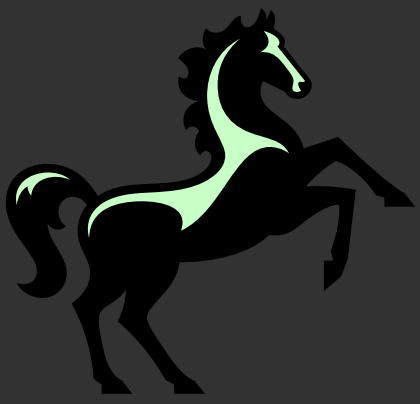
Your Lloyds Premier account.

Provided by Bank of Scotland plc



It’s more than an account – it’s an experience.

Tailored for those who expect more. Bringing you exclusive perks, hand-picked rewards, access to our enhanced rates and smart financial tools that work as hard as you do. And whenever you need to talk, our financial experts are here to help.

You earned it.

This guide contains important information about your bank account. Keep it safe so you can refer to it.

To keep this account, you must pay in £5,000 or more every month, or have at least £100,000 in qualifying savings or investments with us. If you don't, we'll let you know.

What are qualifying savings and investments?

Savings - credit balances in any of your Savings or Current Accounts with Lloyds.
Investments - ready-made investment, share dealing or Retail investments online with us.

In this guide

Use the links to go to each section in this guide.

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Your Lloyds Premier benefits

Use the links to go to each section in this guide.

Bupa Digital Family GP and wellbeing subscription

Access to a range of digital GP and wellbeing services from Bupa for you, your partner and children aged up to 24 years old.

Read more

Monthly credit interest

Earn interest on balances up to £5,000 when you pay out two different direct debits every month.

Read more

Cashback on debit card spending

Earn 1% cashback up to £10 per month on eligible spend with your debit card.

Read more

No debit card fees from us abroad

We won't charge you debit card fees when you use your card to make payments in a foreign currency.

Read more

Financial expertise, preferential rates and offers

Access to expert financial support, preferential rates and tailored offers that help you make more of your money.

Read more

Choose a Lifestyle Benefit each year

Choose between a 12 month Disney+ subscription', six cinema tickets, an annual digital Coffee Club and Gourmet Society membership or an annual magazine subscription.

Read more

Bupa Digital Family GP and wellbeing subscription

All services are provided digitally through the My Bupa app and can only be accessed and used through a smartphone or tablet.

You'll need a device that's compatible* with the My Bupa app to access and use the Bupa digital subscription services.

These services can only be used in the UK and are subject to availability.

*Android: is available from Version 12 (Snow Cone) onwards.
iOS: Versions from 15.x onwards.

Includes:

- ✓ Digital GP appointments and private prescriptions. You'll need to pay for any medicines when prescribed.
- ✓ Up to 6 digital physiotherapy appointments each year.
- ✓ Mental health support including up to 14 digital counselling sessions each year.
- ✓ On-demand fitness and wellbeing classes.
- ✓ Family cover for your partner and children aged up to 24 years old.

Doesn't include:

- ✗ NHS prescriptions.
- ✗ Antenatal or maternity care.
- ✗ Immunisations or vaccinations.
- ✗ Drug or alcohol rehabilitation services.
- ✗ Prescribing certain medications including controlled drugs.
- ✗ Physical examinations and reports which require access to full medical reports.

View the full list of inclusions and exclusions >

How the subscription works:

You're eligible to use the subscription for as long as you have a Lloyds Premier account.

Your subscription becomes active when you register with Bupa.

Some services included in the subscription have annual limits. These will reset every 12 months on the anniversary of your registration with Bupa.

How to register:

1. You'll receive a registration email when you open your Lloyds Premier account.
2. Follow the instructions to register you and your family.
3. Then download the My Bupa app and log-in to use the full range of services.

Using your joint account benefits

- Only one of you needs to register for the subscription.
- Once registered, you can add your partner and any eligible children.
- The person who registers first becomes the main account holder for the subscription and looks after bookings for children under 16.
- If you'd like to change this later, you can do so by contacting Bupa.

We recommend you register as soon as you can after opening your Lloyds Premier account, so the services are there when you need them.

If you've lost or not received your registration email, send a message to **enquiries@lloydsbankpremier.com** to receive a new one within 24 hours.

Cashback on debit card spending

As a Lloyds Premier customer, you can earn 1% cashback on your debit card spend, up to a maximum of £10 every month, for each account.

For example, spending £850 on eligible transactions would earn £8.50 in cashback for that month.

To qualify for cashback you must:

- be 18 or over;
- be a UK resident – your address must be in the UK;
- have your Lloyds Premier account open for the whole month.

Excluded transactions:

- ✕ Cash withdrawals.
- ✕ Gambling.
- ✕ Cryptocurrency.
- ✕ Debt repayments. For example, direct debits, Bank transfers made with or without your credit card or loan repayments.
- ✕ Financial services transactions. For example, money transmission orders, purchases of foreign currency or travellers' cheques. Also, purchases of financial services such as insurance.

Eligible purchases:

- ✓ Cashback can only be earned on transactions made with your Lloyds Premier debit card within the applicable month. Allow 14 days for transactions to clear. Transactions that clear after 14 days may not count.
- ✓ You can transact online or in person, including payments using your Lloyds Premier debit card with Apple Pay, Google Pay or similar digital payment wallets.
- ✓ If you use your debit card outside of the UK, we'll calculate cashback on the amount after converting into pounds. Visa will convert the amount into pounds the day the transaction is processed using their exchange rate.
- ✓ If you cancel a transaction, receive a refund or if any of the debit card payments are identified as likely to be fraudulent, then those transactions may not count.
- ✓ You must make sure that you have enough money in your account to cover the transactions. If we decline a transaction, it will not count.

How does it work?

You can earn cashback as soon as you start using your Lloyds Premier debit card.

