

Lloyds Banking Group £2,026 Payday Prize Draw Terms and Conditions

1. Overview

The £2,026 Payday prize draw (the 'Draw') will run monthly from June 2026 until further notice.

To qualify, you must have your salary paid into one of your Lloyds, Halifax or Bank of Scotland Personal Current Accounts **and** you must activate the offer in the mobile banking app or via online banking **each month you want to enter**. Your salary must be a qualifying salary type (see section 5 below) and be equal to or above £1,000 each month.

Each qualifying customer will get one entry per month.

Winners will be selected at random by the end of the following month, and we will contact them through SMS and email. The £2,026 prize will be paid into their qualifying Personal Current Account after selection.

By activating the Draw, you agree to these rules.

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

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 Personal Current Account with Lloyds, Halifax or Bank of Scotland

The Personal Current Account(s) must:

- remain open; and
- be either in your own name or held jointly; 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.

3. How to enter the Draw

Log on to the Lloyds, Halifax or Bank of Scotland mobile banking app or via online banking.

Activate the offer in the app ('Rewards' space for Lloyds, 'My Extras' for Halifax and 'Offers' for Bank of Scotland) or via online banking ('Everyday Offers' for Lloyds, 'Cashback Extras' for Halifax and 'Offers' for Bank of Scotland) and get paid a qualifying salary of £1000 or more in your Personal Current Account by 23:59 of the final day of the month.

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 register.

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, and having your salary paid into your account.

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

If you have more than one eligible Personal Current Account with Lloyds, Halifax or Bank of Scotland, you can only enter the prize draw once. We will aggregate the qualifying salary across all your accounts to determine eligibility. You must opt into the offer on the app or via online banking.

5. What is considered an eligible payment for salary?

Your salary must be classified as a salary, pension or and benefit.

You must get paid at least £1,000 per month in salary, pensions or benefits. You can be paid weekly, but the total in the month must be equal to or more than £1,000.

6. What salary payments are excluded?

We will exclude income being transferred

- from another personal account (including savings account);
- internal transfers between own accounts including those held elsewhere and including savings accounts;
- payments made by you;
- self-employed income;
- any transaction that doesn't fall within our definition of a salary, pension or benefit

7. Joint account specific terms

Each joint account customer can enter the Draw separately and must activate the Draw themselves. While checking qualifying salary we will look at all accounts held by the respective customer (including the joint account).

Qualifying salary paid into the joint account can lead to both customers qualifying if they each have entered the draw. Both customers get one entry in the draw.

8. 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 this draw. Members of the same household will be excluded.

9. How the winners are chosen

Winners will be chosen at random by the end of the following month using a computer process that produces verifiably random results. A reserve list will also be selected if a winner closes their account before the prize is paid.

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

We may ask the winners to take part in further publicity, but they do not have to agree to do this.

The Promoter's decision is final. The financial sum £2,026 cannot be exchanged for any other prize.

10. How we announce winners

Winners will be contacted via SMS and email from PayDayPrizeDraw@lloydsbanking.com. 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 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 a valid prize took place – ordinarily 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).

11. 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 – however should such cases arise; we will not be responsible to any customers.

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.

12. 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.

Promoter

Lloyds Bank plc is the promoter of the Draw. Its registered office is at 25 Gresham Street, London EC2V 7HN.

'We', 'us' and 'our' in these rules mean Lloyds Bank plc (trading as Lloyds Bank).

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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