

Lloyds Standard Saver

Provided by Bank of Scotland plc

Lloyds Standard Saver account conditions

These Standard 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 Standard Saver is an instant access savings account for people wanting to save £1+. It pays interest at a variable rate. 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 straight away:

- 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.

Many Standard Saver customers started saving in other accounts that have changed to a Standard Saver. This affects when and how often we pay interest.

Annual Interest – Interest is paid on the anniversary of account opening, anniversary of renewal, or on a date previously chosen by you. If we have previously set your interest to be paid on any other date, your interest will now be paid on 9 March each year.

Monthly Interest – Interest is paid each month on the day you opened or renewed your account or on a date previously chosen by you. If we have previously set your interest to be paid on any other date, your interest will now be paid on the 1st of each month.

If you have previously had your interest paid quarterly or half yearly, you will now receive your interest annually.

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 account held 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.



LLOYDS

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.

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.

This information is correct as of July 2026.



LLOYDS