For joint accounts, both cards can earn cashback up to the maximum value of £10 per account.

We'll usually pay cashback into your Lloyds Premier account by the end of the following month.

You'll see it as "Premier cashback" on your statement.

Other things to be aware of:

- Any cashback earned is rounded to the nearest penny.
- If your Visa debit card is lost, stolen, blocked or expires during the offer period, some transactions may be cancelled and may not count towards cashback.
- If your Lloyds Premier account is closed before any earned cashback is paid, we'll try to credit this to another current account or savings account held in your sole or joint name. The statement description may vary if this happens.
- If we're unable to locate a suitable account, we may send a cheque to the address we have for you. Cashback earned across two debit cards in a month may show separately on your statement. The statement description may vary if this happens.
- We use the Merchant Category Code (MCC) set by each business to analyse transactions. Sometimes, this means certain purchases won't qualify for cashback. We can't change these codes.
- We're not responsible for any loss, cost or charge if this cashback offer is unavailable or affected by something beyond our control.
- We won't pay cashback if we reasonably believe you've broken this agreement or you have tried to gain a cashback offer payment by fraudulent or other illegal means.
- We reserve the right to change or modify this offer at any time. If we do make a change, we'll let you know at least 60 days before the change.

Financial expertise, preferential rates and offers

Enjoy access to a range of services that help you manage your money.

Financial coaches

They'll help you achieve your financial goals or even discover new ones. From big life moments to small changes, you'll have expert guidance when you need it.

Book a free appointment in our app or call **0345 878 0036**.

Exclusive 24/7 Premier support

Our dedicated team will help with your everyday banking.

Digital tools and features

See your personal insights, set goals and manage your finances in one digital space.

Enhanced rates across your accounts

Enjoy enhanced Premier rates and offers across our range of products and services, such as savings accounts and mortgages.

Exclusions and conditions apply.

View latest offers >

Monthly credit interest

Earn variable credit interest on money in your Lloyds Premier account.

- We pay interest monthly on balances between £1 and £5,000.
- We don't pay interest on the amount of any balance over £5,000.
- Simply pay two different direct debits from your Lloyds Premier account every month.

Find out more

No debit card fees from us abroad

Use your Premier debit card when you travel.

Use your Premier debit card to make payments or take out cash around the world without debit card fees.

Currency conversion providers may still charge a fee if you choose to pay in pounds.

Lifestyle Benefits

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

Disney+ subscription

12 months of Disney+ Standard With Ads. A lifetime of great stories awaits. Stream blockbuster movies, brand new originals and exclusive hit shows from Disney, Pixar, Star Wars, Marvel, Hulu, National Geographic and FX.

Coffee and dining offers

An annual Digital Coffee Club and Gourmet Society membership. Get 25% off barista-made drinks at Caffè Nero and 25% off your bill at brands like PizzaExpress and thousands of independent restaurants. Get pizza delivery offers 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

To select your Lifestyle Benefits **login online**.

If you haven't chosen your Lifestyle Benefit, or you would like to get in touch about your selection, call us on **0345 878 0015**.

We'll email or post information about the Lifestyle Benefit you choose.

View terms and conditions >

Things you need to know about us and our services

1

Opening your account

We provide you with information, so you can make your own decision about opening this account. You won't receive any advice or personal recommendation from us. To make sure Lloyds Premier is right for you, please read all the information we give you when you apply, as well as this guide.

2

Your Lifestyle Benefit providers

Premier Lifestyle Benefits are provided by third-party suppliers. Each benefit is subject to the supplier's terms and conditions.

About third-party providers

Full benefit terms and conditions

3

About us

How we are regulated

Lloyds and Lloyds Bank are trading names of Bank of Scotland plc. Registered in Scotland No. SC327000. Registered Office: The Mound, Edinburgh EH1 1YZ.

Bank of Scotland plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 169628.

Visit the **FCA website register** to check this.

Financial Services Compensation Scheme

Eligible deposits with us are protected by the **Financial Services Compensation Scheme**. We are covered by the Financial Ombudsman Service.

Things you need to know about us and our services

4

When we don't get it right

If you want to make a complaint:

Fill in our form online

Call us on **0345 878 0015** or **01132 920 245**

Write to us at Lloyds Customer Services, The Green Building, Leeds LS78 1LB

Visit a branch and speak to any member of the team

If you're not satisfied with our response

If you think we didn't put things right, you can ask the Financial Ombudsman Service to look at your complaint. It's important to know that you must have tried to resolve it directly with us first. We hope you won't need to contact them, but if you do, we'll let you know how.

Lifestyle Benefit provider complaints

If you're unhappy and wish to raise a concern with the third-party benefit provider, please refer to the third party's terms and conditions in this booklet, which shows their complaint procedures.

5

How to cancel

You have 30 days from opening the account to cancel it.

Write to us, visit us in branch, or call **0345 300 0000**.

If you don't cancel within 30 days, you can still cancel for free. See our conditions to see what this could mean for your benefits, any overdraft you've used or monthly fee.

And after 30 days Lloyds can close your account. Lloyds can also terminate the cover provided, as stated in your account's terms and conditions.

Managing your account

To understand how this account works please take some time to read the **terms and conditions**.

Our mobile banking app is the simplest way to manage your account:

Download our app >

Set up Apple Pay >

Set up Google Pay >

Making the most of your account

- Get up to **15% cashback** on your everyday spending
- Banking at your most convenient **Post Office**®
- **Making payments and moving money**
- Further **help and guidance**

How to switch to us

If you want this to be your main bank account, we can switch all your payments for you. We'll use the Current Account Switch Service, it only takes seven working days.

