

## BUSINESS & COMMERCIAL

# Credit Interest Rates

### Business Account

Credit interest is not payable on this account.

### Charity Account

Credit interest is not payable on this account.

### Commercial Designated Client Account

	AER %	Gross %
£10,000,000+	1.31	1.30
£1,000,000+	1.00	1.00
£250,000+	0.80	0.80
£100,000+	0.80	0.80
£50,000+	0.80	0.80
£1+	0.80	0.80

Effective from 23 October 2025

### Commercial Instant Access Account

	AER %	Gross %
£20,000,000+	1.21	1.20
£10,000,000+	1.11	1.10
£1,000,000+	0.90	0.90
£500,000+	0.70	0.70
£100,000+	0.60	0.60
£1+	0.50	0.50

Effective from 20 January 2026

### Commercial Insurer Trust Account

Credit interest is not payable on this account.

### Commercial Loan Servicing Account

Credit interest is not payable on this account.

### Commercial Pledged Account

Credit interest is not payable on this account.

### Commercial Segregated Funds Account

Credit interest is not payable on this account.

### Commercial Undesignated Client Account

	AER %	Gross %
£10,000,000+	1.31	1.30
£1,000,000+	1.00	1.00
£250,000+	0.80	0.80
£100,000+	0.80	0.80
£50,000+	0.80	0.80
£1+	0.80	0.80

Effective from 23 October 2025

### Community Account

Credit interest is not payable on this account.

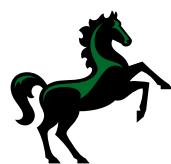
### Credit Union Account

Credit interest is not payable on this account.

### School Bank Account

	AER %	Gross %
£1+	0.01	0.01

Effective from 6 June 2020



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## Products no longer available to new or existing customers

Business Current Account		
Credit interest is not payable on this account.		
Business Banking Clients' Call Account		
	AER %	Gross %
£10,000,000+	1.31	1.30
£1,000,000+	1.00	1.00
£250,000+	0.80	0.80
£100,000+	0.80	0.80
£50,000+	0.80	0.80
£1+	0.80	0.80

Effective from 23 October 2025

Commercial Call Account		
	AER %	Gross %
£20,000,000+	1.21	1.20
£10,000,000+	1.11	1.10
£1,000,000+	0.90	0.90
£500,000+	0.70	0.70
£100,000+	0.60	0.60
£1+	0.50	0.50

Effective from 20 January 2026

Clients' Call Account		
	AER %	Gross %
£10,000,000+	1.31	1.30
£1,000,000+	1.00	1.00
£250,000+	0.80	0.80
£100,000+	0.80	0.80
£50,000+	0.80	0.80
£1+	0.80	0.80

Effective from 23 October 2025

Commercial Current Account		
Credit interest is not payable on this account.		

### Treasurer's Account

Credit interest is not payable on this account.

#### Additional Information

**AER** – The AER stands for Annual Equivalent Rate and is the notional rate which illustrates the gross rate as if paid and compounded on an annual basis. As every advert for a savings product will contain an AER you will be able to compare more easily what return you can expect from your savings over time.

**Gross rate** – Gross rate means that no tax will be automatically deducted from interest on your behalf. You are responsible for paying any tax due to HM Revenue and Customs. Whilst the Gross rate quoted is the annual rate of interest, please note that the duration of your deposit will affect the amount of interest that you are paid.

Credit interest rates are variable and are set by us. They are not linked to Bank of England Bank Rate or any other reference interest rate unless otherwise stated.

## **If you need this communication in another format such as large print, Braille or audio CD please contact us.**

If you have a hearing or speech impairment you can use Relay UK. More information on the Relay UK Service can be found at: [relayuk.bt.com](http://relayuk.bt.com)

Please note that any data sent via email is not secure and could be read by others. There are certain circumstances where we are unable to accept email instructions – for further information, please contact us.

### **Important information**

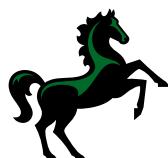
Lloyds Bank plc Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales No. 2065. Telephone: 020 7626 1500.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration number 119278.

Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS). Please note that due to FSCS and FOS eligibility criteria not all business customers will be covered.

### **Our service promise**

If you experience a problem, we will always try to resolve it as quickly as possible. Please bring it to the attention of any member of staff. Our complaints procedures are published on our 'Help & Support pages' at: [lloydsbank.com/business/help-and-support/account-management/make-a-complaint](http://lloydsbank.com/business/help-and-support/account-management/make-a-complaint)



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