Club Lloyds Advantage Saver

Applies to accounts opened after 30 June 2026.
For accounts opened before 30 June 2026, see page 3.

Club Lloyds Advantage Saver account conditions

These Club Lloyds Advantage 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 Advantage Saver is an account for people wanting to save £1+. It lasts for a year. It's designed for those who don't expect to make more than 2 withdrawals in the account year. You'll have instant access to your savings, but if you make 3 or more withdrawals you will earn interest at a lower rate from the month of your 3rd withdrawal to the end of the account year. The account pays interest at a variable 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. The counter service may not be available if there is an alternative option available to complete your transaction.

If you make 3 withdrawals or more, the interest rate you earn from the month of your 3rd withdrawal will be lower. Please see the section on Interest.

It's important you keep track of how many withdrawals you make.

You can take your money out straightaway:

- by transfer to another Lloyds Bank account or an account with another financial provider; or
- through one of our branches with a counter. The counter service may not be available if there is an alternative option available to complete your transaction.

You can use our mobile banking app or online banking. You can also 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.

Your interest rate will also depend on the number of withdrawals you make in a year.

- As long as you don't make any more than 2 withdrawals in the account year, you'll earn the higher Club Lloyds Advantage Saver interest rate.
- If you make 3 or more withdrawals in the account year you'll earn the lower Club Lloyds Advantage Saver interest rate from the month of the 3rd withdrawal to the end of the account year.

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

We pay interest monthly, 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 Lloyds Bank current or savings account in your name.

To check the current interest rate, based on your account balance and the number of withdrawals you've made, see the interest rates leaflet or our website.

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To keep track of your withdrawals and interest rate:

- the account year starts on the date you opened your account or changed it to a Club Lloyds Advantage Saver and ends on the anniversary of account opening, or if that is a non-working day on the next working day. You'll have an unlimited number of withdrawals after your account changes following maturity; and
- we work out the interest rate for any month on the same date in the month as you opened your account. For example, if you opened your account on 15 January and made your 3rd withdrawal on 29 September, you'll get the lower rate from 16 September to the end of the account year.

Account information

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

You can choose to have statements less often but we'll always provide at least one in your account year.

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 ask what you'd like to do with your savings.

If we don't get instructions in time, 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 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.

Bear in mind

If your Club Lloyds Advantage Saver is held jointly, you can make a transfer or ask us to pay your interest to a Lloyds Bank 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.

You can only have five Club Lloyds Advantage Saver accounts, either just in your name or jointly.

The Club Lloyds Advantage Saver is a restricted savings account – this affects how and when we tell you about changes we make to your savings account. We explain more about this in the Lloyds Bank personal banking terms and conditions, which also apply to your account.

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The Club Lloyds Advantage Saver is only available to customers with a Club Lloyds, Lloyds Premier, Club Lloyds Silver, Club Lloyds Gold, Club Lloyds Platinum, Club Lloyds Premier accounts, Club Lloyds Mayfair High Interest Cheque Account, Club Lloyds Mayfair Current Account, Club Lloyds Private Banking Premier or Club Lloyds Private Banking account.

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The Club Lloyds Advantage Saver is an account for people wanting to save £1+. It lasts for a year. It's designed for those who don't expect to make more than 3 withdrawals in the account year. You'll have instant access to your savings, but if you make 4 or more withdrawals you will earn interest at a lower rate from the month of your 4th withdrawal to the end of the account year. The account pays interest at a variable 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. The counter service may not be available if there is an alternative option available to complete your transaction.

If you make 4 withdrawals or more, the interest rate you earn from the month of your 4th withdrawal will be lower. Please see the section on Interest.

It's important you keep track of how many withdrawals you make.

You can take your money out straightaway:

- by transfer to another Lloyds Bank account or an account with another financial provider; or
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Your interest rate will also depend on the number of withdrawals you make in a year.

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To keep track of your withdrawals and interest rate:

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Our Mobile Banking app



Go to **lloydsbank.com**



Call us on **0345 300 0000**

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.

Adviser service: 24/7.

You can also write to: Lloyds Customer Services, The Green Building, Leeds LS78 1LB.

We'll confirm who will be dealing with your complaint. If we can't resolve things immediately, we'll let you know what the next steps are.

Provided you've tried to resolve things with us first, if you're still unhappy, you can ask the Financial Ombudsman Service to help. We can provide information on how to do this if you need it.

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.

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This information is correct as of August 2026.

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