Savings rates

Current rates for accounts open to new and existing customers

Your interest will be paid Gross, this means that we will not deduct tax automatically from your interest. Depending on your personal circumstances, you may need to pay tax on the interest you earn and it will be your responsibility to pay any tax you may owe to HM Revenue & Customs (HMRC).

Cash ISA Saver (available to Lloyds and Lloyds on Bank of Scotland customers)

Rates effective	Balance	Annual – Tax Free/AER
20/01/26 – current	£1-£24,999	**0.75%**
	£25,000-£99,999	**0.90%**
	£100,000+	**1.00%**

From time to time we offer additional interest. If you're eligible for a preferential rate it will be fixed for 12 months from the date you open your account. Full details of additional interest, including qualifying criteria, are listed below:

Accounts opened between	Additional preferential interest	Qualifying criteria
21/05/25 – current	**+0.20%**	You already hold a qualifying Personal Current Account, Lloyds Premier Personal Current Account or Private Banking Personal Current Account which has been open for a minimum of 8 days
22/08/23 – 20/05/25	**+0.30%**	You already hold a Club Lloyds or Private Banking Personal Current Account

Club Lloyds Advantage ISA Saver (available to Lloyds and Lloyds on Bank of Scotland customers)

Accounts opened between	Balance	Monthly Tax Free/AER		Qualifying criteria
		2 or less withdrawals	3 or more withdrawals	
30/06/26 – current	£1+	**2.96% Tax Free/3.00% AER**	**0.65% Tax Free/AER**	You must have a qualifying current account with us. For more information visit **lloydsbank.com/savings/eligible-current-accounts.html**

Accounts opened prior to	Balance	Monthly Tax Free/AER		Qualifying criteria
		3 or less withdrawals	4 or more withdrawals	
30/06/26	£1+	**2.23% Tax Free/2.25% AER**	**0.65% Tax Free/AER**	You must have a qualifying current account with us. For more information visit **lloydsbank.com/savings/eligible-current-accounts.html**

LLOYDS

Lloyds Limited Access ISA (available to Lloyds and Lloyds on Bank of Scotland customers)

		Monthly Tax Free/AER		
Rates effective	**Balance**	**2 or less withdrawals**	**3 or more withdrawals**	**Qualifying criteria**
14/07/26 – current	£1+	**2.96% Tax Free/3.00% AER**	**0.65% Tax Free/AER**	N/A

Child Saver

Rates effective	**Balance**	**Gross**	**AER**
17/03/26 – current	Under £5,000	**2.23%**	**2.25%**
	£5,000+	**0.75%**	**0.75%**

Club Lloyds Monthly Saver

Rates effective	**Balance**	**Annual Gross/AER**
22/09/26 – current	£1+	**6.25%**
14/07/26 – 21/09/26	£1+	**8.00%**
02/03/23 – 13/07/26	£1+	**6.25%**

Club Lloyds Saver (available to Lloyds and Lloyds on Bank of Scotland customers)

Rates effective	**Balance**	**Annual Gross/AER**	**Monthly Gross**	**Monthly AER**
17/03/26 – current	£1-£24,999	**0.95%**	**0.95%**	**0.95%**
	£25,000-£99,999	**1.10%**	**1.09%**	**1.10%**
	£100,000+	**1.20%**	**1.19%**	**1.20%**

Club Lloyds Advantage Saver (available to Lloyds and Lloyds on Bank of Scotland customers)

Accounts opened between		**Monthly Gross/AER**		
	Balance	**2 or less withdrawals**	**3 or more withdrawals**	**Qualifying criteria**
30/06/26 – current	£1+	**2.96% Gross/3.00% AER**	**0.65% Gross/AER**	You must have a qualifying current account with us. For more information visit **lloydsbank.com/savings/eligible-current-accounts.html**

Accounts opened prior to		**Monthly Gross/AER**		
	Balance	**3 or less withdrawals**	**4 or more withdrawals**	**Qualifying criteria**
30/06/26	£1+	**2.23% Gross/2.25% AER**	**0.65% Gross/AER**	You must have a qualifying current account with us. For more information visit **lloydsbank.com/savings/eligible-current-accounts.html**

Lloyds Limited Access Saver (available to Lloyds and Lloyds on Bank of Scotland customers)

		Monthly Gross/AER		
Rates effective	**Balance**	**2 or less withdrawals**	**3 or more withdrawals**	**Qualifying criteria**
14/07/26 – current	£1+	**2.96% Gross/3.00% AER**	**0.65% Gross/AER**	N/A

