



Now you're in, let's get going

Here's everything you need to know
about your new account.



LLOYDS

Welcome to Lloyds Bank

Our bank accounts can give you
the flexibility to manage your money
in a way that suits you.

And, as your life changes, we'll be by your
side to offer support whenever you need us.

This guide contains useful information and
contact numbers, so please keep
it in a safe place.

If you need help with your account

You can message us securely in our Mobile Banking app.

Open our app, select Support and then Message us 24/7 or
call us on: **0345 300 0000** (+44 173 334 7007 outside the UK).

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You can use the icons in this guide to show what features apply to your account.



Club Lloyds
Account



Classic
Account



Basic
Account



Student
Current
Account



Under 19s
Account

Your account features

Your bank account comes with a range of features so that you can manage your money in a way that suits you. Use the table on the next page to find out more.



Club Lloyds Account

Earn credit interest and a yearly lifestyle benefit. This account has a £3 monthly maintaining the account fee. The fee will not be charged if you pay in £2,000 or more during the calendar month.



Classic Account

Free everyday banking when you stay in credit.



Basic Account

An account for customers who have applied for one of our other bank accounts but do not qualify.



Student Current Account

For students aged 17 or over studying full time on a course of at least two years' duration, or a one-year full-time access course leading to a degree. When you complete your course, we will change your Student Current Account to a Graduate Account.







Under 19s Account

A starter account for 11–17 year olds.

Interest rates quoted are variable and are paid monthly. Rates correct at the time of printing.

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.

We will pay your interest gross, this means we will not deduct tax automatically from it. Depending on your personal circumstances you may need to pay tax on the interest you earn. You will be responsible for paying any tax you may owe to HM Revenue & Customs (HMRC).

					19
Features	Club Lloyds Account	Classic Account	Basic Account	Student Current Account	Under 19s Account
Choice of one Lifestyle Benefit per year	✓				
Access to special rates and banking products	✓				
Credit interest on your account	✓			✓	✓
Arranged overdrafts (subject to status)	✓	✓		✓	
Text message alerts	✓	✓	✓	✓	✓
Internet & Mobile Banking app	✓	✓	✓	✓	✓
Use of Cashpoint® machines	✓	✓	✓	✓	✓
Contactless Visa debit card or Cashpoint card (Under 19s Account only)	✓	✓	✓	✓	✓
Apple Pay and Google Pay	✓	✓	✓	✓	✓
Card & PIN services – Card Freeze, View PIN, View Card details	✓	✓	✓	✓	✓
Fee free spending abroad on your Debit Card	✓				
Send money outside the UK or in a foreign currency	✓	✓	✓	✓	✓
Travel money	✓	✓	✓	✓	✓
Everyday Offers (if you're aged 18)	✓	✓	✓	✓	✓
Save the Change® (if you're aged over 16)	✓	✓	✓	✓	✓

Under 19s Account:

You can earn interest on your money. This will be paid quarterly in March, June, September and December:

- For accounts opened before 23 August 2021 – Earn interest of 0.50% AER (0.50% gross p.a.) variable on credit balances between £1 and £2,499.99. We do not pay interest on amounts of £2,500 or more.
- For accounts opened on or after 23 August 2021 – Earn interest of 0.50% AER (0.50% gross p.a.) variable on credit balances between £1 and £999.99. We do not pay interest on amounts of £1,000 or more.

Cashpoint® and Save the Change® are registered trademarks of Lloyds Bank plc.

Student Current Account:

Earn variable credit interest on any money you have in your Student Current Account between £1 and £5,000. This is paid on the first working day of each month. We don't pay interest on the amount of any balance over £5,000.

Club Lloyds Account:

Earn variable credit interest paid monthly on any money you have in your Club Lloyds 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 out two different direct debits from your Club Lloyds Account every calendar month. If you don't, you won't get any interest for that month.

Club Lloyds Account

Your benefits

Your Club Lloyds Account costs you **£3 per month**. We won't charge this fee if you pay £2,000 or more into your account each calendar month.

