

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 Easy Saver Account is an instant access variable rate savings account provided by Lloyds Bank plc.

1. Eligibility

- 1.1 To have the Account you must be 16 or over.

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 this 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 interest rate is variable.
- 3.2 We will pay interest once a year on the anniversary of opening the Account.
- 3.3 You can ask us to pay interest into a different account with us.
- 3.4 You will find our current interest rates for the account in our UK branches, online at www.lloydsbank.com or by phoning us on **0345 300 0032**. Calls may be monitored or recorded.

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.