to your needs taking care of your tax affairs, and making your annual return as straightforward as possible.

Your dedicated EY Tax Executive will complete the relevant forms ready for your signature, and liaise with HM Revenue & Customs at every stage of the process, in order to claim any tax relief, allowances and repayments due to you. Fees and charges apply.

### **Inheritance Tax Planning**

We can help you find ways to reduce the amount of inheritance tax payable, by offering a variety of trusts, life assurance options and investment bonds that could be used to potentially reduce your tax liability after death to help secure your wealth for your family's future.

---

## GET IN TOUCH

---

### **I'd like to find out more**

If you would like to discuss any part of our Private Banking services, get in touch with us to book an appointment. We'll be happy to answer any questions you have.

Book an appointment in branch, or

Call **0345 366 2725**

Lines are open 9am–5pm (Mon, Weds, Fri),  
9am–7pm (Tues, Thurs), 9am–1pm (Sat).

Excluding Bank Holidays.

Or visit [lloydsbank.com/privatebanking](https://lloydsbank.com/privatebanking)

Telephone calls and meetings may be recorded and monitored. Call costs may vary depending on your service provider.

### **Important information**

Lloyds Bank plc Registered office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 2065. Lloyds Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 119278.

We adhere to The Standards of Lending Practice which are monitored and enforced by LSB:

**[www.lendingstandardsboard.org.uk](http://www.lendingstandardsboard.org.uk)** Eligible deposits with us are protected by the Financial Services Compensation Scheme. We are covered by the Financial Ombudsman Service.

If you'd like this in another format such as large print,  
Braille or audio CD please ask in branch.

---

If you have a hearing or speech impairment, you can contact us using the Next  
Generation Text (NGT) Service or via Textphone on 0345 300 2281 (lines are open  
24 hours a day, 7 days a week).

If you're Deaf and a BSL user, you can use the SignVideo service  
available at [lloydsbank.com/accessibility/signvideo.asp](https://lloydsbank.com/accessibility/signvideo.asp)

Your call 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.



**LLOYDS BANK**

M60376 (07/18)