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

Disney+ subscription



12 months of Disney+ Standard With Ads subscription to 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 that gives you 25% off barista-made drinks at Caffè Nero and 25% off your bill at brands such as PizzaExpress and thousands of independent restaurants. Get 50% off pizza delivery 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

If you haven't chosen your lifestyle benefit, or you would like to get in touch about your selection, you can call us on **0345 303 0303** (8am to 8pm Monday to Saturday, 9am to 6pm Sunday and bank holidays).

Information on the lifestyle benefit you choose will be sent to you by email or by post.



Club Lloyds customers can have access to special rates and banking products.



Savings

You can take advantage of preferential rates on our savings accounts:

- Club Lloyds Monthly Saver
- Club Lloyds Advantage Saver
- Club Lloyds Advantage ISA Saver
- Club Lloyds Saver



Mortgages

You could get exclusive offers on your mortgage if you have a Club Lloyds Account at the time you apply for a mortgage.

The offer does not apply if the value of your home is less than the outstanding amount of your mortgage. Offer applies to first time buyers, customers who are switching their mortgage to us, moving home or buying to let.

You could lose your home if you don't keep up your mortgage repayments.



Travel

- No foreign currency fees from us when you spend abroad on your debit card
- You get access to preferential rates when ordering travel money

To find out more and to check the latest offers, speak to us or visit:



lloydsbank.com/club-lloyds

You must continue to live in the UK to benefit from Club Lloyds banking offers and lifestyle benefits.

Club Lloyds Account

Information and key lifestyle benefits terms and conditions

Lifestyle benefits

- One benefit per account is available every 12 months
- All lifestyle benefits will have terms and conditions
- Benefits can't 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 Club Lloyds you can do so by contacting **0345 303 0303** (lines are open seven days a week, 8am to 8pm Monday to Saturday, and 9am to 6pm on Sundays) or visiting: **clublloyds.com**

If you do this more than 30 days after you open or upgrade your account you will 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 will 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



Customers will 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 for full Terms and Conditions

Annual Coffee Club and Gourmet Society digital membership



Customers need to register and provide a valid email address. Participating restaurants may change at any time and discounts and availability may vary. Advance booking may be required

Cinema tickets



Cinema codes can be exchanged for adult or child standard 2D and 3D admission tickets. Codes can also be exchanged, either in full or part payment, for certain ticket upgrades. Certain screening types and exceptions apply. Each code can only be used once when booking online or at the box office, subject to availability and standard age restrictions, and prior to 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 Apple and compatible Android devices. It can take between six to nine 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

- The lifestyle benefits are provided by a third party
- 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, which you can find by visiting: lloydsbank.com/club-lloyds

Student Current Account

Arranged Overdrafts

The amount of your arranged overdraft that is interest free depends on your year of study.

You can ask to increase your arranged overdraft limit as set out here:

Year of Study	Interest free arranged overdraft amount
1	first 6 months from account opening
	months 7-9 from account opening
	months 10-12 from account opening
2-3	
4-6	

Representative example

In your second year, if you use an arranged overdraft of £1,200 on your Student Current Account, then we'll charge you an interest rate of: 0% EAR (variable).
Representative 0% APR (variable).

How does our overdraft compare?

You can use the representative APR to compare with other products or credit providers, this can help you make sure that you choose the right type of borrowing for you.

APR (Annual Percentage Rate) shows you the annual cost of borrowing for a year. It includes the interest you'll pay as well as the monthly maintaining the account fees if your account has them. You can use the representative APR to help compare rates with other providers.

EAR is the Equivalent Annual Rate. This is the annual interest rate of an overdraft. This means you are charged over the year based on how often and how much you are overdrawn by, and the effect of compounding it – charging interest on interest already charged. This interest rate does not include any other fees and charges.

How much does my overdraft cost in pounds and pence?

As an example, the interest cost of borrowing £500 is:

for 7 days £0.00

for 30 days £0.00

for 60 days £0.00

You can use our calculator to work out how much your anticipated arranged overdraft borrowing would cost over different periods of time. You can find the calculator here:

lloydsbank.com/overdrafts

Daily arranged overdraft interest

In some circumstances, we may have agreed an arranged overdraft limit which is different than stated on this page. In this case, when using your arranged overdraft, you may pay daily interest on part of your arranged overdraft. We calculate your daily arranged overdraft interest depending on how much you borrow. Arranged overdraft limits and interest rates vary based on your individual circumstances.