CURRENT ACCOUNT SWITCH GUARANTEE

Switch to Lloyds >

Keeping your account safe

Here are some tips:

- ✓ Use a different PIN and password for every account you have across different banks.
- ✓ Do not share your PIN or password with anyone.
- ✓ Make sure you are not overlooked when using a cash machine.
- ✓ Don't allow shop assistants or waiting staff to take your card out of view to make payments.
- ✓ Take care to make sure websites you shop from are genuine.
- ✓ Activate notifications on our app to keep up to date on your spending.
- ✓ Keep an eye on your statement.

If you have any concerns, let us know straightaway.

Protect yourself from fraud >

Shop securely with Lloyds ClickSafe

Also known as Visa Secure®, Lloyds ClickSafe gives you extra security when shopping online and helps protect you from fraud.

It will either:

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

Lloyds Bank ClickSafe >

How to freeze your card

The card freeze feature in our app lets you control how your debit card is used. It's ideal if you've misplaced your card but know it's not lost or stolen.

Go to 'Manage Card' > 'Card freezes and limits'. Our app will show any exclusions, as card freeze may not stop all transactions.

Learn more >

Travelling and international payments

Using your debit card abroad

With Premier, you can use your debit card abroad with no fees. See Section P of the Personal Banking Terms and conditions and Banking Charges booklet.

Before you go:

- ✓ Check your debit card expiry date. If it expires when you're away - ask us to send you a new card before you travel.
- ✓ Turn off Abroad Freeze, if you plan to use this card abroad
- ✓ Take another type of payment in case of an emergency
- ✓ Save these two numbers on your mobile in case you need to get in touch with us when you're away:

  General account enquiries:
  +44 173 334 7007

  If your card is lost or stolen:
  +44 170 227 8270

Preferential rates on travel money

Premier gives you access to preferential exchange rates on travel money with Lloyds.

Order from a range of currencies by 3pm for free next working day delivery to your home or your local branch. You can also order foreign currency online or in a branch with a counter service. Delivery charges may apply.

Find out more about ordering foreign currency.

Order travel money >

Sending money outside the UK or in a foreign currency electronically

This service helps you send money quickly, easily and seurely. You can also make payments through our app or online banking.

Discover how to make payments and transfers.

Learn more >

Overdrafts

Types of overdraft

Arranged overdraft:

Borrow up to an agreed limit on your bank account as a short-term option.

Unarranged overdraft:

If you don't have enough money in your account or an available arranged overdraft to make a payment, we may either let you borrow through an unarranged overdraft or refuse to make the payment. We won't charge you for this. Missing payments or using an unarranged overdraft can affect your credit score. If this happens, please get in touch.

How to apply

Check if your eligible for an arranged overdraft, see any costs and apply using our app or online. You can also apply by phone. Approval depends on your personal circumstances and may not be guaranteed. We may ask that you repay your overdraft in full at any time.

Check eligibility >

Overdraft text message alerts

If we have an up-to-date mobile number for you, we'll automatically send you text alerts. These messages can help you minimise charges and manage your balance.

Learn more >

Help and support

Our colleagues are on hand to support you 24/7

If your card is lost or stolen:

Call from the UK
0800 096 9779
Call from abroad
+44 170 227 8270

Fraud, scams or suspicious activity on your account:

Call from the UK
0800 917 7017
Call from abroad
+44 207 481 2614

Help with your account:

Call from the UK
0345 878 0015
Call from abroad
+44 1132 920 245

Online banking helpline:

Call from the UK
0345 300 0116
Call from abroad
+44 173 323 2030

Benefits membership services

Call from the UK **0345 878 0015**
Call from abroad **+44 1132 920 245**

Relay UK Service

You can call us using Relay UK if you have a hearing or speech impairment. More information on the **Relay UK help pages**.

SignVideo services are also available if you're Deaf and use British Sign Language.

If you need support due to a disability please get in touch.

Learn more >

Money worries

Whether you're struggling to manage your payments or worried about covering the essentials, we're here to support you and help you get back on track.

For more information on how we can help, **book a Helping Hand appointment** to review your finances with a Banking Consultant in branch, or call us on **0345 300 0000**.

Free independent money advice

For free, clear, unbiased money guidance, information and tools to help you manage your money better, visit the **Money and Pensions Service** website or call **0800 138 7777**.

This is an independent organisation set up by the government and funded by a levy on the financial services industry.

Bupa Digital Family GP and wellbeing subscription terms and conditions

Introduction

This is a summary of the Bupa Digital Family GP and wellbeing subscription.

All services are provided digitally through the My Bupa app and can only be accessed and used through a smartphone or tablet.

You'll need a device which is compatible with the My Bupa app to access and use the Bupa Digital Family GP and wellbeing subscription services.

Android: is available from Version 12 (Snow Cone) onwards.

iOS: Versions from 15.x onwards.

If you don't have a compatible device, the Bupa Digital Family GP and wellbeing subscription isn't suitable for you.

If you, or someone that you would like to include under the Bupa Digital Family GP and wellbeing subscription, thinks that they need to see a healthcare professional in person to explain their medical needs then the Bupa Digital Family GP and wellbeing subscription is not suitable for you or them. This is because all services are provided digitally via the app.

The services can only be used in the UK and are subject to availability.

Children under the age of 16 can only use the digital GP services listed, and you or a legal guardian of the child will need to book appointments for them.

What's included?

Your Bupa Digital Family GP and wellbeing subscription gives you access to digital healthcare from Bupa, all delivered by Bupa's healthcare experts.

Need to know:

Children under the age of 16 years can only use digital GP appointments and you must book a video call for them. Children aged 16 to 24 will need to register their own profile with Bupa to use the digital GP services.

The services described below are available for each person included on the Bupa Digital Family GP and wellbeing subscription, each year.

All services are subject to availability and are offered digitally to individuals in the UK only.

