

Lloyds Bank Flexible Savings

For use from 2 June 2025

Lloyds Bank Flexible Savings account conditions

These Flexible Savings 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 Flexible Savings instant access savings account is for people wanting to save £1+. It pays interest at a variable rate. 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 with a counter; if you pay cash in pounds at a branch with a counter, it will be added to your account immediately and you can use it straight away.

You can take your money out straight away:

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

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

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

The counter service may not be available if there is an alternative option available to complete your transaction.

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.

You can choose to have your interest either once a year or monthly.

Annual Interest – Interest is paid on the anniversary of account opening, anniversary of renewal, or on a date previously chosen by you. If we have previously set your interest to be paid on any other date, your interest will be paid on 1 April each year.

Monthly Interest – Interest is paid each month on the day you opened or renewed your account or on a date previously chosen by you. If we have previously set your interest to be paid on any other date, your interest will now be paid on the 1st of each month.

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'll 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

We provide statements each month. We may not do this if there aren't any payments from your account. You can ask us for a statement any time.

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



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Additional information

If your Flexible Savings account 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.

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

Customers whose accounts were formerly called Instant Gold Savings, No Notice account or 90 Day Notice account are now covered by these Flexible Savings account conditions.

As Flexible Savings accounts previously had passbooks, you may need to bring some additional identification to use your account in branch. You can check the documents we accept at: lloydsbank.com/legal/proof-of-identity or ask 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/help-guidance/accessibility/signvideo

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/legal/financial-services-compensation-scheme 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/legal/online-banking/internet-banking

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Information is correct as of June 2025 and is relevant to Lloyds Bank products and services only.