

Lloyds Bank Flexible Savings

For use from 30 October 2023



LLOYDS BANK

Lloyds Bank Flexible Savings account conditions

Flexible Savings is an instant access savings account 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.

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 with a counter.

You can use Internet Banking, our Mobile Banking app, 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.

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.

- If your account was previously called Instant Gold Savings, we pay annual interest on 1 April and monthly interest on the same date each month as you opened your account.
- In all other cases, we pay annual interest on 1 April and monthly interest on the 9th 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 Internet Banking or our Mobile Banking app.

Bear in mind

During the autumn of 2023 we contacted customers to let them know we're making changes to their accounts, including removing their passbooks. These conditions will apply to your account from the date of change given in your mailing.

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 www.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, visit a branch or learn more online at:

lloydsbank.com/contact-us/how-to-complain

To speak to us, call: **0800 072 3572 (+44 173 346 2267** outside the UK). Adviser service: 24/7.

You can also write to:

Lloyds Bank
Customer Services
BX1 1LT

We'll confirm who will be dealing with your complaint. If we can't resolve things immediately, we'll let you know what the next steps are.

Provided you've tried to resolve things with us first, if you're still unhappy, you can ask the Financial Ombudsman Service to help. We can provide information on how to do this if you need it.

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.

To use our Mobile Banking app you need to have a valid phone number registered to your account. Available to UK personal Internet Banking customers and Internet Banking customers with accounts held in Jersey, the Bailiwick of Guernsey or the Isle of Man or you can register for the first time in the app. Our app is available to iOS and Android users only and minimum operating systems apply, so check the App Store or Google Play for details. Device registration required. The app doesn't work on jailbroken or rooted devices. Terms and conditions apply: lloydsbank.com/online-banking/mobile-banking

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Information is correct as of October 2023 and is relevant to Lloyds Bank products and services only.



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