Digital GP appointments

Service	Availability
Appointments Speak to a GP or nurse in a 10 minute appointment by video or audio call. Clinicians may offer diagnosis, treatment or a referral letter for your own GP. Specialist consultations, tests and scans themselves are not included as part of the service.	10 minute appointment by video or audio call 6am to 10pm weekdays 8am to 8pm weekends Available all year round
Private prescriptions Choose to collect from your local pharmacy or home delivery the same or next day if available. Costs apply.	Delivery of prescriptions is subject to availability based on your location and time of consultation. Bupa is not responsible for the actions of the chosen pharmacy.

Digital mental health services

Service	Availability
Digital personal lifestyle coaching Mental health coaches provide up to two hours of digital support to help you increase your motivation and commitment to lifestyle changes.	Up to two hours of digital support per year 8am to 8pm weekdays 8am to 5pm weekends 8am to 5pm bank holidays
Mental health triage Book a 20 minute call with our specialist mental health team first for advice about which service is best for you.	20 minute call All day every day
Self-management programmes Up to ten online sessions. Use these whenever it suits you, to help stop small worries turning into more serious issues. Sessions are provided by our partner, Silvercloud. You'll be asked to accept their terms and conditions before accessing the programmes on the Silvercloud website.	Up to ten online sessions per year All day every day
Cognitive Behavioural Therapy (CBT) Up to eight, 60 minute CBT sessions. CBT aims to improve your mental health by changing negative thoughts and beliefs that can affect how you feel and behave.	Up to eight, 60 minute sessions 8am to 8pm All day every day
Counselling Up to six, 60 minute counselling sessions. These sessions help address personal concerns and improve your wellbeing.	Up to six, 60 minute counselling sessions per year 8am to 8pm every day
Concierge For more complex mental health issues, you can have up to two hours of personalised support with a clinician who can refer you to the right service for you.	Up to two hours of personalised support per year 8am to 8pm every day

Digital Musculoskeletal (MSK) services

Service	Availability
MSK triage Book a 20 minute video or phone call with a clinician, who will assess your symptoms and recommend the course of treatment.	20 minute video or phone call 8am to 8pm every day
Self-managed treatment programmes Access self-managed, physio-led treatment programmes from our partner, Physitrack. To use the Physitrack app, you will be asked to accept the Physitrack terms of use.	All day every day
Digital physiotherapy sessions Book up to six, 20 minute sessions with a physiotherapist over the phone or via video.	Up to six, 20 minute sessions per year 8am to 8pm every day

Digital Wellbeing services

Service	Availability
Fitness centre Access to online fitness classes, training programmes and exercise plans in the app. Suitable for all abilities and fitness levels.	All day every day
Self-managed treatment programmes Access self-managed, physio-led treatment programmes from our partner, Physitrack. To use the Physitrack app, you will be asked to accept the Physitrack terms of use.	All day every day

What's not included?

The services under the Bupa Digital Family GP and wellbeing subscription do not include:

- NHS prescriptions.
- Prescribing certain medications including controlled drugs.
- Physical examination and reports which require access to full medical records.
- Antenatal or maternity care.
- Drug and alcohol rehabilitation services.
- Any tests including but not limited to diagnostic or blood tests.
- The purchase of any equipment or other additional items.

Managing your Bupa Digital Family GP and wellbeing subscription

How to register:

- You'll receive a registration email when you open your Lloyds Premier account.
- Click on the link in the email and follow the instructions to register you and your family.
- Once you've registered, you'll receive information from Bupa on how to use the full range of digital services with the My Bupa app. This can take up to 24 hours. Please note, you will need the last 4 digits of your Lloyds Premier account to validate your subscription.
- If you've lost or not received your registration email, please send a message to **enquiries@lloydsbankpremier.com** to receive a new one within 24 hours.

When does your subscription start?

- You're eligible to use the subscription for as long as you have a Lloyds Premier account.
- Your subscription becomes active once you register with Bupa.
- Some services included in the subscription have annual limits. These will reset every 12 months on the anniversary of your registration with Bupa.

Other key information

What if I need to complain

If you need to complain, visit **bupa.co.uk/complaints** and follow the instructions. Alternatively, call theCustomer Relations team on **0345 606 6739** or email Bupa at **customerrelations@bupa.com**
We may record or monitor calls.

If Bupa can't resolve your complaint straight away, they will email or write to you within five working days to explain the next steps.

How is my information used?

Bupa processes your information to manage your Bupa Digital Family GP and wellbeing subscription and provide the services you have subscribed to.

For more information about how Bupa uses your information, please see the privacy notice at **www.bupa.co.uk/privacy**

For those with hearing or speech difficulties you can use the Relay UK service on your smartphone or textphone.

For further information visit relayuk.bt.com
Bupa also offer documents in braille, large print or audio.

Lifestyle Benefits information and conditions

Key information

- One benefit per account is available every 12 months
- All Lifestyle Benefits will have terms and conditions
- Benefits cannot 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 Lloyds Premier, you can still make one. Call **0345 878 0015**. Lines are open from 8am to 8pm, Monday to Saturday. On Sundays, 9am to 6pm. You can also visit: **lloydsbankpremier.com**

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

You'll 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

You'll need to register and provide a valid email address. Participating restaurants can change at any time. Discounts and availability can also vary. You may need to book in advance.

Cinema tickets

You can exchange cinema codes for standard 2D and 3D admission tickets for adults or children. You may also use the codes for full or partial payment toward specific ticket upgrades. Some screening types and exceptions apply. Each code is valid for one use only when you book online or at the box office. This is subject to availability, standard age restrictions, and 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 compatible Apple and compatible Android devices. It can take up 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

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.

Disney Plus and the Disney+ logo are registered trademarks of Disney Enterprises Inc.

