

Our agreement with you is made up of general conditions (contained in the Personal Banking Terms and Conditions & Banking Charges) and additional conditions which are detailed below. If there is any overlap or conflict between the additional conditions and the general conditions, the additional conditions apply.

The Club Lloyds Saver (the Account) is an instant access savings account with a variable interest rate. The Account is provided by Lloyds Bank plc.

1. Eligibility

- 1.1 To open the Account you must have a Club Lloyds current account, Club Lloyds Silver, Club Lloyds Gold, Club Lloyds Platinum, Club Lloyds Premier account, Club Lloyds Mayfair High Interest Cheque Account, Club Lloyds Mayfair Current Account, Club Lloyds Private Banking Premier or Club Lloyds Private Banking account.
- 1.2 If you are opening a joint Account and you hold a Club Lloyds current account, Club Lloyds Silver, Club Lloyds Gold, Club Lloyds Platinum, Club Lloyds Premier account, Club Lloyds Mayfair High Interest Cheque Account, Club Lloyds Mayfair Current Account, Club Lloyds Private Banking Premier or Club Lloyds Private Banking account in your sole name you understand that the other Account holder can realise you already have this connection with us.
- 1.3 You can only have 5 Accounts in either your sole name or held jointly.

2. Deposits and Withdrawals

- 2.1 You can pay money into the Account in one of our branches with a counter, or by transferring money from another account with us or another bank.
- 2.2 You can make withdrawals from the Account at any of our branches but you can only make payments from the Account to another Lloyds Bank current or savings account in your name (or in the case of a joint account, in any of your names). You cannot set up standing orders on the Account to make these payments.
- 2.3 You can ask us for a Cashpoint® card to make deposits to and withdrawals from the Account.

3. Interest

- 3.1 The Account rates only apply to balances of £1 or more. The interest rates are variable and will vary depending on the amount in the Account. The interest rate for your Account is set out in our Savings Rates guide.
- 3.2 We will pay interest once a year on the anniversary of opening the Account unless you choose to receive it monthly. Monthly interest is paid on the same date each month as you opened the Account.
- 3.3 You can ask us to pay interest into a different account with us.

4. Maturity

- 4.1 At least 30 days before the end of the term, we will write to you asking for instructions about what you would like us to do with the money in your Account. If you do not give us instructions before the end of the term (or we cannot reasonably comply with your instructions) on the last day of the term (or the next working day if this falls on a Saturday, Sunday or bank holiday), your Account will automatically change to a Standard Saver account, and we will pay you interest at our Standard Saver rate. Your account number and sort code will not change. We will send you the conditions for Standard Saver when we write to you.

5. Cancellation

- 5.1 If you are not happy with your choice of account or service, you can cancel it within 14 days of opening the account or taking the service. We will then help you to move to another account we offer or will return your money to you with any interest you have earned.

Cashpoint® is a registered trademark of Lloyds Bank plc.

Our promise

Our promise is to do our best to resolve any problems you have. If you wish to complain visit your local branch or call 0800 072 3572 or 0173 346 2267 (Textphone 0800 056 7614 or 0173 334 7500 if you have a hearing impairment). For more information visit www.lloydsbank.com/contactus

If you'd like this in another format such as large print, Braille or audio CD please contact us.

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/signvideo

Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service. Not all telephone banking services are available 24 hours a day, 7 days a week. Please speak to an adviser for more information.

Information correct as of April 2020.