

Flexible Savings Account (customers who hold a No Notice Account or 90 Day Notice Account are now covered by the Flexible Savings conditions)

The Flexible Savings Account is an instant access savings account with a variable interest rate.

1. Eligibility

- 1.1 To have the Account you must be 16 or over and open the Account with a deposit of at least £250.

2. Deposits and Withdrawals

- 2.1 You can pay money into and make withdrawals from the Account using your passbook in any of our branches with a counter.
- 2.2 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 (or in the case of a joint account, in any of your names).
- 2.3 You cannot set up standing orders on the Account to make these payments.
- 2.4 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 Annual interest is paid on 1 April. Monthly interest is paid on the 9th of each month.
- 3.3 You can ask us to pay interest into a different account with us.

Terms and Conditions effective April 2020

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

Information correct as of April 2020.

Calls may be monitored and recorded.

Not all telephone banking services are available 24 hours a day, 7 days a week. Please speak to an adviser for more information.