Lloyds Premier Lifestyle Benefits terms and conditions

Lloyds Premier Lifestyle Benefits Terms and Conditions

For the purpose of these Terms and Conditions, the "Administrator" is Blackhawk Network EMEA Limited (company number 04155659) and the Reward Suppliers are THE WALT DISNEY COMPANY LIMITED (company number 00530051), Vue Entertainment Limited (company number 04699504) ("Vue"), ODEON Cinemas Limited (company number 01854132) ("ODEON"), Simard Limited (company number 06655278) (trading as Gourmet Society) ("Gourmet Society"), The National Magazine Company Limited (company number 00112955) (trading as Hearst Magazines UK) ("Hearst Magazines"), and Bauer Consumer Media Limited (company number 01176085) ("Bauer Media").

How to select your Lifestyle Benefit

1. Lloyds Premier Lifestyle Benefits are only available to Lloyds Premier account holders, who are resident in the UK and aged 18 or over.
2. On opening a Lloyds Premier account with Lloyds, you will be invited to select one benefit choice per account year.
3. You can select one of the following Lifestyle Benefits: 12 months of Disney+, 6 cinema tickets, a 12-month Magazine Subscription, or a 12-month Gourmet Society and Coffee Club Digital Membership.
4. Once you have opened a qualifying Lloyds Premier account you will receive a welcome email or letter providing details of any actions you need to take. The Administrator will contact you by email if you provided an email address when you opened your Lloyds Premier account. If you did not provide an email address, the Administrator will contact you by post. You should check your junk folder for any email communications.
5. To receive the benefit in full for the first year, you have 30 days from opening your Lloyds Premier account to make your Lifestyle Benefit selection and you may change your selection within the 30-day period. Once the 30-day period has expired you will not be able to change your Lifestyle Benefit selection other than as set out in condition 14. If you make your Lifestyle Benefit selection after the initial 30-day period, then it will be fulfilled on a pro-rata basis. For example, if you make your Lifestyle Benefit selection 6 months after the end of the 30-day selection period, the Lifestyle Benefit will only be valid for the remaining 6 months of the benefit year. Thereafter you will not be able to change your Lifestyle Benefit selection other than as set out in condition 14.
6. If selecting a 12-month Magazine Subscription as a Lifestyle Benefit you will need to confirm the publication title when you **login online** or by calling 0345 878 0015 (int/local 0113 292 0245).
7. If you choose a 12-month Disney+ subscription, 12-month Gourmet Society and Coffee Club Digital Membership, or a 12-month digital Magazine Subscription, you must provide a valid email address.
8. The Lifestyle Benefit for digital magazines is available to download on Apple and Android devices.

9. Apple is a registered trademark of Apple Inc., registered in the U.S. and other countries. Android is a trademark of Google Inc.
10. After the 30-day period, Lifestyle Benefits will start to be dispatched. Timings vary depending on the Lifestyle Benefit selected.
11. Postal delivery of Lifestyle Benefits will be delivered to UK street addresses only (i.e. no PO Box addresses).
12. Neither the Administrator nor any Supplier accepts responsibility for delays by the postal services, for incorrect details being provided by the account holder or for any other unforeseen circumstances that may delay delivery.
13. One Lifestyle Benefit per account is available for each 12 months that you have a Lloyds Premier account and if leaving Lloyds Premier, the benefit may be cancelled at the sole discretion of Lloyds.
14. After the initial 12-month period, subject to availability, you will be able to select a new or the same Lifestyle Benefit for the following 12-month period. 30 days before the expiry of any 12-month period you will be sent an email or letter asking you to choose your benefit for the following benefit year. Your final choice must be communicated to the Administrator within 30 days of the expiry of that benefit year or you will be deemed to have chosen the same benefit for the following benefit year, subject to availability.
15. In order to reselect a Lifestyle Benefit at renewal, you must have made at least two payments in or out of your account every month.
16. Any Lifestyle Benefit will only be delivered to the email or postal address originally provided to Lloyds when selecting to join Lloyds Premier, unless amended or changed by you through Lloyds.
17. Any Lifestyle Benefit that is lost in transit and not delivered to you will only be re-issued twice and only within the same benefit year it was originally issued in.
18. In addition to these general terms and conditions and the terms specified under the section for each Lifestyle Benefit and/or Supplier below, the Lifestyle Benefits are subject to the general terms and conditions of business and any associated generally applicable requirements of the Supplier (such as data privacy policies etc) which can be read (and may be updated from time to time) online at:
    Disney
    Vue
    ODEON
    Gourmet Society
    Hearst Magazines
    Bauer Magazines
    Any disputes arising other than in connection with these Lifestyle Benefits terms and conditions should be raised with the relevant Supplier.
19. The Administrator shall have no liability for the acts or omissions of any Lifestyle Benefit Supplier other than any refusal by such Supplier to provide a Lifestyle Benefit in accordance with the terms and conditions applicable to it.
20. The Lifestyle Benefits are for personal and non-commercial use and cannot be sold, made available or otherwise transferred to any third party for commercial gain.
21. The description and terms and conditions of Lifestyle Benefits are provided by the relevant Suppliers.
22. There is a maximum of one Lifestyle Benefit per year.
23. Lifestyle Benefits sent via post will be sent by Royal Mail 2nd class post.

