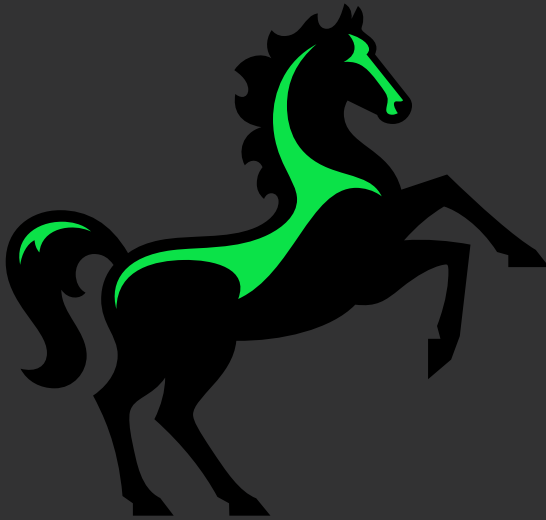


# Welcome to Lloyds Premier



Everything you need to know  
about your new account.

# Welcome to Lloyds Premier

Lloyds Premier is more than just an account – it's an experience.

Tailored for those who expect more. It brings you exclusive perks, hand-picked rewards, access to our great rates and smart financial tools that work as hard as you do. And whenever you need to talk, our financial experts are on hand to support you.

You earned it.



# Lloyds Premier at a glance

To be eligible for this account, you must:

- pay in £5,000 or more every month, or
- have at least £100,000 in qualifying savings or investments with us.

We'll refund the £15 account fee every month that you meet the criteria. If you aren't meeting this, we'll let you know.

Savings include credit balances in any of your Savings or Current Accounts with Lloyds. Qualifying investments include ready made investment, share dealing or Retail investments online with Lloyds.



## Bupa family GP and wellbeing subscription

Access to a range of remote digital GP and wellbeing services from Bupa for you, your partner and children aged up to 24 years old.

**Find out more on page 7.**



## Cashback on eligible debit card spend

Earn 1% cashback up to £10 per month on eligible spend with your debit card.

**Find out more on page 9.**



## Financial expertise

Access to expert financial coaches and a dedicated 24/7 servicing team.

Find the full range of services at: [lloydsbank.com/lloydspremier](https://lloydsbank.com/lloydspremier)





# Lloyds Premier at a glance



## Monthly credit interest

Earn interest on balances up to £5,000 when you pay out two different direct debits every month.

**Find out more on page 12.**



## No debit card fees from us abroad

We won't charge you debit card fees when you use your card to make payments in a foreign currency.

**Find out more on page 13.**



## Preferential rates and offers

Take advantage of preferential rates and offers, such as savings accounts and mortgages.

For the latest offers: [lloydsbank.com/lloydspremier](https://lloydsbank.com/lloydspremier)



## Choose a Lifestyle Benefit each year

Choose between a 12 month subscription to Disney+, six cinema tickets, an annual digital Coffee Club and Gourmet Society membership or an annual magazine subscription.

**Find out more on page 14.**





## In this guide



Lloyds Premier  
at a glance  
Page 3



Managing your  
account  
Page 17



Overdrafts  
Page 20



Using your  
card  
Page 21



Keeping your  
account safe  
Page 24



When you  
need support  
Page 25



When you  
need help  
Page 44

## Premier Benefits



Bupa family GP and  
wellbeing subscription  
Page 7



Cashback on debit  
card spending  
Page 9



Financial expertise,  
preferential rates and offers  
Page 11



Monthly credit  
interest  
Page 12



No debit card fees  
from us abroad  
Page 13



Lifestyle Benefits  
Page 14



Benefits terms  
and conditions  
Page 26



## **Your Lloyds Premier benefits**





# Bupa family GP and wellbeing subscription

All services are provided remotely through the My Bupa app and can only be accessed and used through a smartphone or tablet.

You'll need a device that's compatible with the My Bupa app to access and use the Bupa remote subscription services

Android: is available from Version 12 (Snow Cone) onwards.

iOS: Versions from 15.x onwards.

These services can only be used in the UK and are subject to availability.

## Includes:



- ✓ Digital GP appointments and private prescriptions. You'll need to pay for any medicines when prescribed.
- ✓ Up to six remote physiotherapy appointments each year.
- ✓ Mental health support including up to 14 remote counselling sessions each year.
- ✓ On-demand fitness and wellbeing classes.
- ✓ Family cover for your partner and children aged up to 24 years old.

## Doesn't include:



- ✗ NHS prescriptions.
- ✗ Antenatal or maternity care.
- ✗ Immunisations or vaccinations.
- ✗ Drug or alcohol rehabilitation services.
- ✗ Prescribing certain medications including controlled drugs.
- ✗ Physical examinations and reports which require access to full medical reports.

For a full list of inclusions and exclusions see pages **27-31**.





# Bupa family GP and wellbeing subscription

## How the subscription works:

- You're eligible to use the subscription for as long as you have a Lloyds Premier account.
- Your subscription becomes active when you register with Bupa.
- Some services included in the subscription have annual limits. These will reset every 12 months on the anniversary of your registration with Bupa.

## How to register:

- You'll receive a registration email when you open your Lloyds Premier account.
- Follow the instructions to register you and your family.
- Then download the My Bupa app and log-in, to use the full range of services.



We recommend you register as soon as you can after opening your Lloyds Premier account, so the services are there when you need them.

If you've lost or not received your registration email, send a message to [enquiries@lloydsbankpremier.com](mailto:enquiries@lloydsbankpremier.com) to receive a new one within 24 hours.







# Cashback on debit card spending

As a Lloyds Premier customer, you can earn 1% cashback on your debit card spend, up to a maximum of £10 each month.

For example, spending £850 on eligible transactions would earn £8.50 in cashback for that month.

## To qualify for cashback you must:

- be 18 or over
- be a UK resident – your address must be in the UK
- have your Lloyds Premier account open for the whole month.

## How does it work?

- You can earn cashback as soon as you start using your Lloyds Premier debit card.
- We'll usually pay cashback into your Lloyds Premier account by the end of the following month.
- You'll see it as "Premier cashback" on your statement.

## What type of debit card purchases are eligible for cashback?

- Cashback can only be earned on transactions made with your Lloyds Premier debit card within the applicable month. Allow 14 days for transactions to clear. Transactions that clear after 14 days may not count.
- You can transact online or in person, including payments using your Lloyds Premier debit card with Apple Pay, Google Pay or similar digital payment wallets.
- If you use your debit card outside of the UK, we'll calculate cashback on the amount after converting into pounds. Visa will convert the amount into pounds the day the transaction is processed using their exchange rate.
- If you cancel a transaction, receive a refund or if any of the debit card payments are identified as likely to be fraudulent, then those transactions may not count.
- You must make sure that you have enough money in your account to cover the transactions. If we decline a transaction, it will not count.





# Cashback on debit card spending

## What debit card transactions are excluded?

- Cash withdrawals
- Gambling
- Cryptocurrency
- Debt repayments. For example, direct debits, Bank transfers made with or without your credit card or loan repayments.
- Financial services transactions. For example, money transmission orders, purchases of foreign currency or travellers' cheques. Also, purchases of financial services such as insurance.

