

Super Prize Draw – Terms & Conditions

This prize draw (the ‘Draw’) is a series of free prize draws, taking place each month between August and November 2026, for Lloyds and Halifax personal current account and savings account customers.

The prizes for the prize draws in August, September and October are:

- 5 prizes of £10,000;
- 200 prizes of £1,000.

The prizes for the November prize draw are:

- 1 prize of £1,000,000;
- 5 prizes of £50,000.

Taking part in the Draw doesn't affect any conditions of your qualifying accounts with us, including any interest we pay. If your account allows withdrawals, you are free to take your money out.

By taking part in the Draw, you agree to these Rules

How to take part and how to opt out from the Draw?

Eligible customers will automatically be entered into the Draw.

If you do not want to take part in the Draw please email prizedrawoptout@lloydsbank.co.uk Once you have opted out of the Draw, you will not be able to re-enter it (even if you open a new qualifying account).

Eligibility Criteria

To be eligible for the Draw, you must:

- be aged 18 or over;
- be a UK resident and your address in our records must be in the UK. We can check where you live; and
- have an open personal current account or personal savings account with Lloyds or Halifax ('qualifying account').

The qualifying account must be in your name (sole or joint) or be shown in our records as held by another person as your representative, on your behalf. For example, by an attorney under a Power of Attorney.

If you hold a Sharia personal current account, you will not be entered into the Draw unless you also hold any non-Sharia personal current or savings account in which case you will be entered into the Draw. If this does not feel right for you, please opt out by email to prizedrawoptout@lloydsbank.co.uk

Who can't take part

If you close your qualifying account prior to winning and receiving a prize, you won't be eligible.

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.

Currency accounts and children's accounts, including accounts held in the name of an adult on behalf of a child, are not included in the Draw.

You also won't be included in the Draw if you:

- (a) are directly involved in the running, administration, or promotion of the Draw, or
- (b) are an executive employee or Board Member of any company in Lloyds Banking Group, or
- (c) are an immediate family member of an employee at (a) or (b) above. We define immediate family member as a spouse, parent, sibling, child, or household member of any such employee. Household is defined as living under the same roof.

Entries into the Draw

Entries will be allocated for each monthly Draw based on eligibility as at: 31 July, 28 August, 30 September and 30 October 2026 ("Draw Dates"). If you close your account before the Draw Dates, you will not receive any entries into the next monthly Draw(s).

How entries are awarded

There are four ways an eligible customer can receive entries into the Draw.

1. One entry for holding a qualifying account

All eligible customers who hold one or more qualifying accounts on a Draw Date will receive **one (1) entry** into the monthly Draw (one entry in total and not per account).

2. One additional entry per £10,000 of qualifying balance held as at 11.59pm on 30 June 2026

Eligible customers who hold a qualifying balance as at 11.59pm on **30 June 2026** will receive **one (1) additional entry for each complete £10,000** held across their qualifying account(s).

These entries will apply to each monthly Draw, even if the qualifying balance is later reduced. This means customers with a qualifying balance as at 11.59pm on 30 June 2026 have a guaranteed minimum number of entries into each monthly Draw.

We explain what we mean by "qualifying balance" below.

3. One entry per £10,000 of qualifying balance on each Draw Date after 1 July

In addition to any entries earned under 1 or 2 above, eligible customers will receive **one (1) entry** into the next monthly Draw **for each complete £10,000** of qualifying balance from 1 July 2026 that is held as at the Draw Date.

Customers will not receive duplicate entries for the same £10,000 held prior to 1 July 2026.

4. One entry for activating the Draw in the Lloyds mobile banking app

All eligible customers who activate their entry into the Draw in the **Rewards** space in the Lloyds mobile banking app will receive **one (1) additional entry** into the November Draw following activation.

Example A

If you hold a qualifying account as at 11.59pm on 30 June 2026 with £15,000 in a personal savings account and £10,000 in a personal current account, you will receive three (3) entries into each monthly Draw:

- Qualifying account: 1 entry
- Qualifying balance (£25,000 = 2 × £10,000): 2 entries

If you later reduce your balance before a Draw Date, you will still receive a minimum of three (3) entries into each monthly Draw.

If you increase your qualifying balance to £30,000 before the next Draw Date, you will receive one (1) additional entry for that Draw. You will therefore receive four (4) entries into the next month's Draw.

If you activate an entry in the Rewards space, you will receive one (1) additional entry for the November Draw only regardless of when you activate that entry.