Contact details

24. Any questions or complaints should be addressed to Lloyds Premier Lifestyle Benefits, PO Box 1586, Westside, London Road, Hemel Hempstead, HP1 9SF or by calling 0345 878 0015 or by **email**.
25. Calls may be recorded for monitoring or training purposes. Lines are open seven days a week, 8am to 8pm Monday to Saturday and 9am to 6pm on Sundays.
26. The Administrator does not accept responsibility for registrations lost, corrupted or delayed as a result of any network, computer hardware or software failure of any kind.
27. The Administrator reserves the right to amend or withdraw the Lifestyle Benefits if deemed necessary due to circumstances outside of its control.
28. The Administrator shall not be liable for any failure to comply with its obligations where the failure is caused by something outside its reasonable control or any other circumstances amounting to force majeure.
29. There is no cash or other alternative to the stated Lifestyle Benefits, in whole or in part. Unless otherwise agreed in writing by Lloyds, the Lifestyle Benefits will only be sent directly to the account holder. The Promoter reserves the right to change or provide a similar alternative Lifestyle Benefit of the same or greater value or specification should circumstances beyond their control make this necessary. Lifestyle Benefits cannot be exchanged in any Lloyds branches.
30. The law of England and Wales shall apply to the Lloyds Premier Lifestyle Benefits and disputes relating to it shall be decided in the Courts of England and Wales.
31. Your personal details will be retained solely for the purpose of operating the Lifestyle Benefits and as further specified in the relevant Supplier's terms and conditions below. Data collected and held by the Administrator and the Suppliers is done so in accordance with applicable data protection law. The Administrator and the Suppliers will comply with applicable data protection law. Find out more about our **Privacy Notice**.
32. These Lifestyle Benefits are administered by Blackhawk Network EMEA Limited, PO Box 1586, Westside, London Road, Hemel Hempstead, HP1 9SF. Company Registration Number 04155659.
33. Promoter: Lloyds and Lloyds Bank are trading names of Bank of Scotland plc. Registered in Scotland No. SC327000. Registered Office: The Mound, Edinburgh EH1 1YZ.

Disney+ Terms and Conditions

1. The customer is entitled to a 12 month subscription to Disney+ Standard With Ads as part of their Lloyds Premier membership when selecting Disney+ as their annual Lifestyle Benefit.
2. The 12 month Disney+ Subscription is for Disney+ Standard With Ads. At this time, we are unable to upgrade their subscription to Standard or Premium.
3. Use of Disney+ will be subject to customers completing the Disney+ registration process which will include having a valid email address and will be subject to agreement of the **Disney+ Subscriber Agreement**.
4. Subscriber agreement includes, but is not limited to: being a UK resident and being over 18.
5. Entitlement conditional on remaining a Lloyds Premier customer.
6. Redeeming Disney+ through Lloyds Premier will not automatically cancel or suspend any Disney+ subscription offered directly by Disney or through another third party and it is the customer's responsibility to manage such direct or third party subscriptions.
7. If the customer has an active Disney+ subscription when they redeem a 12 month Disney+ Standard With Ads subscription as their Lloyds Premier benefit, the customer will become double entitled, meaning they have multiple subscriptions running simultaneously. To prevent being charged twice the customer should manage their original subscription in the app or through customer services. If the original subscription was purchased directly from Disney+, the customer will be notified at the time Disney+ sees two subscriptions active under one email address, however, it is the responsibility of the customer to take action to prevent having multiple subscriptions.
8. See **www.disneyplus.com** for full Terms and Conditions.

Cinema Terms and Conditions

The following Cinema Supplier related Terms and Conditions will apply for both Vue and ODEON.

1. The Cinema Suppliers for Lloyds Premier Lifestyle Benefits are Vue and ODEON. A Vue cinema voucher may only be exchanged in a Vue cinema and an ODEON cinema voucher may only be exchanged in an ODEON cinema.
2. For full details on ticket validity, please see the Cinema Supplier Specific Terms and Conditions below.
3. If you select cinema as your Lifestyle Benefit, the Administrator will use the postcode originally provided to Lloyds to identify your nearest Cinema Supplier. You will have ability to manually change the allocated Cinema Supplier within the timeframe stipulated within your welcome or renewal letter or email. Your final choice must be communicated to the Administrator no later than the final date outlined in your welcome letter or email for new customers or renewal letter or email for renewal customers.

Cinema specific conditions follow

Vue Specific Cinema Terms and Conditions

The following venue related Terms and Conditions will apply to Vue Cinema Ticket Vouchers:

1. Each cinema ticket voucher can be exchanged for a 2D or 3D admission ticket to any Vue Cinema in the UK only excluding Event Cinema screenings (Big Screen Events), Movie Marathons (multiple films for one price), and Special Previews. Tickets can be upgraded to a VIP ticket at no extra charge. For 3D screenings 3D glasses are provided at no extra charge subject to availability.
2. Each cinema ticket voucher is also valid as part payment for IMAX, EPIC by VUE, Scene at Westfield, Ultra Lux and Lux seats at Birmingham, Basildon, Bedford, Dublin, Staines, West End. Upgrades are available on payment of the difference in cost between the standard price for the upgraded experience and standard admission for the specific site.
3. Each popcorn voucher can be exchanged at the Box Office only and is valid for one half-price popcorn of any size, any day subject to availability. Valid for a single use only and must be redeemed in conjunction with a valid cinema booking.
4. Each cinema ticket voucher must be used at the time of exchange for any one regularly scheduled film performance subject to availability. Valid for a single use only and cannot be re-instated or replaced once redeemed (this includes if you cancel your booking).
5. Each cinema ticket voucher can be used to book a cinema ticket online at **www.myvue.com**, or can be exchanged at the box office of any Vue cinema. This ticket voucher cannot be used to reserve an admission ticket by telephone.
6. Each cinema ticket voucher may not be combined with any other ticket offer. It may not be used for premieres or special events.
7. Each cinema ticket voucher cannot be used for Event Cinema screenings, including: NT Live, ROH Live, RSC, Met Opera, Bolshoi, Theatre, Special Events and Bollywood.
8. Each cinema ticket voucher and popcorn voucher is for personal use and may not be exchanged for use at a later date nor may they be exchanged for cash or merchandise or otherwise transferred to any third party for commercial gain. Not for resale.
9. Each cinema ticket voucher expires on the expiration date given and is not subject to extensions.
10. Film classification rules apply. ID may be required. The Cinema Manager's decision is final.
11. Please note that due to Vue's advance booking policy the film and performance you wish to attend may be sold out and seats might not be available. The holder is not entitled to any preferential right over other cinema patrons.
12. For any lost or stolen ticket vouchers, please contact the Lloyds Premier helpdesk on 0345 878 0015 (int/local 0113 292 0245). Any lost or stolen cinema vouchers will only be re-issued twice.
13. Vue reserves the right to amend these terms and conditions at any time and without notice. Such changes will be posted on **www.myvue.com**. Alternatively, you can obtain a copy of the latest terms by calling Vue Guest Services on 0345 308 4620 (local rates apply) or by emailing **customerservices@vuemail.com**
14. These terms and conditions and any related disputes are subject to interpretation under the laws of England and Wales, and to the jurisdiction of the courts of England and Wales.