## Other things to be aware of:

- Any cashback earned is rounded to the nearest penny.
- If your Visa debit card is lost, stolen, blocked or expires during the offer period, some transactions may be cancelled and may not count towards cashback.
- If your Lloyds Premier account is closed before any earned cashback is paid, we'll try to credit this to another current account or savings account held in your sole or joint name. The statement description may vary if this happens.
- If we're unable to locate a suitable account, we may send a cheque to the address we have for you. Cashback earned across two debit cards in a month may show separately on your statement. The statement description may vary if this happens.
- We use the Merchant Category Code (MCC) set by each business to analyse transactions. Sometimes, this means certain purchases won't qualify for cashback. We can't change these codes.
- We're not responsible for any loss, cost or charge if this cashback offer is unavailable or affected by something beyond our control.
- We won't pay cashback if we reasonably believe you've broken this agreement or you have tried to gain a cashback offer payment by fraudulent or other illegal means.
- We reserve the right to change or modify this offer at any time. If we do make a change, we'll let you know at least 60 days before the change.





# Financial expertise, preferential rates and offers

## Financial coaches

Book a free appointment with one of our expert financial coaches. The team is here to help you achieve your financial goals or even discover new ones. They'll help guide you, whether you are:

- facing a life event,
- have exciting plans, or
- want to make a change.

Book an appointment in our app or call **0345 878 0036**.

## Exclusive 24/7 Premier support

Our dedicated team can help with your everyday banking needs.

## Digital tools and features

Financial expertise at your fingertips. Our app is designed to help you make the most use of your money with our expert tools.

## Enhanced rates and offers

Enjoy exclusive Premier rates and offers across our range of products and services, including:

- savings accounts
- mortgage products with a team of dedicated experts.

We update these offers regularly - for more information and your latest offers visit **[lloydsbank.com/lloydspremier](https://lloydsbank.com/lloydspremier)**

Exclusions and conditions apply.





# Monthly credit interest

You can earn credit interest on balances up to £5,000 in your Lloyds Premier account.

Earn variable credit interest paid monthly on any money you have in your Lloyds Premier account between £1 and £5,000.

We don't pay interest on the amount of any balance over £5,000.

To earn interest, you must pay two different direct debits from your Lloyds Premier account every month.

To find out more, visit [lloydsbank.com/lloydspremier](https://lloydsbank.com/lloydspremier)







# No debit card fees from us abroad

**We won't charge you debit card fees when you use your card to:**

- ✓ Make payments in a foreign currency
- ✓ Take out money in any currency from a cash machine at home or abroad
- ✓ Take out money over the counter abroad

If you're abroad and choose to pay for something in pounds, the provider of the currency conversion may still charge you.





# Lifestyle Benefits

You can choose one of the following benefits each year on your account.

## Disney+ subscription



12 months of Disney+ Standard With Ads subscription. Stream endless entertainment from Disney, Pixar, Marvel, Star Wars and National Geographic, as well as a range of general entertainment. With blockbuster movies, unmissable series and exclusive originals, there's something for everyone.

## Coffee and dining offers



An annual Digital Coffee Club and Gourmet Society membership. Get 25% off barista-made drinks at Caffè Nero and 25% off your bill at brands like PizzaExpress and thousands of independent restaurants. Get 50% off pizza takeaway alongside great discounts on theatre tickets and UK attractions.

## Cinema tickets



Six cinema tickets to use during the year at Vue or ODEON cinemas. Tickets can be used for standard or VIP/Premier admissions and include both 2D and 3D screenings, subject to availability when booking.

## Magazine subscription



Choose an annual subscription from a wide range of printed or digital magazine titles, including Good Housekeeping and Country Walking.

## Choosing your benefit

You can select your lifestyle benefit at [lloydsbankpremier.com](https://lloydsbankpremier.com)

If you haven't chosen your Lifestyle Benefit, or you would like to get in touch about your selection, call us on **0345 878 0015**.

We'll email or post information about the Lifestyle Benefit you choose.

For more information and terms and conditions, see pages **34-43**.



# Things you need to know about us and our services

## 1 Account opening information

You've not received advice or a personal recommendation from us - we only provide you with information so that you can make your own choice. We ask that you read all information that is provided to you as part of your account application and all information contained in this booklet to make sure Lloyds Premier is right for you.

## 2 Third party benefit providers

Third party suppliers provide each benefit. They are subject to the supplier's terms and conditions.

You can find out more about these providers on page **47**

Full benefit terms and conditions are on pages **26-43**

## 3 About us

### How we are regulated

Lloyds and Lloyds Bank are trading names of Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 2065.

Lloyds Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 119278.

You can check this on the financial services register by visiting the FCA website [register.fca.org.uk](https://register.fca.org.uk)

### Financial Services Compensation Scheme

Eligible deposits with us are protected by the Financial Services Compensation Scheme. We are covered by the Financial Ombudsman Service.



# Things you need to know about us and our services

## 4 When we don't get it right

If you want to make a complaint:

- Visit a branch and speak to any member of the team
- Call us on **0345 878 0015** or **01132 920 245**
- Write to us at Lloyds Bank, Customer Services, BX1 1LT

If you're still not happy and we can't put things right to your satisfaction, you can ask the Financial Ombudsman Service to look at your complaint – provided you have tried to resolve the matter directly with us first. We hope you won't need to contact the Financial Ombudsman Service, but if you do, we'll let you know how to do this.

### Third party providers complaints

If you're unhappy and wish to raise a concern with the third-party benefit provider, please refer to the third party's terms and conditions in this booklet, which shows their complaint procedures.

## 5 How to cancel

If you're not happy with the account or the policies which come with it, you have 30 days from opening the account to cancel it.

You can do this by writing to us, visiting any branch, or by calling us on **0345 300 0000**.

If you do not cancel within 30 days, you or Lloyds can close your account after this period. Lloyds can also terminate the cover provided, as stated in your account's terms and conditions.

If you cancel within 30 days or close your account, your benefits will stop unless you switch to another qualifying account. There's no fee for cancelling or closing, but you might owe the monthly fee for the time your account was open. Also, if you've used an overdraft, you'll need to pay it back before cancelling or closing.



You can find out more about the complaints process by visiting:  
**[lloydsbank.com/contact-us/how-to-complain](https://lloydsbank.com/contact-us/how-to-complain)**







# Managing your account

## Things you should do now

Read the terms and conditions to understand what you're covered for, and which benefits you can use.

Register for:

- ✓ online banking
- ✓ Everyday Offers
- ✓ Save the Change



Download our mobile banking app.

## Save the Change®

Save the Change helps you save money by rounding up to the nearest pound when you buy something with your debit card. The difference is then moved into an eligible Lloyds savings account of your choice.

For example, if your purchase costs £2.20, we'll round it up to £3.00 and transfer 80p from your current account into your savings account. Save the Change is available for most Lloyds savings accounts.



To find out more, visit:

**[lloydsbank.com/savings/save-the-change](https://lloydsbank.com/savings/save-the-change)**

## Online banking

You can register for online banking at:  
**[lloydsbank.com/online-banking](https://lloydsbank.com/online-banking)**

You can:

- check your balance
- view statements
- set up or change standing orders and cancel direct debits
- pay bills, move money and make payments

Once you've set up online banking you can register for:

## Everyday Offers

Get cashback at a wide range of shops and restaurants.



To find out more, visit:

**[lloydsbank.com/everydayoffers](https://lloydsbank.com/everydayoffers)**

## Mobile banking

After you've registered for online banking, download our app to your device to manage your money on the move.

Our mobile app allows you to:

- check your balance and view your statements
- make payments and pay in cheques
- view your card and PIN details
- freeze your card
- change your contactless payment limit
- update your contact details
- set up app notifications to keep track of your spending:
  - **Smart alerts** – when money is paid in and out
  - **Purchase alerts** – each time you use your debit card





# Managing your account

- **Spending summary** – a weekly round-up of what you've spent on your debit card
- **Low balance alert** – when your balance after pending falls between £0 and £50



To find out more, visit:

**[lloydsbank.com/onthemove](https://lloydsbank.com/onthemove)**

You can stop all overdraft alerts by texting **STOP** to **61112** or to opt back in, text **START** to the same number.

