

International Mortgage Service



International mortgages
that open doors globally.



Lloyds TSB | International

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Opening doors, wherever the journey takes you.

It's a small world – and with international travel part of our everyday lives, it's getting smaller all the time. Perhaps it's not surprising that more and more people are buying property abroad. Buying property overseas is a big decision and you need to feel confident in your bank when you take out a mortgage. Whether you're looking for a holiday home in the sun or an investment opportunity, you can trust Lloyds TSB International to guide you every step of the way. We're award winning, too. We were voted Best Overseas Mortgage Lender at the 2008-9 Your Mortgage Awards and Best International Mortgage Provider at the 2008 Investment International Finance Awards. So wherever you're looking to buy, we're dedicated to making the process as simple as possible.

Welcome to Lloyds TSB International

When you take out a mortgage with Lloyds TSB International, you can be confident that we'll be there to help you all the way to your new front door. As part of one of Britain's oldest and largest banking groups, our reach stretches far beyond the shores of the UK. So whatever you have in mind for your money, we're open for business round the world and round the clock.

To apply for a mortgage, just complete the application form enclosed with this brochure. If you need help, simply get in touch with your local International Mortgage office – you'll find their contact details at the back of the brochure.

Making life easier

Just a few reasons why it's easy to buy property with our help:

- We've over 20 years experience helping people buy property abroad
- With our range of flexible mortgages, there's one to suit you
- We keep the process simple, with all the paperwork in English
- Our highly trained, English-speaking staff are always on hand

Flexible mortgages...

...wherever you are in the world

Buying property around the globe for investment or pleasure can be a complex business. Our International Mortgage Service has been created to make it all come together seamlessly. It's comprehensive – enabling you to buy in a whole variety of attractive locations right round the world. It's flexible – with a range of currencies to choose from. And it's secure – backed by the expertise and resources of Lloyds TSB.

How it all works

Our International Mortgage Service is here to help if you want to finance or refinance a residential property in Great Britain, France, Spain, Portugal, Dubai, Hong Kong, Singapore and New Zealand. We also cover selected locations in Australia, Canada and the United States. You can choose from a range of flexible mortgages, which are available in 10 major currencies including sterling, euros, US dollars, Japanese yen and Swiss franc, allowing you to choose a payment option that suits you best.

You'll find information about interest rates and fees in the leaflet at the back of this brochure. For details about the currencies we lend in, and the types of property we're unable to offer mortgages on, please see the Important Information on page 6.

Your choice of payment methods

Whether you're buying a new property or refinancing an existing one, we can arrange a payment method that's just right for you. You can choose from:

- A traditional repayment mortgage (where you pay principal and interest throughout the loan period)
- An interest-only mortgage (where you pay the principal in full at the end of the term)

The maximum loan term is 30 years or until you reach 70 years of age or your official/intended retirement age, whichever is the earliest. The maximum term is 15 years if you're buying property in Dubai.

Some conditions apply in certain parts of the world. For example, we're unable to provide interest only mortgages for property in Dubai. And if you're buying in Spain, we can only provide an interest-only mortgage for the first five years of the term. After this period, the loan will switch to a principal and interest basis for the remainder of the term.

It's important to get independent advice about mortgage protection life cover. If you're taking out an interest-only mortgage, you should also get independent advice about planning for the repayment of the principal element of your loan.

How much can you borrow?

We know that everyone's financial situation is different, so we try to be as flexible as we can. We're responsible lenders and our mortgage advisers will discuss your exact requirements with you before agreeing what you can borrow. And we'll always make sure you're comfortable with your repayments.

- In most cases, the maximum you can borrow will be 70% of the purchase price or the valuation of the property, whichever is lower
- For property in Spain and in selected US states, the maximum amount will be 60%
- For villas in Dubai and property in the US states of California, Florida, Nevada and Oregon, the maximum amount will be 50% (we do not currently lend against apartments in Dubai)

Your first steps to buying overseas

Buying a property overseas is an exciting experience, but we also know it can be a daunting prospect. Whether you've already got a property in mind or if you're still in the planning stages, we'll be happy to discuss how our range of mortgages can be tailored to suit you. Our International Mortgage Service is designed to take the worry and hassle out of the process. So while we're taking care of the details, you'll be able to concentrate on the things that really matter – like the colour scheme of your dream home in the sun.

