

FirstSave Account

The FirstSave Account is an instant access children's savings account with a variable interest rate.

1. Eligibility

- 1.1 To have the Account you have to be under 21. If the Account is still open when you reach 21, we will convert the Account to another instant access savings account in your name. We will send you the additional conditions for the new Account before we make this change.

2. Operating your account

- 2.1 The person who signed the application for you must be over 18 and will be authorised to operate your Account as if they were you. We may check to make sure that any withdrawals from the Account are for you but we do not have to.
- 2.2 If you are under 11 when you open this Account, once you reach 11 the person operating the account for you can tell us to accept instructions on the account given by you instead of him or her.
- 2.3 Once you reach 18 you can tell us that you are taking over operation of the account and we will act on any instructions you give on your own after then.

3. Deposits and withdrawals

- 3.1 You can pay money into and make withdrawals from this Account using your passbook in any of our branches with a counter.
- 3.2 You can transfer money to your Account from another account with us or with another bank but you can only make payments from the Account to another Lloyds current or savings account in your name.
- 3.3 You cannot set up standing orders to make these payments.

4. Interest

- 4.1 The Account interest rate is variable.
- 4.2 We will pay interest annually on 1 April.

Terms and Conditions effective after January 2018

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Our promise

Our promise is to do our best to resolve any problem you have immediately. Where we can't, we'll ensure you know who is dealing with your complaint.

To complain visit a branch and speak to any member of the team.

Call us on 0800 072 3572 or 0173 346 2267. (Textphone 0800 056 7614 or 0173 334 7500, if you have a hearing impairment).

Write to us at Lloyds Bank, Customer Services, BX1 1LT.

If you're still not happy and we can't put things right to your satisfaction, you can ask the Financial Ombudsman Service to look at your complaint – provided you have tried to resolve the matter directly with us first. We hope you won't need to contact the Financial Ombudsman Service but if you do, we'll tell you how to do this.

Information correct as of September 2018.

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