

PRIVATE BANKING

Mayfair Instant Access Investment Account (non-personal)



LLOYDS BANK

Features and benefits

You'll enjoy:

- Instant access to your money
- You're not tied in to a fixed term
- Variable interest rate
- Interest is paid annually or monthly
- An account that is only for our Mayfair Private Banking clients

How the account works:

- Minimum initial deposit of £2,500
- You can add money to the account whenever you want

See our Mayfair Savings Rates of Interest leaflet for details or contact your Private Banking Manager.

How do I apply?

Open your Mayfair Instant Access Investment Account (non-personal) with a deposit of £2,500 or more by speaking to your Private Banking Manager.

Mayfair Instant Access Investment Account (non-personal) – Important information

Interest rates (AERs) For rates contact your Private Banking Manager or see our Mayfair Savings Rates of Interest leaflet for details.	Variable interest rate. Interest is paid annually or monthly depending on choice at account opening.
Tax Status	We'll pay your interest gross. This means that we won't automatically deduct tax from your interest. You are responsible for paying any tax due to HM Revenue & Customs (HMRC).
Conditions for bonus payment	N/A
Withdrawal arrangements	Instant access. You don't need to give us notice to withdraw your money.
Access	Online, over the phone or at a branch with a counter.

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.

Terms and Conditions

1. The Mayfair Instant Access Investment Account is a savings account.
2. The Mayfair Private Banking Service Terms and Conditions applicable to:
 - Sole traders
 - Partnerships
 - Executors and administrators
 - Trusts
 - Clubs
 - Societies and charities
 - Limited liability partnerships, and
 - Limited companiesapply.
3. There is no minimum duration for our savings accounts.
4. You must be a Mayfair Private Banking client to be entitled to the Mayfair Instant Access Investment Account. If you leave Mayfair Private Banking, you will no longer be entitled to a Mayfair Instant Access Investment Account and we'll make arrangements with you to close your accounts and to transfer your balance to another account in our savings range.
5. You can apply to open a Mayfair Instant Access Investment Account with £2,500 (Minimum Opening Balance).
6. Deposits of £5 million or more may be subject to approval by Lloyds Bank plc.
7. Annual interest is paid on the anniversary of account opening, monthly interest is calculated on the 8th of each month and credited to the account on the 9th of the month. If the interest payment date is not a working day, interest will be paid on the next working day. Please see our Mayfair Savings Rates of Interest leaflet for details of our interest rates.
8. We don't make any charges for our savings accounts.
9. No withdrawals by standing order or direct debits are permitted on the Mayfair Instant Access Investment Account.
10. If you are not happy about your choice of savings account we will help you switch to another of our accounts or we will give you all your money back with any interest it has earned.

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

You can call us using Relay UK if you have a hearing or speech impairment. There's more information on the Relay UK help pages relayuk.bt.com

SignVideo services are also available if you're Deaf and use British Sign Language: lloydsbank.com/contact-us/sign-video

If you need support due to a disability please get in touch.

Important information

Eligible deposits with us, up to a total of £85,000, are protected by the Financial Services Compensation Scheme (FSCS). We are also covered by the Financial Ombudsman Service (FOS). Please note that due to FSCS and FOS eligibility criteria not all Mayfair Private Banking non-personal account deposits will be covered.

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This information is correct as of June 2025 and is relevant to Lloyds Bank plc products and services only.



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