We'll apply your preferences to opt in or out of alerts to all your accounts. If you stop alerts, you may miss important messages and incur avoidable costs. There are other alerts we send to help you keep your money safe and when we refuse a payment, which you cannot stop.

If you use our app then you can choose to receive push notifications when your balance after pending falls between £0 and £50. These can be turned on or off in the app via your notifications settings and will be applied to all your current accounts.

You can check if we have a valid mobile number for you, or set one up through online banking, in branch, or by calling us.

To find out more about alerts, please visit: **[lloydsbank.com/alerts](https://lloydsbank.com/alerts)** You may still receive alerts when you're abroad. Please check with your mobile provider for any charges they may make.

Overdrafts are subject to application and repayable on demand. Full details of our overdraft charges are online, at: **[lloydsbank.com/overdrafts](https://lloydsbank.com/overdrafts)**

Text message alerts are sent seven days a week including bank holidays. This is a free service for all eligible current account customers. We won't charge you for this service, but if you receive texts while abroad or to a non-UK mobile number, your network service provider may charge you.

## Text message alerts

If we have a mobile number for you, we'll send the following text messages.

## Arranged overdraft alerts

To help you minimise charges we'll let you know by text:

- when you're about to use or you've started using your arranged overdraft
- when we've started to charge you for using an arranged overdraft

To stop these alerts, text **STOPA** to **61112** or to opt back in, text **STARTA** to the same number.

## Unarranged overdraft alerts

To help you manage your balance we'll let you know by text:

- when you need to pay money into the account to cover a standing order
- when you're about to use or have started using an unarranged overdraft

To stop these alerts, text **STOPU** to **61112** or to opt back in, text **STARTU** to the same number.





# Managing your account

## Help with your account

You can message us 24/7, securely in our app. Log-in and select Support.

Or call us on **0345 300 0000**. If you'd like to see someone, come visit us in branch. See our website for our opening hours.

## Cash machine

At our cash machines you can:

- check your balance
- change your PIN
- take out up to £800 each day

There's no charge to take money out of our cash machines, but a charge may apply at other cash machines. You must have enough money in your account to cover the amount you'd like to withdraw.

## Daily withdrawal limits

Cash withdrawals from cash machines or Post Offices count towards each daily limit. For example if you withdraw £100 from a cash machine, you can only withdraw up to £200 from a Post Office that day.

## Post Office

You can do your everyday banking at the Post Office using your debit card to:

- check your balance
- take out up to £300 cash each day
- pay cash or cheques into your current account

## Switching to us

If you want this to be your main bank account, we can switch all your payments for you, for example direct debits, standing orders and your salary.

With the Current Account Switch Service, this takes just seven working days.



To find out more, visit:  
**[lloydsbank.com/switch](https://lloydsbank.com/switch)**



## Moving your money

There are several different types of payments you can choose from including Faster Payments and direct debits.



To find out more, including when payments will arrive, go to: **[lloydsbank.com/online-banking/benefits-online-banking/payment-types](https://lloydsbank.com/online-banking/benefits-online-banking/payment-types)**





# Overdrafts

## Arranged overdraft

An arranged overdraft is a form of borrowing that can act as a short-term safety net. You can use it to borrow money up to an agreed limit through your bank account.

## Unarranged overdraft

If you don't have enough money in your account or available arranged overdraft to make a payment, we may either let you borrow through an unarranged overdraft or refuse to make the payment. We won't charge you for this.

Missing payments and using an unarranged overdraft can damage your credit score. If you should find yourself in this situation, please get in touch with us, as we may be able to help you.

## How to apply

You can apply for an arranged overdraft by calling us, using online banking or through our app.

We'll review your application. Not everyone will be accepted. The decision to offer an arranged overdraft and the rate we offer you will depend on your personal situation. We can ask you to pay back the full amount of your arranged overdraft at any time.

We have a range of tools available to help you understand if your product offers an arranged overdraft facility, if you're eligible and how much this kind of borrowing would cost you.



Please visit:  
[lloydsbank.com/overdrafts](https://lloydsbank.com/overdrafts)

Contact us in whichever way most suits you. To find out more about the ways you can bank with us, visit: [lloydsbank.com/ways-to-bank](https://lloydsbank.com/ways-to-bank)





# Using your card

## Managing your PIN

- If you enter the wrong PIN three times, your card will be locked as a security precaution and you won't be able to use it. You can unlock it at any Lloyds cash machine.
- If you've forgotten your PIN, simply open our app, click on 'Manage Card' then click 'View PIN'. You can also ask for a new PIN in branch, online or by calling us.
- You can also change your PIN at any Lloyds cash machine.

## Mobile payments

You might be able to use your smart phone or smart watch to make contactless payments instead of your debit card. Payments using mobile devices may have different contactless limits.

Learn more at:

Apple Pay

[lloydsbank.com/applepay](https://lloydsbank.com/applepay)



Google Pay

[lloydsbank.com/googlepay](https://lloydsbank.com/googlepay)



If you think your debit card has been lost or stolen, it's really important that you let us know straightaway. You can contact us online or by calling us and we'll cancel it.





# Using your card

## Freezing your card

You can control how your debit card is used with the card freeze function in our app. It's helpful if you temporarily misplace your card, but know it's not lost or stolen.



Go to 'Manage Card' in our app and then select 'Card freezes and limits'.

You can choose to securely restrict these types of transactions on your debit card and prevent payments being made.

- Abroad: freeze payments outside the UK in person and at cash machines.
- Online and remote: freeze payments made online, in-app, over the phone and by mail order.
- In person: freeze payments where you use your card to make a payment in person – including digital wallets such as Apple Pay and Google Pay.

- Freeze gambling: freeze most gambling transactions the moment you turn it on. If you turn it off, it will take 2-3 days to remove the freeze.
- Contactless transactions: freeze contactless transactions worldwide – including digital wallets such as Apple Pay and Google Pay.
- To give you even more control over your card, you can now change the contactless limit in the 'Manage Card' section of our app under 'Card freezes and limits'.

When you set up a card freeze, our app will tell you what exclusions apply, as a card freeze may not stop all your transactions.



You can find out more at:  
**[lloydsbank.com/online-banking/mobile-banking/card-freezes](https://lloydsbank.com/online-banking/mobile-banking/card-freezes)**





# Using your card

## Going abroad

With Lloyds Premier, you can use your debit card abroad with no fees. See Section P of the Personal Banking Terms and conditions and Banking Charges booklet.

Before you go:

- ✓ make sure your debit card isn't due to expire while you're away
- ✓ turn off Abroad Freeze if you've added it to the card for this account and plan to use it abroad
- ✓ take another type of payment in case of an emergency
- ✓ save these two numbers on your mobile in case you need to get in touch with us when you're away

General account enquiries:

**+44 173 334 7007**

If your card is lost or stolen:

**+44 170 227 8270**

## Travel money

With Lloyds Premier you get access to preferential exchange rates when ordering travel money with Lloyds Bank.

Just order from a range of currencies by 3pm for free next working day delivery to your home or your local branch. You can order foreign currency online or in branch. Please note, delivery charges may apply.

We may also buy back any you might have left over from your trip, provided we still deal with that currency. If you want travel money fast, you can get Euros and US dollars instantly in many of our branches.

## Sending money outside the UK or in a foreign currency electronically

This service helps you send money quickly, easily and securely. You can also make payments through the mobile banking app or online banking.