Easy Saver (available to Lloyds and Lloyds on Bank of Scotland customers)

Rates effective	**Balance**	**Annual Gross/AER**	**Qualifying criteria**
17/03/26 – current	£1-£24,999	**0.75%**	N/A
	£25,000-£99,999	**0.90%**	N/A
	£100,000+	**1.00%**	N/A

Upfront Interest Online Fixed Bond – 1 Year (available to Lloyds and Lloyds on Bank of Scotland customers)

Accounts opened between	Balance	Annual Gross/AER	Qualifying Criteria
06/10/26 – current	£1+	**4.00%**	N/A
	£1+	**4.20%**	You already holds a Lloyds Premier Personal Current Account which has been held for a minimum of 8 days

Online Fixed Bond – 1 Year (available to Lloyds and Lloyds on Bank of Scotland customers)

Accounts opened between	Balance	Annual Gross/AER	Qualifying Criteria
29/09/26 – current	£1+	**4.00%**	N/A
	£1+	**4.20%**	You already hold a Lloyds Premier Personal Current Account which has been held for a minimum of 8 days
28/07/26 – 28/09/26	£1+	**3.80%**	N/A
	£1+	**4.00%**	You already hold a Lloyds Premier Personal Current Account which has been held for a minimum of 8 days
30/06/26 – 27/07/26	£1+	**3.90%**	N/A
	£1+	**4.10%**	You already hold a Lloyds Premier Personal Current Account which has been held for a minimum of 8 days
19/05/26 – 29/06/26	£1+	**4.30%**	N/A
	£1+	**4.40%**	You already hold a Lloyds Premier Personal Current Account which has been held for a minimum of 8 days
06/05/26 – 18/05/26	£1+	**3.80%**	N/A
	£1+	**4.30%**	You already hold a Lloyds Premier Personal Current Account which has been held for a minimum of 8 days
21/04/26 – 05/05/26	£1+	**3.15%**	N/A
	£1+	**4.30%**	You already hold a Lloyds Premier Personal Current Account which has been held for a minimum of 8 days
13/01/26 – 20/04/26	£1+	**3.15%**	N/A
	£1+	**3.35%**	You already hold a Lloyds Premier Personal Current Account which has been held for a minimum of 8 days
02/12/25 – 12/01/26	£1+	**3.25%**	N/A
	£1+	**3.45%**	You already hold a Lloyds Premier Personal Current Account which has been held for a minimum of 8 days
04/11/25 – 01/12/25	£1+	**3.40%**	N/A
	£1+	**3.60%**	You already hold a Lloyds Premier Personal Current Account which has been open for a minimum of 8 days
14/10/25 – 03/11/25	£1+	**3.60%**	N/A
	£1+	**3.80%**	You already hold a Lloyds Premier Personal Current Account which has been open for a minimum of 40 days
16/09/25 – 13/10/25	£1+	**3.45%**	N/A
	£1+	**3.65%**	You already hold a Lloyds Premier Personal Current Account which has been open for a minimum of 40 days
12/08/25 – 15/09/25	£1+	**3.35%**	N/A
	£1+	**3.55%**	You already hold a Lloyds Premier Personal Current Account which has been open for a minimum of 40 days

Online Fixed Bond – 1 Year (available to Lloyds and Lloyds on Bank of Scotland customers) **(continued)**

Accounts opened between	Balance	Annual Gross/AER	Qualifying Criteria
15/07/25 – 11/08/25	£1+	**3.40%**	N/A
	£1+	**3.60%**	You already hold a Lloyds Premier Personal Current Account which has been open for a minimum of 40 days
21/05/25 – 14/07/25	£1+	**3.60%**	N/A
	£1+	**3.80%**	You already hold a Lloyds Premier Personal Current Account which has been open for a minimum of 40 days
11/03/25 – 20/05/25	£1+	**3.90%**	N/A

Online Fixed Bond – 2 Year (available to Lloyds and Lloyds on Bank of Scotland customers)