ODEON Specific Cinema Terms and Conditions

The following venue related Terms and Conditions will apply to ODEON voucher codes:

1. Each cinema ticket voucher may be exchanged for one ticket (valid for all Classic and all Recliner seat types) with a standard 2D, iSense or 3D film showing at any ODEON cinema in the UK except the following cinemas: ODEON Luxe & Dine. Upgrades are payable for other film formats and seat types (see below).
2. Each cinema ticket voucher can be exchanged for one ticket for ODEON Kids or Silver screenings. For each ticket redeemed to an ODEON Kids screening, you are entitled to a free Kids-sized popcorn and for each ticket redeemed to an ODEON Silver screening, you are entitled to a free cup of tea/coffee and a biscuit. To redeem your Kids popcorn or tea/coffee and biscuit, show your Lloyds Premier ODEON Kids or ODEON Silver ticket at the relevant retail counter before your screening.
3. Each cinema ticket voucher includes one pair of 3D glasses in cinema per ticket voucher when used on a 3D film. To redeem your 3D glasses, simply show your Lloyds Premier 3D ticket at the cinema counter.
4. Each cinema ticket voucher is valid on screenings up to and including the expiry date only. Cinema ticket vouchers are valid for 12 months from the date of issue.
5. Each cinema ticket voucher is not valid for IMAX, Dolby, Club seats, D-Box seats, VIP seats, or any other premium priced seating not specifically set out in these terms, unless you pay an upgrade fee. The upgrade fees vary per cinema.
6. Each cinema ticket voucher is not valid on Gallery, ODEON Luxe & Dine or ODEON Event Cinema.
7. Each cinema ticket voucher is not valid on premieres, special events or screenings or events not open to the public.
8. Online Redemption: To use your ODEON ticket voucher to book your ODEON ticket on the ODEON website, simply select your film session and seats, then on the "Choose Your Tickets" page under "Have a special code?" enter your voucher code and select "Voucher" from the dropdown. Online booking fees do not apply if you redeem your ticket voucher online, but will apply for any additional full price tickets in the transaction.
9. App Redemption: To use your ODEON ticket voucher to book your ODEON ticket on the myODEON app, simply select your film session and seats, then on the ticket selection page under "Redeem Vouchers" scan your QR code or manually enter the ticket voucher code. Online booking fees do not apply if you redeem your ticket voucher online, but will apply for any additional full price tickets in the transaction.
10. Kiosk Redemption: To use your ODEON ticket voucher to purchase your ODEON ticket at the Kiosk at the cinema, on the ticket selection screen choose "Scan voucher" and either scan the QR code or manually enter the ticket voucher code.
11. Box Office Redemption: To use your ODEON ticket voucher to purchase your ODEON ticket at the cinema, present your email or letter containing your ticket voucher at the box office or retail counter.
12. Each cinema ticket voucher is not valid in conjunction with any other offer or discount.
13. Each cinema ticket voucher is for your personal use only.
14. Each cinema ticket voucher cannot be used to buy gift vouchers, gift cards, food, drink or any other ODEON goods or services.
15. Tickets are subject to availability, normal age restrictions and other relevant standard terms including ODEON's general admission terms. ID may be required.
16. Valid for a single use only and cannot be re-instated or replaced once redeemed (this includes if you cancel your booking).
17. For any lost or stolen ticket vouchers, please contact the Lloyds Premier helpdesk on 0345 878 0015 (int/local 0113 292 0245). Any lost or stolen voucher codes will only be re-issued twice.
18. Issuer: ODEON Cinemas Limited, 8th Floor, 1 Stephen Street, London W1T 1AT

Gourmet Society Digital Membership Terms and Conditions

1. The Gourmet Society digital membership (the 'Membership') gives a Lloyds Premier customer 12 months access to the Gourmet Society.
2. The digital membership (the 'Membership') may be used to obtain discounts at participating venues and gives you access to additional products, offers on pizza delivery alongside discounts on theatre tickets and UK attractions.
3. The Gourmet Society membership for Lloyds Premier Customers also includes access to Coffee Club, allowing Customers access to 25% off barista-made drinks purchased at participating coffee venues.
4. Advance booking may be required. Where this is required it will be stated in the venue's listing in the member's area. You must state that you are a Gourmet Society member at the time of booking.
5. The membership must be presented at the time of purchasing the meal/s.
6. Some venues may have specific exclusions, you can find these by viewing the venue page in the Mobile App (or please check the gourmet society website for details).
7. Memberships are digital and our products are accessible via the Gourmet Society Mobile App. These require a compatible mobile phone that runs the minimum operating system, detailed in the Gourmet Society app listing on the respective app stores. Offers advertised via our service may not be available for use in conjunction with any other offers at participating venues or service providers. If you are unable to use the digital service, physical cards can be issued by exception, but not all discounts and offers are available when using a physical card. For example, there is no access to Coffee Club, cinema discounts, days out or pizza delivery. There are also some dining venues that can only accept digital dining card or a single use QR code via the app. Venues reserve the right to withdraw from accepting a physical card or change their redemption method at any time.
8. When you accept the Gourmet Society Terms and Conditions in the app you agree to go ahead with the service.
9. Your digital membership (the 'Membership') expiry date is the date shown on your digital membership card in the Gourmet Society app or is printed on your physical card.
10. Your access to additional products offered by Gourmet Society will end on the same date as your full standard membership.
11. We will use your personal data in the provision of your Membership to you, in accordance with our privacy policy. Please ensure that you read and understand our privacy policy at **www.gourmetsociety.co.uk/privacy-notice**
12. Your membership is not renewed automatically at the end of each 12-month membership period.
13. There is a maximum of one Lifestyle Benefit per year.
14. The Gourmet Society accepts no liability for memberships which are lost or stolen, or for any venue failing to accept the membership or honour an advertised discount. For any lost or stolen physical memberships, please contact the Agency on 0345 878 0015 (int/local 0113 292 0245).
15. For full terms and conditions visit **www.gourmetsociety.co.uk/terms-and-conditions**