To find out more go to:

**[lloydsbank.com/  
internationalpayments](https://lloydsbank.com/internationalpayments)**





# Keeping your account safe

## Keeping your account secure

Here are some tips:

- ✓ Use a different PIN and password for every account you have across different banks
- ✓ Do not share your PIN or password with anyone
- ✓ Make sure you are not overlooked when using a cash machine
- ✓ Don't allow shop assistants or waiting staff to take your card out of view to make payments
- ✓ Take care to make sure websites you shop from are genuine
- ✓ Activate notifications on our app to keep up to date on your spending
- ✓ Keep an eye on your statement. If you have any concerns, let us know straightaway

Fraudsters can pretend to be from the bank, police or well-known companies. They do this to get access to your money. If you receive a call from an unexpected caller, never:

- set up a new payee
- move money to a 'safe' or 'holding' account
- download anything to your device

For more advice on protecting yourself from fraud, visit: [lloydsbank.com/security](https://lloydsbank.com/security)

## Lloyds Bank ClickSafe®

Lloyds Bank ClickSafe®, also known as Visa Secure®, gives you extra security when shopping online and helps protect you from fraud.

It will either:

- verify the payment, or
- ask for more details to confirm it's you and not someone else using the card



To find out more, visit:

[lloydsbank.com/clicksafe](https://lloydsbank.com/clicksafe)







# When you need support

## Keeping track of your spending

Money Manager is a free online banking service that helps to give you a clear picture of what you do with your money. It automatically breaks down your purchases into spending categories, such as entertainment, groceries and travel.

Example of spending analysis:

Categories	%
Entertainment & Leisure	28%
Groceries	25%
Cash Withdrawals	24%
Transportation	18%
Clothing & Personal Care	3%
Savings & Financial	2%

Money Manager helps you:

- keep track of your regular bills or payments
- create monthly budgets and track your progress
- set up savings goals for the things you want

It shows your spending habits and you can use it with all your Lloyds Bank personal current and credit card accounts.



To find out more visit:

**[lloydsbank.com/moneymanager](https://lloydsbank.com/moneymanager)**

## Money worries

Whether you're struggling to manage your payments or worried about covering the essentials, we're here to support you and help you get back on track.

For more information on how we can help, visit: **[lloydsbank.com/moneyworries](https://lloydsbank.com/moneyworries)**, book a Helping Hand appointment to review your finances with a Banking Consultant in branch, or call us on **0345 300 0000**.

## Free independent money advice

For free, clear, unbiased money guidance, information and tools to help you manage your money better, the Money and Pensions Service is available at **[www.moneyhelper.org.uk](https://www.moneyhelper.org.uk)** or by calling **0800 138 7777**. This is an independent organisation set up by the government and funded by a levy on the financial services industry.





# Benefits terms and conditions



**Bupa family GP and wellbeing subscription**

Find out more on page 27



**Lifestyle Benefits**

Find out more on page 34





# Bupa family GP and wellbeing subscription terms and conditions

## Introduction

**This is a summary of the Bupa family GP and wellbeing subscription.**

All services are provided remotely through the My Bupa app and can only be accessed and used through a smartphone or tablet.

You'll need a device which is compatible with the My Bupa app to access and use the Bupa family GP and wellbeing subscription services

- Android: is available from Version 12 (Snow Cone) onwards.
- iOS: Versions from 15.x onwards.

If you don't have a compatible device, the Bupa family GP and wellbeing subscription isn't suitable for you.

If you, or someone that you would like to include under the Bupa family GP and wellbeing subscription, thinks that they need to see a healthcare professional in person to explain their medical needs then the Bupa family GP and wellbeing subscription is not suitable for you or them. This is because all services are provided remotely via the app.

The services can only be used in the UK and are subject to availability.

Children under the age of 16 can only use the digital GP services listed, and you or a legal guardian of the child will need to book appointments for them.

## What's included?

Your Bupa Family GP and wellbeing Subscription gives you access to digital healthcare from Bupa, all delivered by Bupa's healthcare experts.

## Need to know:

Children under the age of 16 years can only use digital GP appointments and you must book a video call for them.

Children aged 16 to 24 will need to register their own profile with Bupa to use the digital GP services.

The services described below are available for each person included on the Bupa GP and wellbeing subscription, each year.

All services are subject to availability and are offered remotely to individuals in the UK only.





# Bupa family GP and wellbeing subscription terms and conditions

## Digital GP appointments

Service	Availability
<b>Appointments</b> Speak to a GP or nurse in a 10 minute appointment by video or audio call. Clinicians may offer diagnosis, treatment or a referral letter for your own GP. Specialist consultations, tests and scans themselves are not included as part of the service.	10 minute appointment by video or audio call  6am to 10pm weekdays 8am to 8pm weekends Available all year round
<b>Private prescriptions</b> Choose to collect from your local pharmacy or home delivery the same or next day if available. Costs apply.	Delivery of prescriptions is subject to availability based on your location and time of consultation. Bupa is not responsible for the actions of the chosen pharmacy.





## Mental health services

Service	Availability
<b>Remote personal lifestyle coaching</b> Mental health coaches provide up to two hours of remote support to help you increase your motivation and commitment to lifestyle changes.	Up to two hours of remote support per year 8am to 8pm weekdays 8am to 5pm weekends 8am to 5pm bank holidays
<b>Mental health triage</b> Book a 20 minute call with our specialist mental health team first for advice about which service is best for you.	20 minute call All day every day
<b>Self-management programmes</b> Up to ten online sessions. Use these whenever it suits you, to help stop small worries turning into more serious issues. Sessions are provided by our partner, Silvercloud. You'll be asked to accept their terms and conditions before accessing the programmes on the Silvercloud website.	Up to ten online sessions per year All day every day
<b>Cognitive Behavioural Therapy (CBT)</b> Up to eight, 60 minute CBT sessions. CBT aims to improve your mental health by changing negative thoughts and beliefs that can affect how you feel and behave.	Up to eight, 60 minute sessions 8am to 8pm All day every day





## Mental health services - continued

Service	Availability
<b>Counselling</b> Up to six, 60 minute counselling sessions. These sessions help address personal concerns and improve your wellbeing.	Up to six, 60 minute counselling sessions per year 8am to 8pm every day
<b>Concierge</b> For more complex mental health issues, you can have up to two hours of personalised support with a clinician who can refer you to the right service for you.	Up to two hours of personalised support per year 8am to 8pm every day

## Musculoskeletal (MSK) services

Service	Availability
<b>MSK triage</b> Book a 20 minute video or phone call with a clinician, who will assess your symptoms and recommend the course of treatment.	20 minute video or phone call 8am to 8pm every day
<b>Self-managed treatment programmes</b> Access self-managed, physio-led treatment programmes from our partner, Physitrack. To use the Physitrack app, you will be asked to accept the Physitrack terms of use.	All day every day
<b>Remote physiotherapy sessions</b> Book up to six, 20 minute sessions with a physiotherapist over the phone or via video.	Up to six, 20 minute sessions per year 8am to 8pm every day





## Wellbeing services

Service	Availability
<b>Fitness centre</b> Access to online fitness classes, training programmes and exercise plans in the app. Suitable for all abilities and fitness levels.	All day every day
<b>Self-managed treatment programmes</b> Access self-managed, physio-led treatment programmes from our partner, Physitrack. To use the Physitrack app, you will be asked to accept the Physitrack terms of use.	All day every day

### What's not included?

**The services under the Bupa Family GP and Wellbeing Subscription do not include:**

- NHS prescriptions.
- Prescribing certain medications including controlled drugs.
- Physical examination and reports which require access to full medical records.
- Antenatal or maternity care.
- Drug and alcohol rehabilitation services.
- Any tests including but not limited to diagnostic or blood tests.
- The purchase of any equipment or other additional items.