Accounts opened between	Balance	Annual Gross/AER	Qualifying Criteria
13/11/26 – current	£1+	**4.25%**	N/A
29/09/26 – 12/11/26	£1+	**4.10%**	N/A
30/06/26 – 28/09/26	£1+	**4.00%**	N/A
19/05/26 – 29/06/26	£1+	**4.40%**	N/A
21/04/26 – 18/05/26	£1+	**4.30%**	N/A
02/12/25 – 20/04/26	£1+	**3.15%**	N/A
04/11/25 – 01/12/25	£1+	**3.30%**	N/A
14/10/25 – 03/11/25	£1+	**3.50%**	N/A
16/09/25 – 13/10/25	£1+	**3.35%**	N/A
12/08/25 – 15/09/25	£1+	**3.25%**	N/A
15/07/25 – 11/08/25	£1+	**3.30%**	N/A
21/05/25 – 14/07/25	£1+	**3.50%**	N/A
23/04/25 – 20/05/25	£1+	**3.75%**	N/A
11/03/25 – 22/04/25	£1+	**3.80%**	N/A
22/01/25 – 10/03/25	£1+	**3.75%**	N/A
	£1+	**3.85%**	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
26/11/24 – 21/01/25	£1+	**3.65%**	N/A
	£1+	**3.75%**	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
08/10/24 – 25/11/24	£1+	**3.40%**	N/A
	£1+	**3.50%**	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
10/09/24 – 07/10/24	£1+	**3.70%**	N/A
	£1+	**3.75%**	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
20/08/24 – 09/09/24	£1+	**3.85%**	N/A
	£1+	**3.90%**	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
16/07/24 – 19/08/24	£1+	**4.05%**	N/A
	£1+	**4.10%**	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days

Online Fixed Bond – 2 Year (available to Lloyds and Lloyds on Bank of Scotland customers **(continued)**

Accounts opened between	Balance	Annual Gross/AER	Qualifying Criteria
30/01/24 – 15/07/24	£1+	**4.00%**	N/A
	£1+	**4.05%**	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days

Fixed Rate Cash ISA – 1 Year (available to Lloyds and Lloyds on Bank of Scotland customers)

Accounts opened between	Balance	Annual Tax Free/AER	Monthly Tax Free	Monthly AER	Qualifying Criteria
28/07/26 – current	£1+	**4.00%**	**3.93%**	**4.00%**	N/A
	£1+	**4.20%**	**4.12%**	**4.20%**	You already hold a Lloyds Premier Personal Current Account which has been held for a minimum of 8 days
30/06/26 – 27/07/26	£1+	**4.10%**	**4.02%**	**4.10%**	N/A
	£1+	**4.30%**	**4.22%**	**4.30%**	You already hold a Lloyds Premier Personal Current Account which has been held for a minimum of 8 days
19/05/26 – 29/06/26	£1+	**4.55%**	**4.46%**	**4.55%**	N/A
	£1+	**4.60%**	**4.51%**	**4.60%**	You already hold a Lloyds Premier Personal Current Account which has been held for a minimum of 8 days
06/05/26 – 18/05/26	£1+	**4.00%**	**3.93%**	**4.00%**	N/A
	£1+	**4.30%**	**4.22%**	**4.30%**	You already hold a Lloyds Premier Personal Current Account which has been held for a minimum of 8 days
31/03/26 – 05/05/26	£1+	**3.70%**	**3.64%**	**3.70%**	N/A
	£1+	**3.80%**	**3.74%**	**3.80%**	You hold a Fixed Rate Cash ISA that's maturing within 90 days
	£1+	**4.30%**	**4.22%**	**4.30%**	You already hold a Lloyds Premier Personal Current Account which has been held for a minimum of 8 days
17/03/26 – 30/03/26	£1+	**3.70%**	**3.64%**	**3.70%**	N/A
	£1+	**3.80%**	**3.74%**	**3.80%**	You hold a Fixed Rate Cash ISA that's maturing within 90 days
	£1+	**4.10%**	**4.02%**	**4.10%**	You already hold a Lloyds Premier Personal Current Account which has been held for a minimum of 8 days
17/02/26 – 16/03/26	£1+	**3.25%**	**3.20%**	**3.25%**	N/A
	£1+	**3.45%**	**3.40%**	**3.45%**	You already hold a Lloyds Premier Personal Current Account which has been held for a minimum of 8 days
	£1+	**3.70%**	**3.64%**	**3.70%**	You hold a Fixed Rate Cash ISA that's maturing within 90 days

Fixed Rate Cash ISA – 1 Year (available to Lloyds and Lloyds on Bank of Scotland customers) **(continued)**

