

Lloyds Easy Saver

Provided by Bank of Scotland plc

Lloyds Easy Saver account conditions

These Easy 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 Easy 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 with a counter.

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.

We pay interest once a year, on the anniversary of account opening.

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 Standard Saver, we'll take you as having agreed to the new account conditions.



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Important information

If your Easy 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 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 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

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.

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

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 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

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