## Managing your Bupa GP and wellbeing subscription

### How to register:



- You'll receive a registration email when you open your Lloyds Premier account.
- Click on the link in the email and follow the instructions to register you and your family.
- Once you've registered, you'll receive information from Bupa on how to use the full range of remote services with the My Bupa app. This can take up to 24 hours. Please note, you will need the last 4 digits of your Lloyds Premier account to validate your subscription.
- If you've lost or not received your registration email, please send a message to **enquiries@lloydsbankpremier.com** to receive a new one within 24 hours.

### When does your subscription start?



- You're eligible to use the subscription for as long as you have a Lloyds Premier account.
- Your subscription becomes active once you register with Bupa.
- Some services included in the subscription have annual limits. These will reset every 12 months on the anniversary of your registration with Bupa.







## Other key information

### What if I need to complain



If you need to complain, visit **[bupa.co.uk/complaints](https://bupa.co.uk/complaints)** and follow the instructions. Alternatively, call the Customer Relations team on **0345 606 6739** or email Bupa at **[customerrelations@bupa.com](mailto:customerrelations@bupa.com)**. We may record or monitor calls.

If Bupa can't resolve your complaint straight away, they will email or write to you within five working days to explain the next steps.

### How is my information used?



Bupa processes your information to manage your Bupa GP and wellbeing subscription and provide the services you have subscribed to.

For more information about how Bupa uses your information, please see the privacy notice at **[www.bupa.co.uk/privacy](https://www.bupa.co.uk/privacy)**



For those with hearing or speech difficulties you can use the Relay UK service on your smartphone or textphone.

For further information visit **[relayuk.bt.com](https://relayuk.bt.com)**

Bupa also offer documents in Braille, large print or audio.





# Lifestyle Benefits information and conditions

## Key information

- One benefit per account is available every 12 months
- All Lifestyle Benefits will have terms and conditions
- Benefits cannot be combined with any other offer or exchanged for cash or other alternatives
- The selection may be subject to change upon notice by us or the supplier. Exclusions apply

## Changing or cancelling your Lifestyle Benefit

- You can change or cancel the choice you made at account opening within 30 days.
- If you did not make a selection when you joined Lloyds Premier, you can still make one. Call **0345 878 0015**. Lines are open from 8am to 8pm, Monday to Saturday. On Sundays, 9am to 6pm. You can also visit: **[lloydsbankpremier.com](https://lloydsbankpremier.com)**

If you do this more than 30 days after you open or upgrade your account you'll receive your Lifestyle Benefit on a pro rata basis. After that the selected benefit can only be changed within a restricted window around the anniversary of when you opened the account. We'll write to you to remind you about this closer to the time.





## Key Lifestyle Benefit exclusions and conditions

### Disney+ 12 month Standard With Ads subscription



You'll need to complete the Disney+ registration process which will include having a valid email address and agreeing to the Disney+ subscriber agreement. 18 years or over. See [www.disneyplus.com](http://www.disneyplus.com) for full Terms and Conditions.

### Annual Coffee Club and Gourmet Society digital membership



You'll need to register and provide a valid email address. Participating restaurants can change at any time. Discounts and availability can also vary. You may need to book in advance.

### Cinema tickets



You can exchange cinema codes for standard 2D and 3D admission tickets for adults or children. You may also use the codes for full or partial payment toward specific ticket upgrades. Some screening types and exceptions apply. Each code is valid for one use only when you book online or at the box office. This is subject to availability, standard age restrictions, and the expiration date stated.

### Annual magazine subscription



Printed or digital magazines available. If you choose a digital magazine title, you must provide a valid email address. Digital magazines are available on compatible Apple and compatible Android devices. It can take up to eight weeks to receive the first publication from confirming the title you want to receive. Subscriptions may not include promotional items packaged with the magazine.

## Providers of the benefits

Lifestyle Benefits are administered by Blackhawk Network EMEA Limited, PO Box 1586, Westside, London Road, Hemel Hempstead, Hertfordshire, United Kingdom HP1 9SF. Company Registration Number 4155659. They use different third party suppliers to provide each benefit. These are subject to the supplier's terms and conditions.

Disney Plus and the Disney+ logo are registered trademarks of Disney Enterprises Inc.





# Lloyds Premier Lifestyle Benefits terms and conditions

## Lloyds Premier Lifestyle Benefits Terms and Conditions

For the purpose of these Terms and Conditions, the “Administrator” is Blackhawk Network EMEA Limited (company number 04155659) and the Reward Suppliers are THE WALT DISNEY COMPANY LIMITED (company number 00530051), Vue Entertainment Limited (company number 04699504) (“Vue”), ODEON Cinemas Limited (company number 01854132) (“ODEON”), Simard Limited (company number 06655278) (trading as Gourmet Society) (“Gourmet Society”), The National Magazine Company Limited (company number 00112955) (trading as Hearst Magazines UK) (“Hearst Magazines”), and Bauer Consumer Media Limited (company number 01176085) (“Bauer Media”).

## General Terms and Conditions

1. Lloyds Premier Lifestyle Benefits are only available to Lloyds Premier account holders, who are resident in the UK and aged 18 or over.
2. On opening a Lloyds Premier account with Lloyds Bank, you will be invited to select one benefit choice per account year.
3. You can select one of the following Lifestyle Benefits: 12 months of Disney+, 6 cinema tickets, a 12-month Magazine Subscription, or a 12-month Gourmet Society and Coffee Club Digital Membership.
4. Once you have opened a qualifying Lloyds Premier account you will receive a welcome email or letter providing details of any actions you need to take. The Administrator will contact you by email if you provided an email address when you opened your Lloyds Premier account. If you did not provide an email address, the Administrator will contact you by post. You should check your junk folder for any email communications.
5. To receive the benefit in full for the first year, you have 30 days from opening your Lloyds Premier account to make your Lifestyle Benefit selection and you may change your selection within the 30-day period. Once the 30-day period has expired you will not be able to change your Lifestyle Benefit selection other than as set out in condition 14. If you make your Lifestyle Benefit selection after the initial 30-day period, then it will be fulfilled on a pro-rata basis. For example, if you make your Lifestyle Benefit selection 6 months after the end of the 30-day selection period, the Lifestyle Benefit will only be valid for the remaining 6 months of the benefit year. Thereafter you will not be able to change your Lifestyle Benefit selection other than as set out in condition 14.
6. If selecting a 12-month Magazine Subscription as a Lifestyle Benefit you will need to confirm the publication title by visiting [lloydsbankpremier.com](https://lloydsbankpremier.com) or calling 0345 878 0015 (int/local 0113 292 0245).





7. If you choose a 12-month Disney+ subscription, 12-month Gourmet Society and Coffee Club Digital Membership, or a 12-month digital Magazine Subscription, you must provide a valid email address.
8. The Lifestyle Benefit for digital magazines is available to download on Apple and Android devices.
9. Apple is a registered trademark of Apple Inc., registered in the U.S. and other countries. Android is a trademark of Google Inc.
10. After the 30-day period, Lifestyle Benefits will start to be dispatched. Timings vary depending on the Lifestyle Benefit selected.
11. Postal delivery of Lifestyle Benefits will be delivered to UK street addresses only (i.e. no PO Box addresses).
12. Neither the Administrator nor any Supplier accepts responsibility for delays by the postal services, for incorrect details being provided by the account holder or for any other unforeseen circumstances that may delay delivery.
13. One Lifestyle Benefit per account is available for each 12 months that you have a Lloyds Premier account and if leaving Lloyds Premier, the benefit may be cancelled at the sole discretion of Lloyds Bank.
14. After the initial 12-month period, subject to availability, you will be able to select a new or the same Lifestyle Benefit for the following 12-month period. 30 days before the expiry of any 12-month period you will be sent an email or letter asking you to choose your benefit for the following benefit year. Your final choice must be communicated to the Administrator within 30 days of the expiry of that benefit year or you will be deemed to have chosen the same benefit for the following benefit year, subject to availability.
15. In order to reselect a Lifestyle Benefit at renewal, you must have made at least two payments in or out of your account every month.
16. Any Lifestyle Benefit will only be delivered to the email or postal address originally provided to Lloyds Bank when selecting to join Lloyds Premier, unless amended or changed by you through Lloyds Bank.
17. Any Lifestyle Benefit that is lost in transit and not delivered to you will only be re-issued twice and only within the same benefit year it was originally issued in.
18. In addition to these general terms and conditions and the terms specified under the section for each Lifestyle Benefit and/or Supplier below, the Lifestyle Benefits are subject to the general terms and conditions of business and any associated generally applicable requirements of the Supplier (such as data privacy policies etc) which can be read (and may be updated from time to time) online at:  
  
