

Bank of Scotland

Corporate Foreign Currency Accounts

Currency Interest Reference Rates

Currency	Name	Market Rate	Current Market Rate %	Credit Reference Rate (before margins applied)	Debit Reference Rate (before margins applied)
CHF	Swiss Franc	7-day Libor	-0.81400	0.00000	0.00000
EUR	Euro	7-day Euribor	-0.06900	0.00000	0.18100
HKD	Hong Kong Dollar	7-day Hibor (domestic Hong Kong rate)	0.11143	0.00000	0.36143
JPY	Japanese Yen	7-day Libor	0.04214	0.00000	0.29214
NOK	Norwegian Krone	7-day Nibor (domestic Norwegian rate)	1.47000	1.22000	1.72000
USD	US Dollar	7-day Libor	0.14575	0.00000	0.39575

7-day Euribor, Hibor, Libor, and Nibor reference rates are set on a Thursday, and are updated on and effective from the following Monday.

09/04/2015

Currency	Name	Central Bank	Reference Rate available from	Reference rate	Credit Reference Rate (before margins applied)	Debit Reference Rate (before margins applied)
AUD	Australian Dollar	Reserve Bank of Australia	www.rba.gov.au	Cash Rate	Cash Rate - 0.25%	Cash Rate + 0.25%
CAD	Canadian Dollar	Bank of Canada	www.bankofcanada.ca	Overnight Target Rate	Overnight Target Rate - 0.25%	Overnight Target Rate + 0.25%
DKK	Danish Krone	Danmarks Nationalbank	www.nationalbanken.dk	Discount Rate	Certificate of Deposit Rate - 0.25%	Certificate of Deposit Rate + 0.25%
NZD	New Zealand Dollar	Reserve Bank of New Zealand	www.rbnz.govt.nz	Official Cash Rate	Official Cash Rate - 0.25%	Official Cash Rate + 0.25%
SEK	Swedish Krona	Sveriges Riksbank	www.riksbank.com	Repo Rate	Repo Rate - 0.25%	Repo Rate + 0.25%

Central Bank reference rates are updated daily.

The credit reference rate is the rate currency accounts are linked to for credit interest and is set at 0.25% below market rate (if market rate falls below 0%, it will be treated as 0% until such time it exceeds 0%).

The debit reference rate is the rate currency accounts are linked to for debit interest and is set at 0.25% above market rate (if market rate falls below 0%, it will be treated as 0% until such time it exceeds 0%). The appropriate debit and credit margins are then applied.

Unauthorised borrowing for accounts held in the currencies above is charged at the debit reference rate of the account's currency +12% (if market rate falls below 0%, it will be treated as 0% until such time it exceeds 0%).

If you wish to have details about the interest rates paid on other major currencies, please contact us on **0870 850 0871**.

www.lloydsbankcommercial.com

Please contact us if you'd like this in Braille, large print or on audio tape.

We accept calls via Text Relay. We may monitor or record phone calls with you in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

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