Accounts opened between	Balance	Annual Tax Free/AER	Monthly Tax Free	Monthly AER	Qualifying Criteria
02/12/25 – 16/02/26	£1+	**3.25%**	**3.20%**	**3.25%**	N/A
	£1+	**3.45%**	**3.40%**	**3.45%**	You already hold a Lloyds Premier Personal Current Account which has been held for a minimum of 8 days
04/11/25 – 01/12/25	£1+	**3.40%**	**3.35%**	**3.40%**	N/A
	£1+	**3.60%**	**3.54%**	**3.60%**	You already hold an existing Lloyds Premier Personal Current Account which has been open for a minimum of 8 days
14/10/25 – 03/11/25	£1+	**3.80%**	**3.74%**	**3.80%**	N/A
	£1+	**4.00%**	**3.93%**	**4.00%**	You already hold an existing Lloyds Premier Personal Current Account which has been open for a minimum of 40 days
12/08/25 – 13/10/25	£1+	**3.45%**	**3.40%**	**3.45%**	N/A
	£1+	**3.65%**	**3.59%**	**3.65%**	You already hold an existing Lloyds Premier Personal Current Account which has been open for a minimum of 40 days
29/07/25 – 11/08/25	£1+	**3.60%**	**3.54%**	**3.60%**	N/A
	£1+	**3.80%**	**3.74%**	**3.80%**	You already hold an existing Lloyds Premier Personal Current Account which has been open for a minimum of 40 days
15/07/25 – 28/07/25	£1+	**3.70%**	**3.64%**	**3.70%**	N/A
	£1+	**3.90%**	**3.83%**	**3.90%**	You already hold an existing Lloyds Premier Personal Current Account which has been open for a minimum of 40 days
21/05/25 – 14/07/25	£1+	**3.90%**	**3.83%**	**3.90%**	N/A

Fixed Rate Cash ISA – 2 Year (available to Lloyds and Lloyds on Bank of Scotland customers)

Accounts opened between	Balance	Annual Tax Free/AER	Monthly Tax Free	Monthly AER	Qualifying Criteria
13/11/26 – current	£1+	**4.25%**	**4.17%**	**4.25%**	N/A
28/07/26 – 12/11/26	£1+	**4.10%**	**4.02%**	**4.10%**	N/A
30/06/26 – 27/07/26	£1+	**4.20%**	**4.12%**	**4.20%**	N/A
19/05/26 – 29/06/26	£1+	**4.65%**	**4.55%**	**4.65%**	N/A
06/05/26 – 18/05/26	£1+	**4.50%**	**4.41%**	**4.50%**	N/A
31/03/26 – 05/05/26	£1+	**4.30%**	**4.22%**	**4.30%**	N/A
17/03/26 – 30/03/26	£1+	**3.70%**	**3.64%**	**3.70%**	N/A
	£1+	**3.80%**	**3.74%**	**3.80%**	You hold a Fixed Rate Cash ISA that's maturing within 90 days
17/02/26 – 16/03/26	£1+	**3.25%**	**3.20%**	**3.25%**	N/A
	£1+	**3.80%**	**3.74%**	**3.80%**	You hold a Fixed Rate Cash ISA that's maturing within 90 days

Fixed Rate Cash ISA – 2 Year (available to Lloyds and Lloyds on Bank of Scotland customers) **(continued)**

