

# SAVINGS RATES

Accounts closed to new and existing customers

Your interest will be paid Gross, this means that we will not deduct tax automatically from your interest. Depending on your personal circumstances, you may need to pay tax on the interest you earn and it will be your responsibility to pay any tax you may owe to HM Revenue & Customs (HMRC).

## Standard Saver

Rates valid from	Balance	Monthly Gross	Monthly AER	Annual Gross/AER
23/04/25	£1-£24,999	1.09%	1.10%	1.10%
	£25,000-£99,999	1.19%	1.20%	1.20%
	£100,000+	1.34%	1.35%	1.35%
04/02/25 to 22/04/25	£1-£24,999	1.14%	1.15%	1.15%
	£25,000-£99,999	1.24%	1.25%	1.25%
	£100,000+	1.59%	1.60%	1.60%
29/10/24 to 03/02/25	£1-£24,999	1.29%	1.30%	1.30%
	£25,000-£99,999	1.34%	1.35%	1.35%
	£100,000+	1.79%	1.80%	1.80%
22/08/23 to 28/10/24	£1-£24,999	1.39%	1.40%	1.40%
	£25,000-£99,999	1.44%	1.45%	1.45%
	£100,000+	1.88%	1.90%	1.90%
20/07/23 to 21/08/23	£1-£24,999	1.09%	1.10%	1.10%
	£25,000-£99,999	1.34%	1.35%	1.35%
	£100,000+	1.79%	1.80%	1.80%
31/05/23 to 19/07/23	£1-£24,999	0.90%	0.90%	0.90%
	£25,000-£99,999	1.14%	1.15%	1.15%
	£100,000+	1.49%	1.50%	1.50%
27/04/23 to 30/05/23	£1-£24,999	0.85%	0.85%	0.85%
	£25,000-£99,999	1.04%	1.05%	1.05%
	£100,000+	1.19%	1.20%	1.20%
24/02/23 to 26/04/23	£1-£24,999			0.65%
	£25,000-£99,999			0.85%
	£100,000+			1.00%
01/02/23 to 23/02/23	£1-£24,999			0.60%
	£25,000-£99,999			0.75%
	£100,000+			0.90%
29/11/22 to 31/01/23	£1			0.50%

Interest rates are variable.



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## Savings rates

### Instant Cash ISA

Rates valid from	Balance	Monthly Tax Free	Monthly AER	Annual Tax Free/AER
03/06/25	£1-£24,999	1.04%	1.05%	1.05%
	£25,000-£99,999	1.14%	1.15%	1.15%
	£100,000+	1.19%	1.20%	1.20%
04/03/25 to 02/06/25	£1-£24,999	1.09%	1.10%	1.10%
	£25,000-£99,999	1.19%	1.20%	1.20%
	£100,000+	1.34%	1.35%	1.35%
12/12/24 to 03/03/25	£1-£24,999	1.14%	1.15%	1.15%
	£25,000-£99,999	1.24%	1.25%	1.25%
	£100,000+	1.59%	1.60%	1.60%
05/09/24 to 11/12/24	£1-£24,999	1.29%	1.30%	1.30%
	£25,000-£99,999	1.34%	1.35%	1.35%
	£100,000+	1.79%	1.80%	1.80%
22/08/23 to 04/09/24	£1-£24,999	1.39%	1.40%	1.40%
	£25,000-£99,999	1.44%	1.45%	1.45%
	£100,000+	1.88%	1.90%	1.90%

Interest rates are variable.

### Flexible Savings (including former Instant Gold accounts)

Rates valid from	Balance	Annual Gross/AER	Quarterly Gross/AER	Monthly Gross/AER
23/04/25	£1-£24,999	1.10%	1.10%/1.10%	1.09%/1.10%
	£25,000-£99,999	1.20%	1.19%/1.20%	1.19%/1.20%
	£100,000+	1.35%	1.34%/1.35%	1.34%/1.35%
04/02/25 to 22/04/25	£1-£24,999	1.15%	1.15%/1.15%	1.14%/1.15%
	£25,000-£99,999	1.25%	1.24%/1.25%	1.24%/1.25%
	£100,000+	1.60%	1.59%/1.60%	1.59%/1.60%
29/10/24 to 03/02/25	£1-£24,999	1.30%	1.29%/1.30%	1.29%/1.30%
	£25,000-£99,999	1.35%	1.34%/1.35%	1.34%/1.35%
	£100,000+	1.80%	1.79%/1.80%	1.79%/1.80%
09/01/24 to 28/10/24	£1-£24,999	1.40%	1.39%/1.40%	1.39%/1.40%
	£25,000-£99,999	1.45%	1.44%/1.45%	1.44%/1.45%
	£100,000+	1.90%	1.88%/1.90%	1.88%/1.90%
22/08/23 to 08/01/24	£1+	1.30%	1.29%/1.30%	1.29%/1.30%

