• **One-year** Sterling and US Dollar rates improved by bank, which now offers:

_		Old
Term	New Gross/AER1	Gross/AER
One year	3.10%	3.10%
Two year	3.55%	3.20%
Three year	4%	3.30%
Five year	4.50%	4%

- Minimum deposits of £10,000 or USD10,000 respectively, maximum deposits of £5,000,000 or USD5,000,000 respectively²
- New rates make Lloyds TSB International best in the market for one-year US Dollar FTDs and second in the market for one-year Sterling FTDs ³
- Wealthy offshore clients demand for "relative safe haven" US Dollar FTDs rises