

BUSINESS & COMMERCIAL

Credit Interest Rates

Commercial Instant Access Account

| | AER % | Gross % |
|--------------|-------|---------|
| £20,000,000+ | 1.81 | 1.80 |
| £10,000,000+ | 1.71 | 1.70 |
| £1,000,000+ | 1.46 | 1.45 |
| £500,000+ | 1.00 | 1.00 |
| £100,000+ | 0.90 | 0.90 |
| £1+ | 0.80 | 0.80 |

Effective from 15 April 2025

Business Account

Credit interest is not payable on this account.

Commercial Designated Client Account & Designated Client Account

| | AER % | Gross % |
|--------------|-------|---------|
| £10,000,000+ | 1.71 | 1.70 |
| £1,000,000+ | 1.41 | 1.40 |
| £250,000+ | 1.00 | 1.00 |
| £100,000+ | 1.00 | 1.00 |
| £50,000+ | 1.00 | 1.00 |
| £1+ | 1.00 | 1.00 |

Effective from 15 April 2025

Commercial Undesignated Client Account

| | AER % | Gross % |
|--------------|-------|---------|
| £10,000,000+ | 1.71 | 1.70 |
| £1,000,000+ | 1.41 | 1.40 |
| £250,000+ | 1.00 | 1.00 |
| £100,000+ | 1.00 | 1.00 |
| £50,000+ | 1.00 | 1.00 |
| £1+ | 1.00 | 1.00 |

Effective from 15 April 2025

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

| | AER % | Gross % |
|---------------|-------|---------|
| £100,000,000+ | 3.40 | 3.35 |
| £50,000,000+ | 1.83 | 1.81 |
| £10,000,000+ | 0.75 | 0.75 |
| £1+ | 0.00 | 0.00 |

Effective from 14 March 2024

Commercial Segregated Funds Account

Credit interest is not payable on this account.

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

Treasurer's Account

Credit interest is not payable on this account.



LLOYDS

Products no longer available to new or existing customers

| Business Banking Instant Access Account | | |
|---|-------|---------|
| | AER % | Gross % |
| £20,000,000+ | 1.81 | 1.80 |
| £10,000,000+ | 1.71 | 1.70 |
| £1,000,000+ | 1.46 | 1.45 |
| £500,000+ | 1.00 | 1.00 |
| £100,000+ | 0.90 | 0.90 |
| £1+ | 0.80 | 0.80 |

Effective from 15 April 2025

| Business Instant Access Account | | |
|---------------------------------|-------|---------|
| | AER % | Gross % |
| £20,000,000+ | 1.81 | 1.80 |
| £10,000,000+ | 1.71 | 1.70 |
| £1,000,000+ | 1.46 | 1.45 |
| £500,000+ | 1.00 | 1.00 |
| £100,000+ | 0.90 | 0.90 |
| £1+ | 0.80 | 0.80 |

Effective from 15 April 2025

| Business Banking Clients' Call Account | | |
|--|-------|---------|
| | AER % | Gross % |
| £10,000,000+ | 1.71 | 1.70 |
| £1,000,000+ | 1.41 | 1.40 |
| £250,000+ | 1.00 | 1.00 |
| £100,000+ | 1.00 | 1.00 |
| £50,000+ | 1.00 | 1.00 |
| £1+ | 1.00 | 1.00 |

Effective from 15 April 2025

| Business Current Account | | |
|---|--|--|
| Credit interest is not payable on this account. | | |

| Clients' Call Account | | |
|-----------------------|-------|---------|
| | AER % | Gross % |
| £10,000,000+ | 1.71 | 1.70 |
| £1,000,000+ | 1.41 | 1.40 |
| £250,000+ | 1.00 | 1.00 |
| £100,000+ | 1.00 | 1.00 |
| £50,000+ | 1.00 | 1.00 |
| £1+ | 1.00 | 1.00 |

Effective from 15 April 2025

| Commercial Call Account | | |
|-------------------------|-------|---------|
| | AER % | Gross % |
| £20,000,000+ | 1.81 | 1.80 |
| £10,000,000+ | 1.71 | 1.70 |
| £1,000,000+ | 1.46 | 1.45 |
| £500,000+ | 1.00 | 1.00 |
| £100,000+ | 0.90 | 0.90 |
| £1+ | 0.80 | 0.80 |

Effective from 15 April 2025

| Commercial Current 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.

Our service promise

Please let us know if you have a problem – we're here to help. See our complaints process on our 'Help & Support' page at lloydsbank.com/business/complaint

Please contact us if you would like this information in an alternative format such as Braille, large print or audio.

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

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.

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.