Example B

If you open a qualifying account from 1 July 2026, in addition to receiving an entry for holding a qualifying account, the number of entries you receive will depend on the qualifying balance held on each Draw Date. For example, if you open a personal savings account on 2 August 2026 and add £20,000 before the next Draw Date, you will receive three (3) entries into the next monthly Draw:

- Qualifying account: 1 entry
- Qualifying balance (£20,000 = 2 × £10,000): 2 entries

If the balance in your personal savings account later reduces to £15,000 before the following Draw Date, you will receive two (2) entries into the next monthly Draw:

- Qualifying account: 1 entry
- Qualifying balance (£15,000 = 1 × £10,000): 1 entry

Entries are capped at a maximum of 25 entries per person per Draw

All entries into the Draw have an equal chance of winning.

What does 'qualifying balance' mean?

A total of at least £10,000 held in your qualifying account(s) on the dates the Draw takes place.

To work this out, we add:

- all cleared balances in qualifying accounts held in your name;
- an equal share of any money you've got in a qualifying joint account (including a joint account held by your representative for you). For example, if two people have a joint account, we'll only count half of the money in the joint account when we work out if that customer has a qualifying balance.

Any overdrawn balances in your account will be deducted from any credit balance so if you have £10,000 in your savings account but your current account is overdrawn by £500, you will not receive an additional entry into the Draw as your overall balance is £9,500.

The Draw and how it works

We will randomly select winners from all eligible entries for each monthly Draw.

Each monthly draw will be monitored by KPMG LLP, who act as adjudicator.

We do our best to make sure all qualifying customers, and only qualifying customers, are entered into the Draw. However, it is possible that in a small number of cases a non-qualifying customer could be entered, or a qualifying customer could be entered more than once or not at all. We will take reasonable steps to make sure this doesn't happen 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 respond to further questions about it. We don't accept any liability if communications get lost, damaged or delayed.

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 websites as soon as we practically can.

How we announce winners

The potential winners will be contacted by Lloyds Bank plc by telephone, email, letter or in person using the details we hold on the qualifying account. We will aim to contact any winner who has been selected and checked within 30 days (60 days for the £1m winner) of the Draw taking place.

Where we have made contact with you, the prize will be paid within 30 days to your Lloyds or Halifax account (or alternative payment account where payment to your Halifax or Lloyds account is not possible, for example, if it's an ISA or fixed term savings account).

If we've had no response to our contact notification after at least 3 reasonable attempts, we'll automatically pay the prize to your Lloyds or Halifax account within 30 days of our last contact attempt. If we are unable to automatically pay the prize to your Lloyds or Halifax account, we'll allocate the prize to the next eligible winner.

If you are the potential winner, we can require you to give us reasonable proof of your identity, age, and address. If anyone falsely claims to be a winner, they are liable to pay us any associated costs, losses, damages, and expenses (including our costs in awarding a genuine winner).

If a potential winner dies before we're due to pay 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 or confirmation).

After the Draw, we will make a list of the winner's surname and county available to anyone who asks for it. If you are the winner, you don't have to agree to have your surname included on this list – we will explain how when we contact you. We may need to share the winner's surname and county with the Advertising Standards Authority.

We may ask the winner to take part in publicity, but you don't have to agree.

We will not contact non-winners.

What if a prize is unclaimed?

A potential winner won't be entitled to a prize if:

- we've had no response to our contact notification after our reasonable attempts to contact the customer and we've been unable to automatically pay the prize to the winner's qualifying account; or
- we discover the person we thought was a potential winner isn't eligible or they've not been able to provide the details we need to prove their claim.

Where a potential winner isn't entitled to a prize or declines a prize, we'll allocate the prize to the next eligible winner.

If a potential winner contacts us after our reasonable attempts to contact them and there's reasonable justification for their delay, we may award their prize but don't have to.

Promoter

Lloyds Bank plc and Bank of Scotland plc are joint Promoters of the Draw. Lloyds Bank plc's registered office is at 25 Gresham Street, London EC2V 7HN and Bank of Scotland plc's registered office is at The Mound, Edinburgh EH1 1YZ.

'We', 'us' and 'our' in these rules mean Lloyds or Halifax.

The cash prizes are provided by Lloyds Bank plc.

This information isn't part of the rules:

We may share your name, address, and details of your accounts with the adjudicator – this is to verify that the Draw has been carried out in line with these rules. 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.