Disney:  
**[www.disneyplus.com/en-gb/legal/privacy-policy](https://www.disneyplus.com/en-gb/legal/privacy-policy)**  
  
Vue:  
**[www.myvue.com/legal](https://www.myvue.com/legal)**  
  
ODEON:  
**[www.odeon.co.uk/privacy-and-legal/](https://www.odeon.co.uk/privacy-and-legal/)**  
  
Gourmet Society:  
**[www.gourmetsociety.co.uk/terms\\_and\\_conditions.php](https://www.gourmetsociety.co.uk/terms_and_conditions.php)**  
  
Hearst Magazines:  
**[www.hearstmagazines.co.uk/terms-and-conditions](https://www.hearstmagazines.co.uk/terms-and-conditions)**  
  
Bauer Magazines:  
**[www.greatmagazines.co.uk/lloyds](https://www.greatmagazines.co.uk/lloyds)**  
  
Any disputes arising other than in connection with these Lifestyle Benefits terms and conditions should be raised with the relevant Supplier.
19. The Administrator shall have no liability for the acts or omissions of any Lifestyle Benefit Supplier other than any refusal by such Supplier to provide a Lifestyle Benefit in accordance with the terms and conditions applicable to it.
20. The Lifestyle Benefits are for personal and non-commercial use and cannot be sold, made available or otherwise transferred to any third party for commercial gain.





21. The description and terms and conditions of Lifestyle Benefits are provided by the relevant Suppliers.
22. There is a maximum of one Lifestyle Benefit per year.
23. Lifestyle Benefits sent via post will be sent by Royal Mail 2nd class post.
24. Any questions or complaints should be addressed to Lloyds Premier Lifestyle Benefits, PO Box 1586, Westside, London Road, Hemel Hempstead, HP1 9SF or by calling 0345 878 0015 or by emailing [enquiries@lloydsbankpremier.com](mailto:enquiries@lloydsbankpremier.com)
25. Calls may be recorded for monitoring or training purposes. Lines are open seven days a week, 8am to 8pm Monday to Saturday and 9am to 6pm on Sundays.
26. The Administrator does not accept responsibility for registrations lost, corrupted or delayed as a result of any network, computer hardware or software failure of any kind.
27. The Administrator reserves the right to amend or withdraw the Lifestyle Benefits if deemed necessary due to circumstances outside of its control.
28. The Administrator shall not be liable for any failure to comply with its obligations where the failure is caused by something outside its reasonable control or any other circumstances amounting to force majeure.
29. There is no cash or other alternative to the stated Lifestyle Benefits, in whole or in part. Unless otherwise agreed in writing by Lloyds Bank, the Lifestyle Benefits will only be sent directly to the account holder. The Promoter reserves the right to change or provide a similar alternative Lifestyle Benefit of the same or greater value or specification should circumstances beyond their control make this necessary. Lifestyle Benefits cannot be exchanged in any Lloyds Bank branches.
30. The law of England and Wales shall apply to the Lloyds Premier Lifestyle Benefits and disputes relating to it shall be decided in the Courts of England and Wales.
31. Your personal details will be retained solely for the purpose of operating the Lifestyle Benefits and as further specified in the relevant Supplier's terms and conditions below. Data collected and held by the Administrator and the Suppliers is done so in accordance with applicable data protection law. The Administrator and the Suppliers will comply with applicable data protection law. For full details of our Privacy Notice please visit [lloydsbank.com/privacy](https://lloydsbank.com/privacy)
32. These Lifestyle Benefits are administered by Blackhawk Network EMEA Limited, PO Box 1586, Westside, London Road, Hemel Hempstead, HP1 9SF. Company Registration Number 04155659.
33. Promoter: Lloyds Bank plc.  
Registered Office: 25 Gresham Street, London, EC2V 7HN.





## Disney+ Terms and Conditions

1. The customer is entitled to a 12 month subscription to Disney+ Standard With Ads as part of their Lloyds Premier membership when selecting Disney+ as their annual Lifestyle Benefit.
2. The 12 month Disney+ Subscription is for Disney+ Standard With Ads. At this time, we are unable to upgrade their subscription to Standard or Premium.
3. Use of Disney+ will be subject to customers completing the Disney+ registration process which will include having a valid email address and will be subject to agreement of the Disney+ Subscriber Agreement. [www.disneyplus.com/legal/subscriber-agreement](https://www.disneyplus.com/legal/subscriber-agreement)
4. Subscriber agreement includes, but is not limited to: being a UK resident and being over 18.
5. Entitlement conditional on remaining a Lloyds Premier customer.
6. Redeeming Disney+ through Lloyds Premier will not automatically cancel or suspend any Disney+ subscription offered directly by Disney or through another third party and it is the customer's responsibility to manage such direct or third party subscriptions.
7. If the customer has an active Disney+ subscription when they redeem a 12 month Disney+ Standard With Ads subscription as their Lloyds Premier benefit, the customer will become double entitled, meaning they have multiple subscriptions running simultaneously. To prevent being charged twice the customer should manage their original subscription in the app or through customer services. If the original subscription was purchased directly from Disney+, the customer will be notified at the time Disney+ sees two subscriptions active under one email address, however, it is the responsibility of the customer to take action to prevent having multiple subscriptions.
8. See [www.disneyplus.com](https://www.disneyplus.com) for full Terms and Conditions.

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## Cinema Terms and Conditions

The following Cinema Supplier related Terms and Conditions will apply for both Vue and ODEON.

1. The Cinema Suppliers for Lloyds Premier Lifestyle Benefits are Vue and ODEON. A Vue cinema voucher may only be exchanged in a Vue cinema and an ODEON cinema voucher may only be exchanged in an ODEON cinema.
2. For full details on ticket validity, please see the Cinema Supplier Specific Terms and Conditions below.
3. If you select cinema as your Lifestyle Benefit, the Administrator will use the postcode originally provided to Lloyds Bank to identify your nearest Cinema Supplier. You will have ability to manually change the allocated Cinema Supplier within the timeframe stipulated within your welcome or renewal letter or email. Your final choice must be communicated to the Administrator no later than the final date outlined in your welcome letter or email for new customers or renewal letter or email for renewal customers.