### Internet Saver

Rates valid from	Balance	Annual Gross/AER
23/04/25	£1-£24,999	1.10%
	£25,000-£99,999	1.20%
	£100,000+	1.35%
04/02/25 to 22/04/25	£1-£24,999	1.15%
	£25,000-£99,999	1.25%
	£100,000+	1.60%

## Savings rates

### Internet Saver (continued)

29/10/24 to 03/02/25	£1-£24,999	<b>1.30%</b>
	£25,000-£99,999	<b>1.35%</b>
	£100,000+	<b>1.80%</b>
22/08/23 to 28/10/24	£1-£24,999	<b>1.40%</b>
	£25,000-£99,999	<b>1.45%</b>
	£100,000+	<b>1.90%</b>
20/07/23 to 21/08/23	£1-£24,999	<b>1.10%</b>
	£25,000-£99,999	<b>1.35%</b>
	£100,000+	<b>1.80%</b>
31/05/23 to 19/07/23	£1-£24,999	<b>0.90%</b>
	£25,000-£99,999	<b>1.15%</b>
	£100,000+	<b>1.50%</b>
27/04/23 to 30/05/23	£1-£24,999	<b>0.85%</b>
	£25,000-£99,999	<b>1.05%</b>
	£100,000+	<b>1.20%</b>
24/02/23 to 26/04/23	£1-£24,999	<b>0.65%</b>
	£25,000-£99,999	<b>0.85%</b>
	£100,000+	<b>1.00%</b>
01/02/23 to 23/02/23	£1-£24,999	<b>0.60%</b>
	£25,000-£99,999	<b>0.75%</b>
	£100,000+	<b>0.90%</b>
29/11/22 to 31/01/23	£1	<b>0.50%</b>

### Matured Funds

Rates valid from	Balance	Annual Gross/AER	Monthly Gross/AER
22/08/23	£1+	<b>1.40%</b>	<b>1.39%/1.40%</b>
08/08/23 to 21/08/23	£1+	<b>1.00%</b>	<b>1.00%</b>
14/11/11 to 07/08/23	£1+	<b>0.25%</b>	<b>0.25%</b>

### Online Saver

Rates valid from	Balance	Annual Gross/AER	Gross	Monthly AER
23/04/25	£1-£24,999	<b>1.10%</b>	<b>1.09%</b>	<b>1.10%</b>
	£25,000-£99,999	<b>1.20%</b>	<b>1.19%</b>	<b>1.20%</b>
	£100,000+	<b>1.35%</b>	<b>1.34%</b>	<b>1.35%</b>
04/02/25 to 22/04/25	£1-£24,999	<b>1.15%</b>	<b>1.14%</b>	<b>1.15%</b>
	£25,000-£99,999	<b>1.25%</b>	<b>1.24%</b>	<b>1.25%</b>
	£100,000+	<b>1.60%</b>	<b>1.59%</b>	<b>1.60%</b>
29/10/24 to 03/02/25	£1-£24,999	<b>1.30%</b>	<b>1.29%</b>	<b>1.30%</b>
	£25,000-£99,999	<b>1.35%</b>	<b>1.34%</b>	<b>1.35%</b>
	£100,000+	<b>1.80%</b>	<b>1.79%</b>	<b>1.80%</b>

## Savings rates

### Online Saver (continued)

Rates valid from	Balance	Annual Gross/AER	Monthly Gross	Monthly AER
22/08/23 to 28/10/24	£1-£24,999	1.40%	1.39%	1.40%
	£25,000-£99,999	1.45%	1.44%	1.45%
	£100,000+	1.90%	1.88%	1.90%
20/07/23 to 21/08/23	£1-£24,999	1.10%	1.09%	1.10%
	£25,000-£99,999	1.35%	1.34%	1.35%
	£100,000+	1.80%	1.79%	1.80%
31/05/23 to 19/07/23	£1-£24,999	0.90%	0.90%	0.90%
	£25,000-£99,999	1.15%	1.14%	1.15%
	£100,000+	1.50%	1.49%	1.50%
27/04/23 to 30/05/23	£1-£24,999	0.85%	0.85%	0.85%
	£25,000-£99,999	1.05%	1.04%	1.05%
	£100,000+	1.20%	1.19%	1.20%
24/02/23 to 26/04/23	£1-£24,999	0.65%	0.65%	0.65%
	£25,000-£99,999	0.85%	0.85%	0.85%
	£100,000+	1.00%	1.00%	1.00%
01/02/23 to 23/02/23	£1-£24,999	0.60%	0.60%	0.60%
	£25,000-£99,999	0.75%	0.75%	0.75%
	£100,000+	0.90%	0.90%	0.90%
29/11/22 to 31/01/23	£1+	0.50%	0.50%	0.50%

Interest rates are variable.

