










# INTERNATIONAL MORTGAGE SERVICE.

## LOAN TO VALUE (LTV) INTEREST RATE MARGINS.

Property Location	50%	60%	70%
 <b>Great Britain</b>	<b>2.99% / 3.19%</b>	<b>3.19% / 3.39%</b>	<b>3.49% / 3.69%</b>
 <b>USA</b> California, Florida, Nevada, Oregon Other selected States <sup>1</sup>	<b>3.19% / 3.39%</b> <b>2.99% / 3.19%</b>	- <b>3.19% / 3.39%</b>	- -
 <b>Canada</b> Selected locations <sup>2</sup>	<b>1.39% / 1.59%</b>	<b>1.49% / 1.69%</b>	<b>1.59% / 1.79%</b>
 <b>France</b>	<b>1.39% / 1.59%</b>	<b>1.49% / 1.69%</b>	<b>1.59% / 1.79%</b>
 <b>Spain</b>	<b>2.59% / 2.79%</b>	<b>2.79% / 2.99%</b>	-
 <b>Australia</b> Selected locations <sup>3</sup>	<b>1.39% / 1.59%</b>	<b>1.49% / 1.69%</b>	<b>1.59% / 1.79%</b>
 <b>New Zealand</b>	<b>1.39% / 1.59%</b>	<b>1.49% / 1.69%</b>	<b>1.59% / 1.79%</b>
 <b>Dubai</b> Villas and selected developers only <sup>4</sup>	<b>4.99%</b>	-	-
 <b>Hong Kong<sup>5</sup></b>	<b>1.39% / 1.59%</b>	<b>1.49% / 1.69%</b>	<b>1.59% / 1.79%</b>
 <b>Singapore</b>	<b>1.39% / 1.59%</b>	<b>1.49% / 1.69%</b>	<b>1.59% / 1.79%</b>

1. USA - Colorado, Connecticut, Hawaii, New Jersey, New York, Washington State.

2. Canada - British Columbia (Greater Vancouver, Squamish, Whistler, Victoria, Kelowna and Nanaimo), Ontario (Greater Toronto and Peterborough), Quebec (Mont-Tremblant, Quebec City and Montreal), Alberta (Calgary and Edmonton).

3. Australia - New South Wales, Queensland, South Australia, Western Australia and Victoria.

4. The IMS service is only available to non-residents of Dubai and in respect of agreed developers (currently Emaar, Nakheel, Al Hamra and Union Properties) and agreed developments only. Life assurance is strongly recommended, particularly given the possible impact of Shariah law. Lloyds TSB Dubai branch may be able to assist where necessary.

5. Property in Hong Kong - the maximum we will lend for non-owner occupied properties and properties held by companies is 50% of the purchase price or valuation (whichever is lower).

Interest rates are normally floating, based on a 3 month rollover period. For information on our interest rates, please visit our website [lloydstsb-asia.com/rate/loan.asp](http://lloydstsb-asia.com/rate/loan.asp)

The interest rate margins shown in **bold** are to be used for loans taken in the currency of the property location. These show the margins over our Cost of Funds rate for the relevant currency with the exception of Sterling (GBP), where this is the margin over the prevailing Lloyds TSB UK Base Rate, and Spain, where this rate shows the margin over the prevailing Bank of England Base/Euribor/LIBOR rate. Please note that local currency loans are not available in Dubai.

The interest rate margins shown in **green** are to be used for loans taken in the currency of the applicants primary income. For loans taken in GBP, these rates are the margin over the prevailing Lloyds TSB UK Base Rate (Bank of England Base Rate for Spain). For loans taken in other currencies, these show the margins over our Cost of Funds rate for the relevant currency (relevant Euribor or LIBOR rate for Spain).

In instances whereby a dual currency is granted, please note that the additional 20bps margin will now be charged for the full term of the loan.

For all interest only loans, add 0.20% to the above margins. Interest only is not available for property located in Dubai. For properties located in Spain, interest only can be selected for the first 5 years. After this period, the loan will be switched to a principal and interest basis for the remainder of the term.



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

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.

**YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED ON IT.** Lending is at the Bank's discretion and you must be 18 or over to apply. Security will be required.

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 and Spain only).

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.

The items outlined in this interest rate guide are not all inclusive and are for indication only. They apply only to loan facilities that are issued and accepted from the date below and may be changed, amended or deleted without any prior notice. The above items, which should be read in accordance with the full International Mortgage Service brochure (reference OB1133) apply to loans provided by branches of Lloyds TSB Bank plc in Hong Kong and Singapore.

Residents or Nationals of certain jurisdictions may be subject to exchange controls and should seek independent advice before entering into any transactions with us. Messages sent by email may not be secure and may be intercepted by third parties.

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. All rates correct as at 11th October 2010.