

Changes to Silver Accounts

We're making some changes from **1 July 2024** to Silver Accounts. It's important to understand what the changes mean for you – so please take the time to read them.

Increasing the Silver Account monthly fee

The Silver Account monthly fee will change from **£10** to **£11.50** a month. We'll take the first payment of the new fee in August 2024.

View all the features and benefits of the Silver Account in your **welcome pack**. It's good to check you're still getting value for money.

Removing our debit card foreign currency fees

The following additional Special conditions will apply to this account from **1 July 2024**:

We won't charge our debit card fees when a debit card for the account is used to:

- 1.** Make payments in a foreign currency.
- 2.** Take out money in foreign currency or Pounds Sterling **outside** the UK, Channel Islands or Isle of Man. This is at an ATM or over the counter.
- 3.** Take out money in a foreign currency at an ATM **in** the UK, Channel Islands or Isle of Man.

These conditions don't change the exchange rate that applies to these transactions.

You may still have to pay the service provider or retailer charges for currency conversion if you ask them to do this for you. For example, if you're abroad and choose to pay for something in Pounds Sterling.

The Travel Smart conditions will no longer apply if you have added that service to this account.

These terms will end when you no longer have one of the accounts they apply to.

All the other account conditions remain the same.

From **1 July 2024** – go to lloydsbank.com/silver for a copy of the updated terms and conditions.



LLOYDS BANK



Go to **lloydsbank.com**



Call us on **0345 300 0000**



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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 www.relayuk.bt.com

SignVideo services are also available if you're Deaf and use British Sign Language: **lloydsbank.com/help-guidance/accessibility/signvideo**

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



If you want to make a complaint, you'll find helpful information at: **lloydsbank.com/contact-us/how-to-complain**

To speak to us, call: **0800 072 3572** or **+44 173 346 2267** from abroad. Adviser service: 24/7.

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

To use our Mobile Banking app you need to have a valid phone number registered to your account. Available to UK personal Internet Banking customers and Internet Banking customers with accounts held in Jersey, the Bailiwick of Guernsey or the Isle of Man or you can register for the first time in the app. Our app is available to iOS and Android users only and minimum operating systems apply, so check the App Store or Google Play for details. Device registration required. The app doesn't work on jailbroken or rooted devices. Terms and conditions apply: **lloydsbank.com/legal/online-banking/internet-banking**

We adhere to The Standards of Lending Practice which are monitored and enforced by the LSB:
www.lendingstandardsboard.org.uk

Eligible deposits with us are protected by the Financial Services Compensation Scheme: **lloydsbank.com/legal/financial-services-compensation-scheme**

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This information is correct as of March 2024 and is relevant to Lloyds Bank plc products and services only.