## Vue Specific Cinema Terms and Conditions

The following venue related Terms and Conditions will apply to Vue Cinema Ticket Vouchers:

1. Each cinema ticket voucher can be exchanged for a 2D or 3D admission ticket to any Vue Cinema in the UK only (excluding Gold Class, Premiere seating, Special, Alternative, Event Cinema screenings, Over 18's Screenings and Scene Westfield). Tickets can be upgraded to a VIP or Xtreme ticket at no extra charge. For 3D screenings 3D glasses are provided at no extra charge subject to availability.
2. Each cinema ticket voucher is also valid as part payment for Scene, Gold and IMAX. Upgrades to Scene, Gold and IMAX are available on payment of the difference in cost between standard adult price for the upgraded experience and standard adult 2D admission (not VIP seating).
3. Each popcorn voucher can be exchanged at the Box Office only and is valid for one half-price popcorn of any size, any day subject to availability. Valid for a single use only and must be redeemed in conjunction with a valid cinema booking.
4. Each cinema ticket voucher must be used at the time of exchange for any one regularly scheduled film performance subject to availability. Valid for a single use only and cannot be re-instated or replaced once redeemed (this includes if you cancel your booking).
5. Each cinema ticket voucher can be used to book a cinema ticket online at **www.myvue.com**, or can be exchanged at the box office of any Vue cinema. This ticket voucher cannot be used to reserve an admission ticket by telephone.
6. Each cinema ticket voucher may not be combined with any other ticket offer. It may not be used for premieres or special events.
7. Each cinema ticket voucher cannot be used for Event Cinema screenings, including: NT Live, ROH Live, RSC, Met Opera, Bolshoi, Theatre, Special Events and Bollywood.
8. Each cinema ticket voucher and popcorn voucher is for personal use and may not be exchanged for use at a later date nor may they be exchanged for cash or merchandise or otherwise transferred to any third party for commercial gain. Not for resale.
9. Each cinema ticket voucher expires on the expiration date given and is not subject to extensions.
10. Film classification rules apply. ID may be required. The Cinema Manager's decision is final.
11. Please note that due to Vue's advance booking policy the film and performance you wish to attend may be sold out and seats might not be available. The holder is not entitled to any preferential right over other cinema patrons.
12. For any lost or stolen ticket vouchers, please contact the Lloyds Premier helpdesk on 0345 878 0015 (int/local 0113 292 0245). Any lost or stolen cinema vouchers will only be re-issued twice.
13. Vue reserves the right to amend these terms and conditions at any time and without notice. Such changes will be posted on **www.myvue.com**. Alternatively, you can obtain a copy of the latest terms by calling Vue Guest Services on 0345 308 4620 (local rates apply) or by emailing [customerservices@vuemail.com](mailto:customerservices@vuemail.com)
14. These terms and conditions and any related disputes are subject to interpretation under the laws of England and Wales, and to the jurisdiction of the courts of England and Wales.







## ODEON Specific Cinema Terms and Conditions

The following venue related Terms and Conditions will apply to ODEON voucher codes:

1. Each cinema ticket voucher may be exchanged for one ticket with a Standard, Premier or recliner seat to view a standard 2D, iSense 3D, or 3D iSense film showing at any ODEON cinema in the UK except the following cinemas: ODEON Luxe & Dine. Upgrades are payable for other film formats and seat types (see below).
2. Each cinema ticket voucher can be exchanged for one ticket for ODEON Kids or Silver screenings. For each ticket redeemed to an ODEON Kids screening, you are entitled to a free Kids-sized popcorn and for each ticket redeemed to an ODEON Silver screening, you are entitled to a free cup of tea/coffee and a biscuit. To redeem your Kids popcorn or tea/coffee and biscuit, show your Lloyds Premier ODEON Kids or ODEON Silver ticket at the relevant retail counter before your screening.
3. Each cinema ticket voucher includes one pair of 3D glasses in cinema per ticket voucher when used on a 3D film. To redeem your 3D glasses, simply show your Lloyds Premier 3D ticket at the cinema counter.
4. Each cinema ticket voucher is valid on screenings up to and including the expiry date only. Cinema ticket vouchers are valid for 12 months from the date of issue.
5. Each cinema ticket voucher is not valid for IMAX, Dolby, Club seats, D-Box seats, VIP seats, or any other premium priced seating not specifically set out in these terms, unless you pay an upgrade fee. The upgrade fees vary per cinema.
6. Each cinema ticket voucher is not valid on Gallery, ODEON Luxe & Dine or ODEON Event Cinema.
7. Each cinema ticket voucher is not valid on premieres, special events or screenings or events not open to the public.
8. Online Redemption: To use your ODEON ticket voucher to book your ODEON ticket on the ODEON website, simply select your film session and seats, then on the "Choose Your Tickets" page under "Have a special code?" enter your voucher code and select "Voucher" from the dropdown. Online booking fees do not apply if you redeem your ticket voucher online, but will apply for any additional full price tickets in the transaction.
9. App Redemption: To use your ODEON ticket voucher to book your ODEON ticket on the myODEON app, simply select your film session and seats, then on the ticket selection page under "Redeem Vouchers" scan your QR code or manually enter the ticket voucher code. Online booking fees do not apply if you redeem your ticket voucher online, but will apply for any additional full price tickets in the transaction.
10. Kiosk Redemption: To use your ODEON ticket voucher to purchase your ODEON ticket at the Kiosk at the cinema, on the ticket selection screen choose "Scan voucher" and either scan the QR code or manually enter the ticket voucher code.
11. Box Office Redemption: To use your ODEON ticket voucher to purchase your ODEON ticket at the cinema, present your email or letter containing your ticket voucher at the box office or retail counter.
12. Each cinema ticket voucher is not valid in conjunction with any other offer or discount.
13. Each cinema ticket voucher is for your personal use only.
14. Each cinema ticket voucher cannot be used to buy gift vouchers, gift cards, food, drink or any other ODEON goods or services.
15. Tickets are subject to availability, normal age restrictions and other relevant standard terms including ODEON's general admission terms. ID may be required.
16. Valid for a single use only and cannot be re-instated or replaced once redeemed (this includes if you cancel your booking).
17. For any lost or stolen ticket vouchers, please contact the Lloyds Premier helpdesk on 0345 878 0015 (int/local 0113 292 0245). Any lost or stolen voucher codes will only be re-issued twice.
18. Issuer: ODEON Cinemas Limited, 8th Floor, 1 Stephen Street, London W1T 1AT





## Gourmet Society Digital Membership Terms and Conditions

1. The Gourmet Society digital membership (the 'Membership') gives a Lloyds Premier customer 12 months access to the Gourmet Society.
2. The digital membership (the 'Membership') may be used to obtain discounts at participating venues and gives you access to additional products 50% off pizza takeaway alongside discounts on theatre tickets and UK attractions.
3. The Gourmet Society membership for Lloyds Premier Customers also includes access to Coffee Club, allowing Customers access to 25% off barista-made drinks purchased at participating coffee venues.
4. Advance booking may be required. Where this is required it will be stated in the venue's listing in the member's area. You must state that you are a Gourmet Society member at the time of booking.
5. The membership must be presented at the time of purchasing the meal/s.
6. Some venues may have specific exclusions, you can find these by viewing the venue page in the Mobile App (or please check the gourmet society website for details).
7. When you accept the Gourmet Society Terms and Conditions in the app you agree to go ahead with the service.
8. Your digital membership (the 'Membership') expiry date is the date shown on your digital membership card in the Gourmet Society app.
9. Your access to additional products offered by Gourmet Society will end on the same date as your full standard membership.
10. We will use your personal data in the provision of your Membership to you, in accordance with our privacy policy. Please ensure that you read and understand our privacy policy at **[www.gourmetsociety.co.uk/privacy\\_policy.php](http://www.gourmetsociety.co.uk/privacy_policy.php)**
11. Your membership is not renewed automatically at the end of each 12-month membership period.
12. There is a maximum of one Lifestyle Benefit per year.
13. The Gourmet Society accepts no liability for memberships which are lost or stolen, or for any venue failing to accept the membership or honour an advertised discount. For any lost or stolen physical memberships, please contact the Agency on 0345 878 0015 (int/local 0113 292 0245).
14. For full terms and conditions visit **[www.gourmetsociety.co.uk/terms\\_and\\_conditions.php](http://www.gourmetsociety.co.uk/terms_and_conditions.php)**