Still at the planning stage?

If you haven't decided on a property just yet, it might be a good idea to work out how much money you can borrow in advance. That way, you won't waste time looking at properties that are over your budget.

How much can you afford?

Why not use our online mortgage calculator?

You can find it online at:

www.lloydstsb-offshore.com/international/mortgages

or if you're in Asia you can visit:

www.lloydstsb.com.hk/product/mortgage_cal.asp

Next steps

To apply for a mortgage or use our free 'decision in principle' service, just complete the application form enclosed with this brochure. If you need help, simply get in touch with your local International Mortgage office – you'll find their contact details at the back of the brochure.

- Before you commit to a purchase, we can give you an idea of how much you can borrow and let you know what your monthly repayments would be
- Getting a decision in principle can be a very useful bargaining tool when you're making an offer on a property

Important information

The International Mortgage Service is designed for you if you're planning to buy a property outside your usual country of residence, so we're unable to provide mortgages for owner occupation, except for properties in Hong Kong or Singapore.

We offer mortgages for many types of residential property, but not serviced apartments, resorts, golf course properties, student accommodation or former local authority or public housing. There may be some other restrictions about property use – please ask for full details.

Mortgages can be arranged in ten different currencies: Sterling, euro, US dollar, Canadian dollar, Australian dollar, New Zealand dollar, Swiss franc, Japanese Yen, Singapore dollar and Hong Kong dollar. The currency you select must be the same as your main income or the local currency where your property is located.

Our mortgages are provided by Lloyds TSB Bank plc in Hong Kong, Malaysia and Singapore. The International Mortgage Service is not available to residents or nationals of countries where not permitted by local laws or regulations.



Banking abroad made easy...



...whether you're a saver or a spender.

At Lloyds TSB International, we're your trusted guide on all sorts of new and exciting journeys. And we're here for more than international mortgages. When you bank with us, you can take advantage of a whole range of key services, all tailored to meet the different demands of living, working and investing abroad.

All the benefits of an International Account

Whether you're a UK resident, an expatriate or a global citizen, our International Account is designed to make life easier. It comes in a choice of major currencies: sterling*, euros or US dollars. And if you set up a direct debit to pay your mortgage through your International Account, you won't have to pay foreign exchange or transfer fees.

Our International Account comes with:

- Debit cards in three currencies – so it's easy to manage your finances
- 24/7 telephone and internet banking – so you can keep track of your account whenever and wherever you need to
- A dedicated team of qualified Relationship Managers

A world of choices at your fingertips

Once you've bought your overseas property, there are lots of other ways we can help:

International savings accounts

You could use a savings account with Lloyds TSB International to pay for property improvements, cover unforeseen expenses, or start putting money away for a deposit towards another property.

An extra helping hand

If you need extra flexibility when it comes to spending, a Lloyds TSB International credit card or American Express® charge card could come in handy. We have a whole range to choose from, and options in a variety of currencies. Our credit cards are available in sterling and are provided by Lloyds TSB Bank plc. Our charge cards are available in US dollars or euros. No matter where you're looking to spend or what you're looking to buy, we'll have just the card for you.

Tax advice when you need it

It's important to stay protected. So our partners can provide advice on the tax implications of buying a property overseas** and help you with will writing and protecting your estate against death duties***.

If you'd like more information about the different ways you can save and invest with us, please contact your nearest office. Details of our worldwide offices are on page 11. Alternatively visit: www.lloydstsb-offshore.com or call: **+44 (0)1624 638000** if outside the UK or **0800 876 6555** from within the UK.

Applying for an International Mortgage

What you need to know

How much can I borrow?

Our lending limits are normally five times your individual or joint gross (basic) income. In most cases, the amount you can borrow can't exceed 70% of the purchase or valuation price of the property.

Am I eligible?

We're not able to offer mortgages in every country or on every type of property, so if you have any queries, please contact our International Mortgage Team, who'll be happy to guide you.

Apply!

Finally, if you've found a property to buy, would like to re-mortgage your existing property, or simply want to know how much you'll be able to borrow, please complete and return the application form. We'll then provide you with a decision in principle. We always aim to respond to your application quickly – normally within 48 hours – enabling you to get on with your property search straight away.

For details on our application process please see the step by step guide in the pocket opposite.