When you graduate

When you've completed your course we will change your Student Current Account to a Graduate Account. We will write to tell you before we change your account.

Your existing arranged overdraft will stay the same and be transferred to your Graduate Account. We do not charge daily arranged overdraft interest on part of your arranged overdraft. The interest free amount depends on which year after graduation you are in. We charge daily arranged overdraft interest on any arranged overdraft balance over the interest free amount.

About your Graduate Account

- If you previously didn't have an overdraft you can apply for one
- Your sort code and account number won't change and you can continue to use your existing Visa Debit card
- All other features of your account will stay the same – Mobile Banking, online banking, Save the Change, Everyday Offers, text message alerts
- To avoid paying daily arranged overdraft interest you'll need to remain within your interest free amount applicable to the year after graduation

Tiered interest free arranged overdraft amount

Up to £2,000	First year after graduation
Up to £1,500	Second year after graduation
Up to £1,000	Third year after graduation

How interest free overdrafts work

First year after graduation

In the first year after graduation you can apply for an arranged overdraft limit of £2,000. As long as you stay within your interest free amount, you won't pay daily arranged overdraft interest.

Second year after graduation

In your second year, your arranged overdraft limit won't change, but the amount of your limit that is interest free will reduce to £1,500. Which means if you borrow more than £1,500, then daily arranged overdraft interest will apply.

Third year after graduation

In your third year after graduation, your interest free allowance will reduce to £1,000, meaning that if you borrow above £1,000, then daily arranged overdraft interest will apply.

The Graduate Account is only available to Lloyds Bank Student Current Account customers whose account will change to a Graduate Account after graduation. The Graduate Account is not available to new or existing customer applications. If you are not eligible for a Graduate Account (for example you leave full-time study before graduating) we will convert your account to a Classic Account (or similar account if it is no longer available).

Managing your account

Things you should do now

Register for:  Online banking  Everyday Offers  Save the Change



Download our Mobile Banking app.

Online banking

Register at: lloydsbank.com/online-banking

This allows you to:

- check your balance, upcoming payments and view your statements;
- move money between your accounts;
- make payments, pay bills or transfer money – including internationally;
- report your card as lost or stolen;
- set up standing orders and view or cancel direct debits;
- review your overdraft limits

If you need help with online banking



Call us on: **0345 300 0116**
(+44 173 323 2030
outside the UK).

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

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 a Lloyds Bank savings account of your choice.

Save the Change is available for most Lloyds Bank savings accounts. To find out more, visit: lloydsbank.com/savings/save-the-change

Mobile Banking

Download our Mobile Banking app to manage your money on the move.

Our mobile app allows you to:

- manage your Visa debit card:
 - view PIN and card details;
 - freeze your card;
 - change your contactless payment limit;
- receive account notifications and text alerts;
- scan cheques to deposit them;
- change your address;
- check your credit score



To find out more, visit:

lloydsbank.com/onthemove



Text message alerts

If we have a mobile number for you, we will 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 we refuse a payment;
- 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.

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

Your preferences to opt in or out of alerts will be applied to all your accounts. Stopping alerts may mean you miss important messages and incur avoidable costs. There are other alerts we use to keep your money safe which you cannot stop.

If you use our Mobile Banking 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.

If you have a Basic Account, we will only send you unarranged overdraft alerts.

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 You may still receive alerts when you are 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 can be found by visiting: 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.

Arranged overdrafts are not available on our Basic Account and Under 19s Account.

Managing your account

Help with your account

You can message us securely in our Mobile Banking app.

Log into our app, select Support and then Message us 24/7.

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.

Cashpoint

At our Lloyds Bank Cashpoint machines you can:

- check your balance;
- change your PIN;
- take out up to £800 per day (Under 19s Account holders: £300 limit with a Visa debit card and £200 limit with a Cashpoint card)

There's no charge to take money out of our Lloyds Bank Cashpoint machines, but a charge may apply at other cash machines. You must have enough money in your account to cover the amount you wish 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 per day;
- pay cash or cheques into your current account

Switching to us

To find out more, visit:
lloydsbank.com/switch



Overdrafts

Arranged overdraft

An arranged overdraft allows you to borrow money up to an agreed limit through your bank account.