## Magazine Subscription Terms and Conditions

1. Once the 30-day cooling-off period has expired, the Customer may not change magazine title or format until notified that they may do so after their account opening anniversary.
2. Allow up to 8 weeks for delivery of first printed issue.
3. Magazine subscriptions will be delivered to UK street addresses only (i.e. no PO Box addresses).
4. Delivery is by Second Class post.
5. Subscriptions may not include promotional items packaged with the magazine.
6. In the event that the Customer's choice of title is discontinued, where possible a suitable alternative will be offered for the remainder of the relevant subscription period.
7. The number of issues per annum is subject to change by the publisher.
8. The maximum subscription term is 12 months. The number of magazines issued within the subscription term varies according to the particular publication (for example, currently Esquire has 6 issues per annum and Country Walking has 13 issues per annum).
9. If you choose a digital magazine and membership subscription as your Lloyds Premier Lifestyle Benefit you must provide a valid email address.
10. For digital magazine subscriptions and digital membership, you will receive an email (within 4 working days) with an activation link that includes instructions of how to download your digital magazine subscription. Please check your junk folder for any communication. Once the activation process has been completed, you will have instant access to your chosen digital magazine subscription.
11. Your digital magazine and membership subscription will start with the latest available issue.
12. Magazines published by Hearst Magazines are available digitally on Apple and compatible with Android and Amazon (Trademarked) devices. For more information see **[www.hearstmagazines.co.uk/digitalfaq](http://www.hearstmagazines.co.uk/digitalfaq)**
13. Magazines published by Bauer Media are available digitally on Apple and compatible with Android devices only. For a full list of compatible devices in relation to magazines published by Bauer Media please visit **[www.greatmagazines.co.uk/digital-magazines](http://www.greatmagazines.co.uk/digital-magazines)**
14. You will have to access the digital magazine subscription through the app store on Apple devices and through the Google Play store on Android devices.
15. For full terms and conditions relating to Hearst Magazine subscriptions, memberships, including digital, please visit **[www.hearstmagazines.co.uk/terms-and-conditions](http://www.hearstmagazines.co.uk/terms-and-conditions)**
16. For full terms and conditions relating to Bauer Media magazines and your digital Membership access, please visit: **[www.greatmagazines.co.uk/lloyds](http://www.greatmagazines.co.uk/lloyds)**





# When you need help

## Benefits membership services

- call from the UK **0345 878 0015**
- call from abroad **+44 1132 920 245**

## Relay UK Service

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](https://relayuk.bt.com)

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

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

Our colleagues can help you deal with your emergency quickly:

## Lines are open 24/7

### If your card is lost or stolen:

- call from the UK **0800 096 9779**
- call from abroad **+44 170 227 8270**

### Fraud, scams or suspicious activity on your account:

- call from the UK **0800 917 7017**
- call from abroad **+44 207 481 2614**

### Help with your account:

- call from the UK **0345 878 0015**
- call from abroad **+44 1132 920 245**

### Online banking helpline:

- call from the UK **0345 300 0116**
- call from abroad **+44 173 323 2030**



# Additional information about our service

Call us, go online or visit one of our branches for more information on all fees and interest rates.

## Online banking app

Our app is available to customers with a UK personal account and valid registered phone number. Minimum operating systems apply, so check the App Store or Google Play for details. Device registration required.



Terms and conditions apply:  
**[lloydsbank.com/legal/online-banking/internet-banking](https://lloydsbank.com/legal/online-banking/internet-banking)**

We don't charge you to use our services but your mobile operator might charge for some things (such as downloading or using the app), so please check with them. Services may be affected by phone signal and functionality.

To be eligible for Everyday Offers you need to be over 18, have a Lloyds Bank debit and/or credit card and be registered for online banking. Up to 15% Cashback – activate your offers using our mobile banking app or online banking and earn as you shop with Everyday Offers. Retailer offers and cashback amounts vary. Any cashback earned on credit card purchases will be paid to the primary cardholder's selected account. We do everything we can to make sure offer details are accurate, but we reserve the right to withdraw or correct any offers. This won't affect offers you've already activated. You'll need to stay registered for Everyday Offers and have a Lloyds credit card account or an active Lloyds debit card to receive your cashback.



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](https://relayuk.bt.com)

SignVideo services are also available if you're Deaf and use British Sign Language: [lloydsbank.com/contact-us/sign-video](https://lloydsbank.com/contact-us/sign-video)  
If you need support due to a disability please get in touch.

## Important information

Calls and online sessions may be monitored and recorded. Not all Telephone Banking services are available 24 hours a day, seven days a week.

Eligible deposits with us are protected by the Financial Services Compensation Scheme: [lloydsbank.com/legal/financial-services-compensation-scheme](https://lloydsbank.com/legal/financial-services-compensation-scheme) We are covered by the Financial Ombudsman Service.

Arranged overdrafts are subject to application and approval and repayable on demand. You need to be 18 or over to apply. Full details of our overdraft charges can be found by visiting: [lloydsbank.com/overdrafts](https://lloydsbank.com/overdrafts)

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Save the Change® is a registered trademark of Lloyds Bank plc.

The Post Office® and Post Office logo are registered trademarks of the Post Office Ltd.

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Account opening is subject to our assessment of your circumstances. You must be 18 or over and living in the UK to apply.

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



# Third party benefit providers

## Lifestyle Benefits

Lifestyle benefits are administered by Blackhawk Network EMEA limited, PO Box 1586, Westside, London Road, Hemel Hempstead, Hertfordshire, United Kingdom, HP1 9SF. Company Registration Number 4155659.

Different third-party suppliers are used to provide each benefit.

These are subject to the supplier's terms and conditions, which you can find by visiting: [lloydsbank.com/premieraccount](https://lloydsbank.com/premieraccount)

## Bupa

Limits apply to services included in your Bupa Family GP and wellbeing subscription and services are subject to availability. Scans and tests are not included.

Please check your subscription for details.

Access to digital GP from 6am to 10pm every weekday and 8am to 8pm on weekends.

Musculoskeletal triage is a 20 minute appointment available from 8am to 8pm everyday with treatment limited to six physiotherapy sessions and access to self-managed plans via Physitrack. Mental Health triage is access to an assessment helpline with treatment limited to 14 therapist sessions, two hours with a personal coach and/or 10 self-managed sessions via Silvercloud.

Bupa Family GP and wellbeing subscription and the My Bupa App are provided by Bupa Insurance Services Limited which is authorised and regulated by the Financial Conduct Authority (FCA). Registered in England and Wales at 1 Angel Court, London, EC2R 7HJ. Its company number is 3829851. VAT Registration Number: 239731641.

The Bupa Family GP and Wellbeing product and services are not regulated by the FCA.

The Digital GP, Mental Health and Musculoskeletal services are provided by Bupa Occupational Health Limited who work with American Well Corporation UK Limited (Trading as "Silvercloud") and Physitrack PLC.

Bupa Occupational Health Limited is registered in England and Wales at 1 Angel Court, London EC2R 7HJ. Its company number is 631336. American Well Corporation UK Limited is registered in England and Wales at 124 City Road, London, England, EC1V 2NX. Its company number is 10960422. Physitrack PLC is registered in the United Kingdom at 6th Floor 125 London Wall, London, United Kingdom, EC2Y 5AS. Its company number is 08106661.

The Wellbeing Services are provided by Bupa and Spectrum Wellness UK Limited.

Spectrum Wellness UK Limited is registered in England and Wales at Huckletree Ancoats, 9 Great Ancoats St, Manchester, M4 5AD. Its company number is 11815511.

Services are subject to availability.





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