Accounts opened between	Balance	Annual Tax Free/AER	Monthly Tax Free	Monthly AER	Qualifying Criteria
13/01/26 – 16/02/26	£1+	**3.25%**	**3.20%**	**3.25%**	N/A
02/12/25 – 12/01/26	£1+	**3.15%**	**3.11%**	**3.15%**	N/A
04/11/25 – 01/12/25	£1+	**3.30%**	**3.25%**	**3.30%**	N/A
14/10/25 – 03/11/25	£1+	**3.70%**	**3.64%**	**3.70%**	N/A
12/08/25 – 13/10/25	£1+	**3.35%**	**3.30%**	**3.35%**	N/A
29/07/25 – 11/08/25	£1+	**3.50%**	**3.45%**	**3.50%**	N/A
15/07/25 – 28/07/25	£1+	**3.60%**	**3.54%**	**3.60%**	N/A
21/05/25 – 14/07/25	£1+	**3.50%**	**3.45%**	**3.50%**	N/A
23/04/25 – 20/05/25	£1+	**3.85%**	**3.78%**	**3.85%**	N/A
11/03/25 – 22/04/25	£1+	**4.00%**	**3.93%**	**4.00%**	N/A
22/01/25 – 10/03/25	£1+	**3.75%**	**3.69%**	**3.75%**	N/A
	£1+	**3.85%**	**3.78%**	**3.85%**	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
26/11/24 – 21/01/25	£1+	**3.65%**	**3.59%**	**3.65%**	N/A
	£1+	**3.75%**	**3.69%**	**3.75%**	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
08/10/24 – 25/11/24	£1+	**3.40%**	**3.35%**	**3.40%**	N/A
	£1+	**3.50%**	**3.45%**	**3.50%**	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
10/09/24 – 07/10/24	£1+	**3.70%**	**3.64%**	**3.70%**	N/A
	£1+	**3.75%**	**3.69%**	**3.75%**	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
20/08/24 – 09/09/24	£1+	**3.90%**	**3.83%**	**3.90%**	N/A
	£1+	**3.95%**	**3.88%**	**3.95%**	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
16/07/24 – 19/08/24	£1+	**4.05%**	**3.98%**	**4.05%**	N/A
	£1+	**4.10%**	**4.02%**	**4.10%**	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
30/04/24 – 15/07/24	£1+	**4.00%**	**3.93%**	**4.00%**	N/A
	£1+	**4.05%**	**3.98%**	**4.05%**	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days

You must have held the qualifying account for at least 7 days. We may remove preferential offers at any time.

Help to Buy: ISA

The government's Help to Buy: ISA scheme was available to new savers up to the 30 November 2019. New accounts are now only available for transfers in from customers with an existing Help to Buy: ISA with another provider and for Lloyds Bank customers whose house purchase falls through and ask us to reinstate their accounts

Rates effective	Balance	Annual – Tax Free/AER
20/01/26 – current	£1-£12,000	**1.95%**
	Any excess above £12,000	**0.75%**

Junior Cash ISA

Rates effective	Balance	Annual – Tax Free/AER
20/01/26 – current	£1+	**2.35%**

Lend a Hand Fixed Savings Account – 3 Year

Accounts opened between	Balance	Annual Gross/AER	Qualifying Criteria
06/05/26 – current	£1+	**5.00%**	This account is only available to support a Lend a Hand Mortgage
07/10/25 – 05/05/26	£1+	**4.44%**	
12/08/25 – 06/10/25	£1+	**3.45%**	
21/05/25 – 11/08/25	£1+	**3.50%**	
23/04/25 – 20/05/25	£1+	**3.60%**	
26/11/24 – 22/04/25	£1+	**3.90%**	
08/10/24 – 25/11/24	£1+	**3.50%**	
10/09/24 – 07/10/24	£1+	**3.70%**	
20/08/24 – 09/09/24	£1+	**3.90%**	
12/03/24 – 19/08/24	£1+	**4.10%**	
09/01/24 – 11/03/24	£1+	**3.45%**	
30/08/23 – 08/01/24	£1+	**4.70%**	
18/10/22 – 29/08/23	£1+	**4.10%**	

Monthly Saver

Accounts opened between	Balance	Annual Gross/AER
22/09/26 – current	£1+	**5.00%**
14/07/26 – 21/09/26	£1+	**8.00%**
02/03/23 – 13/07/26	£1+	**5.25%**

Smart Start Savings Account

Accounts opened between	Balance	Gross	AER
03/02/26 – current	Under £1,000	**2.23%**	**2.25%**
	£1,000+	**0.75%**	**0.75%**
17/12/25 – 02/02/26	Under £1,000	**2.47%**	**2.50%**
	£1,000+	**1.00%**	**1.00%**

AER
AER means Annual Equivalent Rate. This illustrates what the interest rate would be if interest was paid and compounded each year.

Gross rate
Gross rate means we will not deduct tax from the interest we pay on money in your account. It's your responsibility to pay any tax you may owe to HM Revenue & Customs (HMRC).

Tax Free
Tax Free is the contractual rate of interest payable where interest is exempt from income tax.

If you need this communication in another format such as large print, Braille or audio CD please contact us.

If you have a hearing or speech impairment you can use Relay UK. More information on the Relay UK Service can be found at: relayuk.bt.com

Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS).

Rates quoted are subject to change. Rates can change at any time and you should check the current interest rate before applying for the account.

Calls may be monitored or recorded in case we need to check that we have carried out your instructions correctly and to improve the quality of service.

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

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Rates correct as at 13 November 2026

LLOYDS

M60804 (11/26)