

# Club Lloyds Saver

Provided by Bank of Scotland plc

This Club Lloyds Saver, provided by Bank of Scotland plc, is only available to customers with a Halifax Reward Current Account, Halifax Ultimate Reward Current Account or a Lloyds current account provided by Bank of Scotland plc.

## Club Lloyds Saver account conditions

These Club Lloyds Saver Special conditions give key information about your account. Please read them with the Personal Banking Terms and Conditions and Banking Charges. Both documents form part of our agreement with you.

The Club Lloyds Saver is an instant access savings account for people wanting to save £1+. It pays interest at a variable rate, and lasts for a year. It's a payment account – this affects how and when we tell you about any changes, for example to your interest rate.

## Deposits and withdrawals

You can pay in:

- by transfer from another account, either as a one off or to save regularly; or
- through one of our branches with a counter. If you pay cash in pounds at a branch with a counter, it will be added to your account immediately and you can use it straight away.

You can take your money out straightaway:

- by transfer to another account held in your name
- through one of our branches with a counter

You can use our mobile banking app, online banking, call us or come into a branch.

The counter service may not be available if there is an alternative option available to complete your transaction.

## Interest

We pay variable rate interest – this means your interest rate may change while you have the account.

We may have different interest rates, depending how much you save.

You can choose to have your interest either once a year or monthly.

We pay annual interest on the anniversary of account opening, and monthly interest on the same date each month as you opened your account.

If the day we're due to pay your interest isn't a working day, we'll pay it on the next working day. We'll also include interest for the days in between.

We pay your interest into your account, or you can ask us to pay it into another Bank of Scotland, Halifax or Lloyds current or savings account in your name.

To check the current interest rate for your account balance, see the interest rates leaflet or our website.

## Account information

Normally we provide statements each month. We may not do this if there aren't any payments from your account.

You can choose to have statements less often.

You can also check your account using our app or online banking.

## Maturity

We'll get in touch before the end of the term, to give you details of your options.

If you don't do anything, then on the working day after it matures your account will automatically change to a Standard Saver. After this the Standard Saver interest rate and account conditions will apply to your savings.

You'll still have instant access and we'll send you full details before the change. If you keep your savings in the Standard Saver, we'll take you as having agreed to the new account conditions.



# LLOYDS

## Bear in mind

If your Club Lloyds Saver is held jointly, you can make a transfer or ask us to pay your interest to a Bank of Scotland, Halifax or Lloyds account held by either of you, as well as one you have together.

If your account changes to a Standard Saver, your account number and sort code will stay the same. You can't make standing orders, direct debits or similar regular payments from your account.

If you open a joint Club Lloyds Saver account and your qualifying Halifax account is in your sole name, you understand that your joint Club Lloyds Saver account holder will know you already have a connection with us.

You can have up to five Club Lloyds Saver accounts in either your sole name or held jointly.

## 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 [relayuk.bt.com](https://relayuk.bt.com)

SignVideo services are also available if you're Deaf and use British Sign Language: [lloydsbank.com/contact-us/sign-video](https://lloydsbank.com/contact-us/sign-video)

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

If you want to make a complaint, you can message us in the app 24/7 or find support online at: [lloydsbank.com/contact-us/how-to-complain](https://lloydsbank.com/contact-us/how-to-complain)

You can also call us on **0800 072 3572 (+44 173 346 2267** outside the UK).

Or visit a branch.

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/fscs](https://lloydsbank.com/fscs)  
We are covered by the Financial Ombudsman Service.

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This information is correct as of July 2026.



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