

Lloyds Banking Group Student Prize Draw Terms and Conditions

1. Overview

The Student prize draw (“Draw”) will run from 30th July 2026 until 30th October 2026 (“Promotional Period”).

The Promoter is Lloyds Bank Plc of 25 Gresham Street, London, EC2V 7HN. 'We', 'us' and 'our' in these rules mean Lloyds Bank plc (trading as Lloyds Bank). The prize is £9,790 cash (“the Prize(s)”). There are 5 Prizes available. We reserve the right to provide a prize of equal or higher value as an alternative where we cannot award cash.

To qualify, you must hold a Lloyds Student Personal Current Account and activate the offer in the mobile banking app or via online banking to enter. Each qualifying customer will get one entry. All eligible entries into the Draw have an equal chance of winning.

Winners will be selected at random within 7 days of the Promotional Period ending, and we will contact them by email. The Prize will be paid into the winners’ qualifying Student Personal Current Accounts within 30 days of selection..

By taking part in the Draw, you agree to these rules.

No purchase necessary.

Taking part in the Draw doesn’t affect any conditions of your Personal Current Account(s).

These terms and conditions can be found at [Current account terms | Legal information | Lloyds](#)

2. Who can enter?

To enter you must:

- Be aged 18 or over;
- Be a UK resident (and your address in our records must be in the UK);
- Have a Student Personal Current Account with Lloyds

The Personal Current Account(s) must:

- remain open at least until 1st December 2026; and
- be in your own name; or
- be shown in our records as held by another person as your representative and held on your behalf. For example, a representative could be an attorney or a deputy, receiver, or guardian.

You will not be eligible if you, or any of your accounts held with us are subject to any legal restrictions or fraud/ financial crime concerns.

3. How to enter the Draw

Log on to the Lloyds mobile banking app or via online banking.

Activate the offer in the app ('Rewards' space for Lloyds mobile banking app).

If you are a new customer, the offer may take a short while to become visible. Please keep checking back.

We won't be liable if any technical or app failure means you can't enter.

4. How many entries will I get into the prize Draw?

You will receive one entry for activating the offer in the app or online banking.

There are no entry fees or opportunities to have multiple entries in the draw.

If you have more than one eligible Student Personal Current Account with Lloyds, you can only enter the Draw once.

5. Who can't take part in the Draw?

You cannot enter the Draw if you are a colleague working at Lloyds Banking Group directly involved with the administration of the Draw. Halifax and Bank of Scotland Student Personal Current Accounts are not included in the Draw.

6. How the winners are chosen

Winners will be chosen at random within 7 days of the Promotional Period ending using a computer process that produces verifiably random results.

The winners' names, including title, full name, email address and telephone number, will be used for purpose of notification and fulfilment of the Prize.

The Promoter's decision is final. The Prize cannot be exchanged for any other prize. The Prize cannot be transferred to another person.

The Promoter reserves the right (in its sole discretion) to disqualify and/or refuse to award the Prize to anyone in breach of these terms and conditions (including eligibility requirements to enter). A reserve list will also be selected if any of the winners close their account before the Prize is paid.

7. How we announce winners

Winners will be contacted via email from prizedrawwinners@lloydsbank.co.uk. This mailbox will not be monitored.

Once winners are drawn and informed, they will be paid automatically before the end of the following month into a qualifying Student Personal Current Account.

We may withhold or refuse payment where we suspect illegal or fraudulent activity or where the law or a regulation prevents us from crediting your account.

We will not accept any liability for any participant with an incorrect email address or phone number or for any email going into the winner's spam or junk email folder.

We will publish or make available information indicating that the Draw place and the winner's surname and county. Winners may object or ask us to reduce what we publish. Whether or not you object, we may still need to provide details to the Advertising Standards Authority (ASA) if challenged. To request the winners' list within 90 days of award please contact us.

If you are a potential winner, we can require you to give us reasonable proof of your identity, age and address. We will explain what you need to do when we contact you.

If a potential winner dies before we're due to award their prize, their personal representative can claim it on behalf of their estate. The personal representative must show us proof of their authority to act (like a grant of probate).

8. Administration of the Draw

We take reasonable steps to ensure all qualifying customers, and only qualifying customers, are entered into the draw and correct any errors where reasonably possible cases arise.

Our decision is final in all matters relating to the Draw, and we won't be able to enter into further correspondence about it. We are not responsible for any communications related to the draw that are lost, damaged or delayed.

9. How can we change or end the Draw.

We reserve the right to delay or cancel the Draw without notice because of:

- Legal or regulatory issues;
- systems failure;
- a third party failing to carry out services; or
- any other cause beyond our reasonable control.

If this happens, we'll put a notice on our website as soon as we practically can. We will not be liable for any costs, losses or damages arising from cancellation of the Draw.

This information is not part of the rules:

Your personal information will be held by Lloyds Bank plc, which is part of Lloyds Banking Group. You can access more information about how we share your information in our full privacy notice at: lloydsbank.com/privacy or ask us for a copy.

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