Lloyds Bank Club Lloyds Monthly Saver

Club Lloyds Monthly Saver account conditions

These Club Lloyds Monthly 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 Monthly Saver is a savings account for qualifying Lloyds Bank customers who want to save regularly but still want to have instant access to their money. It pays interest at a fixed rate, and lasts for a year. It's a restricted savings account – this affects how and when we tell you about any changes.

Deposits

You can save between £25 and £250 a month, by bank transfer or using a standing order.

Please make sure we get your first payment during the 28 days after you open your account. Following this, we need to get your monthly payments by 25th of the month.

You can pay in more than once a month, as long as you don't pay in over £250.

You don't have to pay in every month – but because you can't save more than £250 a month, you'll limit the amount you can save, as you can't carry over any unused amounts to the following months. If you use a standing order, you can change the amount at any time.

If you pay in more than £250 in a month, we'll return the full amount of the payment which took your savings that month over £250.

Withdrawals

You can take your money out straightaway:

- by transferring it 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.

As you can't pay in more than £250 a month, please remember any withdrawals will limit the amount you can save.

You can use our mobile banking app, online banking, call us or come into a branch with a counter.

Interest

We pay fixed interest – this means your interest rate won't change while you have the account.

We pay interest into your account on the anniversary of account opening.

To check your current interest rate, please refer to our website.

As we work out your interest each day and pay it at the end of 12 months, you won't get a full year's interest on all your savings. For example, if you save £100 each month, we'll pay you interest on your first £100 for 12 months, the second £100 for 11 months and so on. So, you won't get a full year's interest on all of your savings, but each monthly deposit payment earns interest for the amount of time it's held in your account.



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Account information

Normally we provide a statement when your account matures. We'll also do this if you take money out during a month.

You can check your account using our app or online banking as well.

Maturity

We'll get in touch before the end of the term, to ask what you'd like to do with your savings.

At the end of its fixed term your account will automatically change into a Standard Saver. After this the Standard Saver interest rate and account conditions will apply.

You'll still have instant access and we'll send you full details before the change. If you keep your savings in a Standard Saver, we'll take this as you having agreed to the new account conditions.

Please remember, any regular payments into your account will carry on after it changes into a Standard Saver and your account number and sort code will stay the same.

Keep in mind

You can only have either one Club Lloyds Monthly Saver or Monthly Saver account, held either in your sole name or jointly but not both.

If your Club Lloyds Monthly Saver is held jointly, you can make a transfer to a Lloyds Bank account held by either of you as well as one you have together.

If you open a joint Club Lloyds Monthly Saver account and your qualifying Lloyds or Mayfair account is in your sole name then your joint Club Lloyds Monthly Saver account holder can realise you already have a connection with us.

If you close your Club Lloyds Monthly Saver before the end of its term, you can't open another Club Lloyds Monthly Saver until after the first anniversary of account opening.

If your account changes into a Standard Saver, your account number and sort code will stay the same.

You can't make standing order payments into your Club Lloyds Monthly Saver from a savings account you have with us.

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/online-agreement**

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This information is correct as of August 2026.

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