

Lloyds Bank Easy Saver

Lloyds Bank Easy Saver account conditions

Easy Saver is an instant access savings account for people wanting to save £1+. It pays interest at a variable rate, and lasts for a year. 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

You can take your money out straightaway:

- by transfer to another Lloyds Bank savings or current account in your name; or
- through one of our branches

You can use Internet Banking, our Mobile Banking app, call us or come into a branch. (Use one of our branches with a counter if you don't have a Cashpoint® card.)

Ask us if you'd like a Cashpoint card to use with your account.

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.

We pay interest once a year, on the anniversary of account opening.

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 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 Internet Banking or our Mobile Banking app.

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

Bear in mind

If your Easy 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 Standard Saver, your account number and sort code will stay the same. You'll also be able to carry on using your Cashpoint card, if you have one.

You can't make standing orders, direct debits or similar regular payments from your account.

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 www.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.

Calls and online sessions may be monitored and recorded. Not all Telephone Banking services are available 24 hours a day, seven days a week.

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This information is correct as of November 2022 and is relevant to Lloyds Bank plc products and services only.