### Platinum Saver

Rates valid from	Balance	Annual Gross/AER
23/04/25	£1-£24,999	1.10%
	£25,000-£99,999	1.20%
	£100,000+	1.35%
04/02/25 to 22/04/25	£1-£24,999	1.15%
	£25,000-£99,999	1.25%
	£100,000+	1.60%
29/10/24 to 03/02/25	£1-£24,999	1.30%
	£25,000-£99,999	1.35%
	£100,000+	1.80%
22/08/23 to 28/10/24	£1-£24,999	1.40%
	£25,000-£99,999	1.45%
	£100,000+	1.90%
20/07/23 to 21/08/23	£1-£24,999	1.10%
	£25,000-£99,999	1.35%
	£100,000+	1.80%

## Platinum Saver (continued)

Rates valid from	Balance	Annual Gross/AER
31/05/23 to 19/07/23	£1-£24,999	0.90%
	£25,000-£99,999	1.15%
	£100,000+	1.50%
27/04/23 to 30/05/23	£1-£24,999	0.85%
	£25,000-£99,999	1.05%
	£100,000+	1.20%
24/02/23 to 26/04/23	£1-£24,999	0.65%
	£25,000-£99,999	0.85%
	£100,000+	1.00%
01/02/23 to 23/02/23	£1-£24,999	0.60%
	£25,000-£99,999	0.75%
	£100,000+	0.90%
29/11/22 to 31/01/23	£1	0.50%

## Premier Saver

Rates valid from	Balance	Annual Gross/AER
23/04/25	£1-£24,999	1.10%
	£25,000-£99,999	1.20%
	£100,000+	1.35%
04/02/25 to 22/04/25	£1-£24,999	1.15%
	£25,000-£99,999	1.25%
	£100,000+	1.60%
29/10/24 to 03/02/25	£1-£24,999	1.30%
	£25,000-£99,999	1.35%
	£100,000+	1.80%
22/08/23 to 28/10/24	£1-£24,999	1.40%
	£25,000-£99,999	1.45%
	£100,000+	1.90%
20/07/23 to 21/08/23	£1-£24,999	1.10%
	£25,000-£99,999	1.35%
	£100,000+	1.80%
31/05/23 to 19/07/23	£1-£24,999	0.90%
	£25,000-£99,999	1.15%
	£100,000+	1.50%
27/04/23 to 30/05/23	£1-£24,999	0.85%
	£25,000-£99,999	1.05%
	£100,000+	1.20%
24/02/23 to 26/04/23	£1-£24,999	0.65%
	£25,000-£99,999	0.85%
	£100,000+	1.00%

## Premier Saver (continued)

Rates valid from	Balance	Annual Gross/AER
01/02/23 to 23/02/23	£1-£24,999	<b>0.60%</b>
	£25,000-£99,999	<b>0.75%</b>
	£100,000+	<b>0.90%</b>
29/11/22 to 31/01/23	£1	<b>0.50%</b>

## Young Saver

Rates valid from	Balance	Quarterly	
		Gross	AER
23/04/25	£5,000+	<b>1.09%</b>	<b>1.10%</b>
	Under £5,000	<b>2.82%</b>	<b>2.85%</b>
04/02/25 to 22/04/25	£5,000+	<b>1.15%</b>	<b>1.15%</b>
	Under £5,000	<b>2.82%</b>	<b>2.85%</b>
29/10/24 to 03/02/25	£5,000+	<b>1.29%</b>	<b>1.30%</b>
	Under £5,000	<b>2.97%</b>	<b>3.00%</b>
22/08/23 to 28/10/24	£5,000+	<b>1.39%</b>	<b>1.40%</b>
	Under £5,000	<b>3.11%</b>	<b>3.15%</b>
20/07/23 to 21/08/23	£5,000+	<b>1.10%</b>	<b>1.10%</b>
	Under £5,000	<b>3.00%</b>	<b>3.00%</b>
20/06/23 to 19/07/23	£5,000+	<b>0.90%</b>	<b>0.90%</b>
	Under £5,000	<b>2.64%</b>	<b>2.65%</b>
31/05/23 to 19/06/23	£5,000+	<b>0.90%</b>	<b>0.90%</b>
	Under £5,000	<b>2.48%</b>	<b>2.50%</b>

### AER

AER means Annual Equivalent Rate. This illustrates what the interest rate would be if interest was paid and compounded each year.

### Gross rate

Gross rate means we will not deduct tax 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).

### Tax free

Tax free is the contractual rate of interest payable where interest is exempt from income tax.

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If you have a hearing or speech impairment you can contact us using the Relay UK Service (available 24 hours a day, 7 days a week) or via Textphone on 0345 300 2281 (lines are open 24 hours a day, 7 days a week). If you're Deaf and a BSL user, you can use the SignVideo service available at [lloydsbank.com/accessibility/signvideo](https://lloydsbank.com/accessibility/signvideo)

Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS).

Rates quoted are subject to change. Rates can change at any time and you should check the current interest rate before applying for the account.

Calls may be monitored or recorded in case we need to check that we have carried out your instructions correctly and to improve the quality of service.

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Rates correct as at June 2025.



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