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# GUIDE TO CHANGES

For use from 28 June 2019

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**LLOYDS BANK**

# Notice of variation

From **1 October 2019** we're making some changes to our accounts with Club Lloyds. Please take the time to read and understand what's going to change and consider how it might affect you.

## Current accounts with Club Lloyds

### The rate of interest you can earn is changing

From **1 October 2019**, the current single rate of **1.5% AER (1.49% gross p.a.)** variable on credit balances up to £5,000 is changing. This means you could receive **1% AER (0.99% gross p.a.)** variable on balances from £1 up to and including £3,999.99 and **2% AER (1.98% gross p.a.)** variable on the amount of any balance over £3,999.99 and up to and including £5,000.

	Today	From 1 October 2019
Account balance	Current variable interest rate	New variable interest rate on each part of the balance
£1 – £3,999.99	1.5% AER (1.49% gross p.a.)	1% AER (0.99% gross p.a.)
£4,000 – £5,000		2% AER (1.98% gross p.a.)
£5,000 +	No interest is paid on the amount of your balance over £5,000	

To qualify for interest, you need to pay out two different Direct Debits from your account each calendar month. Interest is paid monthly.

**AER** stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. **Gross** means we will not deduct tax automatically from the interest we pay on money in your account. It's your responsibility to pay any tax you may owe to HM Revenue & Customs (HMRC).

### We've introduced VIP Upgrades on Vue Cinema tickets

If you choose Vue cinema tickets as your Club Lloyds lifestyle benefit, you can upgrade your standard tickets to VIP tickets at no extra cost when you book online or at the box office, subject to availability. You can still use Vue cinema vouchers as part payment for other available ticket upgrades. The Cinema and Vue Terms and Conditions will be updated from 1 October 2019 to reflect this. There is no change to the Cineworld terms and conditions.

## Changes to our Terms and Conditions

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**Grass Roots Group UK Ltd have changed their name and address**

The name and address of Grass Roots Group UK Limited who administer lifestyle benefits has changed to Hawk Incentives Limited.

Their new contact address is PO Box 1586, Westside, London Road, Hemel Hempstead, Hertfordshire, United Kingdom, HP1 9SF and their registered address is, Westside, London Road, Hemel Hempstead, Hertfordshire, United Kingdom, HP1 9TD.

Your account terms and conditions will be updated to reflect this and in the meantime references in other documents and websites will be updated to reflect the new name and address.

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## We've improved our Club Lloyds Lifestyle benefits

As a Club Lloyds customer, you can choose one of three lifestyle benefits each year per account. You can choose from either 6 Vue or Cineworld cinema tickets, an annual magazine subscription, or a Gourmet Society membership for 12 months.

If you select an annual magazine subscription as your lifestyle benefit, we've added two new magazine titles; Food to Love and Landscape. Food to Love is a cooking magazine which brings you beautiful, delicious recipes that are easy to recreate in your own home. Landscape is a gardening magazine which showcases the very best of Britain.

If you select Gourmet Society membership as your lifestyle benefit, you can now use the new app to find offers and download vouchers for restaurants in your area. To benefit, simply download from the App Store or Play Store and log in with your Gourmet Society membership details.

If you'd like this in another format such as large print,  
Braille or audio CD please contact us.

If you're Deaf and a BSL user, you can use the SignVideo service available at  
[lloydsbank.com/accessibility/signvideo.asp](https://lloydsbank.com/accessibility/signvideo.asp)

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This information is correct as of June 2019 and is relevant to Lloyds Bank plc  
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**LLOYDS BANK**

**M61056 (06/19)**