What you need to send us

Once you have accepted our 'decision in principle', you'll need to send us some supporting documents to verify the information in your application. The 'decision in principle' letter we send to you will have full details, but, as an initial indication, you'll need to send us:

Confirmation of your identity

Please provide a clear, certified black and white photocopy of a valid identity document or passport for you and any joint applicant. Please do not send us original documents.

Confirmation of your address

Please send us an original document to confirm your residential address. This can include a recent account statement from a bank, building society or credit card company, or a recent utility bill. These must be within three months of the date of issue.

Confirmation of your income and assets

We will need a set of documents that confirm your income and assets. These may include:

- Proof of gross and net income (copy of last two years' tax returns or assessments, latest salary advice, employment contract or confirmation letter)
- Latest 3 months' consecutive bank statements
- Latest month's investment or portfolio valuation
- Latest month's deposit valuation
- Proof of last two years' bonuses (pay slips, letter from your company or bank statements)
- Proof of deposit for down payment for purchase of new property

If you are self-employed, we will also need:

- Latest 2 years' audited financial statements
- Property and legal information

You'll need to send us:

- The name, address and contact details of the lawyer/solicitor who will act for you in this transaction
- Property address, contact telephone number and access details for valuation purposes
- A copy of the sale and purchase agreement (for the new purchase)
- A copy of the tenancy agreement (if applicable)

If you are refinancing, we will need the following documents:

- Last six months' mortgage statements (last 12 months' statements are required for US property)
- A copy of your current building insurance policy
- A copy of latest tenancy agreement for refinancing

If you need any help, please get in touch with your local International Mortgage office. You'll find their contact details are at the back of this brochure.

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The complete International Mortgage Service comes with:

- Flexible mortgage choices in a range of currencies
- A variety of repayment options
- A dedicated international support team
- Optional extras including tax advice and estate planning

If you have any questions please contact your nearest office. Details of all our worldwide offices can be found on page 11.

Issued by Lloyds TSB Bank plc. Registered office: Lloyds TSB Bank plc, 25 Gresham Street, London, EC2V 7HN.

Mortgages are provided by Lloyds TSB Bank plc offices in Hong Kong, Singapore and Malaysia.

Please note that the service is principally designed for customers planning to purchase properties outside their country of residence. We can provide mortgages for owner occupation in Hong Kong and Singapore, but not in other countries. Other restrictions related to property use may also apply and details are available upon request.

Please also note that we would normally not provide financing for certain types of property such as serviced apartments, resorts, golf course properties, student accommodation or former local authority or public housing.

Not available to corporate and trust structures as well as to those cases where the borrower(s) of the loan and the owner(s) of the property are not the same person(s). Foreign borrowers are required to obtain a Non-Resident Buyers' Identification Number (NIE) before purchasing a Spanish property and are advised to seek their own legal advice with regard to the application for a NIE (applies to France, Portugal and Spain only).

Lloyds TSB Offshore Limited. Registered Office: PO Box 160, 25 New Street, St. Helier, Jersey JE4 8RG. Registered in Jersey, number 4029. Regulated by the Jersey Financial Services Commission. We abide by the Jersey Code of Practice for Consumer Lending.

The Isle of Man branch of Lloyds TSB Offshore Limited is licensed by the Isle of Man Financial Supervision Commission to take deposits and carry on investment business and is registered with the Insurance and Pensions Authority in respect of General Business.

Lloyds TSB Bank (Gibraltar) Limited. Registered office: 323 Main Street, Gibraltar. Registered in Gibraltar, no 99982. Regulated and authorised by the Gibraltar Financial Services Commission for the conduct of banking, investment and insurance mediation business.

Please note that depending on the resident status and the tax regime of the borrower's country of residence, withholding tax may affect the interest cost to the borrower and Lloyds TSB's capacity to lend. You should obtain independent tax advice which specifically addresses your current personal tax position as well as any possible future changes to your residency or domicile for tax purposes. Lloyds TSB disclaims any responsibility for any tax liability which may be incurred as a result of taking up any of our products or services.

Legislation or regulations in your home jurisdiction may prohibit you from entering into such a transaction with us. We reserve the right to make final determination on whether you are eligible for any products or services.

Residents or Nationals of certain jurisdictions may be subject to exchange controls and should seek independent advice before entering into any transactions with us.

All wording within this brochure is correct as at April 2009.

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