Magazine Subscription Terms and Conditions

1. Once the 30-day cooling-off period has expired, the Customer may not change magazine title or format until notified that they may do so after their account opening anniversary.
2. Allow up to 9 weeks for delivery of first printed issue.
3. Magazine subscriptions will be delivered to UK street addresses only (i.e. no PO Box addresses).
4. Delivery is by Second Class post.
5. Subscriptions may not include promotional items packaged with the magazine.
6. In the event that the Customer's choice of title is discontinued, where possible a suitable alternative will be offered for the remainder of the relevant subscription period.
7. The number of issues per annum is subject to change by the publisher.
8. The maximum subscription term is 12 months. The number of magazines issued within the subscription term varies according to the particular publication (for example, currently Esquire has 6 issues per annum and Empire magazine has 13 issues per annum).
9. If you choose a digital magazine and membership subscription as your Lloyds Premier Lifestyle Benefit you must provide a valid email address.
10. For digital magazine subscriptions and digital membership, you will receive an email (within 4 working days) with an activation link that includes instructions of how to download your digital magazine subscription. Please check your junk folder for any communication. Once the activation process has been completed, you will have instant access to your chosen digital magazine subscription.
11. Your digital magazine and membership subscription will start with the latest available issue.
12. Magazines published by Hearst Magazines are available digitally on Apple and compatible with Android and Amazon (Trademarked) devices. For more information see **www.hearstmagazines.co.uk/digitalfaq**
13. Magazines published by Bauer Media are available digitally on Apple and compatible with Android devices only. For a full list of compatible devices in relation to magazines published by Bauer Media please visit **www.greatmagazines.co.uk/digital-magazines**
14. You will have to access the digital magazine subscription through the app store on Apple devices and through the Google Play store on Android devices.
15. For full terms and conditions relating to Hearst Magazine subscriptions, memberships, including digital, please visit **www.hearstmagazines.co.uk/terms-and-conditions**
16. For full terms and conditions relating to Bauer Media magazines and your digital Membership access, please visit: **www.greatmagazines.co.uk/lloyds**

Third party benefit providers

Lifestyle Benefits

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.

Different third-party suppliers are used to provide each benefit.

These are subject to the supplier's terms and conditions, which you can find by visiting: **lloydsbank.com/premieraccount**

Bupa

Limits apply to services included in your Bupa Digital Family GP and wellbeing subscription and services are subject to availability. Scans and tests are not included.

Please check your subscription for details.

Access to digital GP from 6am to 10pm every weekday and 8am to 8pm on weekends. Musculoskeletal triage is a 20 minute appointment available from 8am to 8pm everyday with treatment limited to six physiotherapy sessions and access to self-managed plans via Physitrack. Mental Health triage is access to an assessment helpline with treatment limited to 14 therapist sessions, two hours with a personal coach and/or 10 self-managed sessions via Silvercloud.

Bupa Digital Family GP and wellbeing subscription and the My Bupa App are provided by Bupa Insurance Services Limited which is authorised and regulated by the Financial Conduct Authority (FCA). Registered in England and Wales at 1 Angel Court, London, EC2R 7HJ. Its company number is 3829851. VAT Registration Number: 239731641.

The Bupa Digital Family GP and Wellbeing product and services are not regulated by the FCA.

The Digital GP, Mental Health and Musculoskeletal services are provided by Bupa Occupational Health Limited who work with American Well Corporation UK Limited (Trading as "Silvercloud") and Physitrack PLC.

Bupa Occupational Health Limited is registered in England and Wales at 1 Angel Court, London EC2R 7HJ. Its company number is 631336. American Well Corporation UK Limited is registered in England and Wales at 124 City Road, London, England, EC1V 2NX. Its company number is 10960422. Physitrack PLC is registered in the United Kingdom at 6th Floor 125 London Wall, London, United Kingdom, EC2Y 5AS. Its company number is 08106661.

The Wellbeing Services are provided by Bupa and Spectrum Wellness UK Limited.

Spectrum Wellness UK Limited is registered in England and Wales at Huckletree Ancoats, 9 Great Ancoats St, Manchester, M4 5AD. Its company number is 11815511.

Services are subject to availability.

Additional information about our service

Call us, go online or visit one of our branches for more information on all fees and interest rates.

Mobile banking app

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

We don't charge you to use our services but your mobile operator might charge for some things (such as downloading or using the app), so please check with them. Services may be affected by phone signal and functionality.

To be eligible for Offers you need to be over 18, have a Lloyds 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 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 Offers and have a Lloyds credit card account or an active Lloyds debit card to receive your cashback.

Important information

Calls and online sessions may be monitored and recorded. Not all Telephone Banking services are available 24 hours a day, seven days a week.

Arranged overdrafts are subject to application and approval and repayable on demand. You need to be 18 or over to apply. Full details of our overdraft charges can be found by visiting: **lloydsbank.com/overdrafts**

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

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

The Post Office® and Post Office logo are registered trademarks of the Post Office Ltd.

Account opening is subject to our assessment of your circumstances. You must be 18 or over and living in the UK to apply.

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This information is correct as of September 2026.

LLOYDS
PREMIER

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