Arranged overdrafts are not available with our Basic Account and Under 19s 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 will not 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 contacting us, using online banking or via the Mobile Banking app.

We will review your application. Not everyone will be accepted. The decision to offer an arranged overdraft and the rate you're offered 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.

Overdrafts are subject to application and approval and repayable on demand. You need to be 18 years old or over to apply for an overdraft.



Please visit:

lloydsbank.com/overdrafts

Using your card

Contactless

If your card is contactless, you can spend up to the current contactless limit without the need to enter your PIN.



Simply tap your debit card where you see the contactless 'wave' symbol.

You'll need to use your card and PIN first to activate this feature, and from time to time after that to help protect you from fraud.

You can also use your contactless card abroad. Please ask what their contactless limit is, as it can vary by country.

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 Bank Cashpoint machine
- If you've forgotten your PIN, simply open the Mobile Banking app, click on 'Manage Card' then click 'View PIN'. If needed you can request a new PIN in branch, online or by calling us
- You can change your PIN at any Lloyds Bank Cashpoint 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



Google Pay

lloydsbank.com/googlepay



Apple Pay is a trademark of Apple Inc., registered in the U.S. and other countries. Google Pay is a trademark of Google LLC.

If your card is lost or stolen



You can message us securely in our Mobile Banking app. Open our app, select Support and then Message us 24/7 or call us on: **0800 096 9779** (+44 170 227 8270 outside the UK). Lines are open 24/7.



Freezing your card

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

Go to **'Manage Card'** in the Mobile Banking app and 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 and change your contactless limit

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

To find out more:

lloydsbank.com/online-banking/mobile-banking/card-freezes

Going abroad

You can use your debit card abroad, but before you go:

- ✓ check what fees and charges apply, so you know what to expect when you use your debit card. Some of our accounts are fee free;
- ✓ make sure your debit card isn't due to expire while you're away;
- ✓ take another type of payment in case of an emergency

You can also order foreign currency online or in branch and get it delivered to your home or nearest branch.

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.

To find out more:

lloydsbank.com/travel/travel-money

Sending money outside the UK or in a foreign currency

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:

lloydsbank.com/internationalpayments

Keeping your account safe

Here are some tips to keep your account safe:

- ✓ Choose a strong password using three random words and add numbers or special characters
- ✓ Avoid writing your PIN and passwords down
- ✓ Where possible, use a Cashpoint machine inside a branch. Always shield the keypad
- ✓ Get bank statements online. If you're not paper-free, then file paperwork away securely or shred it

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

You can also visit:

www.takefive-stopfraud.org.uk



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

To find out more, visit:

lloydsbank.com/clicksafe

Lloyds Bank ClickSafe® is a registered trademark of Lloyds Bank plc.

If you notice fraud, scams or suspicious activity on your account



Call us on: **0800 917 7017** (+44 207 481 2614 outside the UK). Lines are open 24/7.

When you need support

Keeping track of your spending

Whether you're looking for advice on budgeting or support managing your payments, we're here to help.

We have tools and tips on our website: lloydsbank.com/moneymanagement and via our Mobile Banking app and online banking to support you every step of the way, helping you keep track of your outgoings and manage your bills.



Budget Calculator

to give you a better understanding of your regular incomings and outgoings to help you manage your money.
Visit: lloydsbank.com/budget-calculator



Spending Insights

to see what you're spending and where.



Upcoming Payments

to see when payments are due to leave your account.



Mobile/App Notifications

to keep track of your money when you make a debit card purchase, pay a direct debit or credit card payment.



Subscription Manager

so you're always in full control of where your money is going, you can view, cancel or block regular subscription payments.

If you're struggling to manage your payments or worried about covering the essentials, we're here to support you. For more information, visit: lloydsbank.com/moneyworries

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 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.

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/contact-us/sign-video
If you need support due to a disability please get in touch.

Important information

If you want to make a complaint, visit a branch or learn more online at: lloydsbank.com/contact-us/how-to-complain

To speak to us, call: **0800 072 3572**
(+44 173 346 2267 outside the UK).
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.

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

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

Android/Google Play is a trademark of Google LLC. Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.

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 Bank credit card account or an active Lloyds Bank debit card to receive your cashback.

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



LLOYDS