

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

Accounts opened between	Balance	Annual – Tax Free/AER	Qualifying Criteria
25/03/20 – current	£1+	0.05%	N/A
04/07/19 – 24/03/20	£1+	0.20%	N/A
16/10/18 – 03/07/19	£1+	0.20%	N/A

Child Saver

Accounts opened between	Balance	Gross	AER
09/04/20 – current	Under £5,000	1.44%	1.45%
	£5,000+	0.01%	0.01%
25/03/20 – 08/04/20	Under £5,000	1.59%	1.60%
	£5,000+	0.01%	0.01%
15/04/18 – 24/03/20	Under £5,000	1.98%	2.00%
	£5,000+	0.20%	0.20%

Club Lloyds Monthly Saver

Accounts opened between	Balance	Annual Gross/AER
27/05/20 – current	£1+	2.00%
30/10/18 – 26/05/20	£1+	2.50%
01/12/17 – 29/10/18	£1+	3.00%
17/10/17 – 30/11/17	£1+	2.50%
07/06/16 – 16/10/17	£1+	3.00%

Savings rates

Club Lloyds Saver

Accounts opened between	Balance	Annual	Monthly	
		Gross/AER	Gross	AER
09/04/20 – current	£25,000+	0.05%	0.05%	0.05%
	£1 to £24,999	0.01%	0.01%	0.01%
25/03/20 – 08/04/20	£25,000+	0.20%	0.20%	0.20%
	£1 to £24,999	0.01%	0.01%	0.01%
10/12/19 – 24/03/20	£25,000+	0.60%	0.60%	0.60%
	£1 to £24,999	0.10%	0.10%	0.10%
21/05/19 – 09/12/19	£25,000+	0.60%	0.60%	0.60%
	£1 to £24,999	0.20%	0.20%	0.20%
31/08/18 – 20/05/19	£1,500+	0.60%	0.60%	0.60%
	£1 to £1,499	0.20%	0.20%	0.20%
10/01/17 – 30/08/18	£1,500+	0.35%	0.35%	0.35%
	£1 to £1,499	0.20%	0.20%	0.20%

Easy Saver

Accounts opened between	Balance	Annual	Qualifying criteria
		Gross/AER	
25/03/20 – current	£1+	0.01%	N/A
10/12/19 – 24/03/20	£1+	0.10%	N/A
06/02/18 – 09/12/19	£1+	0.20%	N/A
26/09/17 – 05/02/18	£1+	0.20%	You have held at least £100,000 across your Lloyds savings and personal current accounts for the whole of the last 3 months
	£1+ Rate 1	0.35%	
13/12/16 – 25/09/17	£1+	0.20%	N/A
01/12/16 – 12/12/16	£1+	0.25%	N/A
23/08/16 – 30/11/16	£1+	0.25%	Total Fixed Term savings balances, excluding ISA, have remained at least £25,000 for the last 3 months
	£1+ Rate 1	0.35%	

Savings rates

Fixed Bond – 2 Year

Accounts opened between	Balance	Annual	Monthly		Qualifying Criteria
		Gross/AER	Gross	AER	
05/05/20 – current	£1+	0.40%	0.40%	0.40%	N/A
	£1+ Rate 1	0.60%	0.60%	0.60%	You already hold either a Club Lloyds personal current account or a Wealth personal current account
04/02/20 – 04/05/20	£1+	0.65%	0.65%	0.65%	N/A
10/12/19 – 03/02/20	£1+	0.75%	0.75%	0.75%	N/A
23/07/19 – 09/12/19	£1+	0.55%	0.55%	0.55%	N/A
	Rate 1	0.65%	0.65%	0.65%	You already hold a Club Lloyds personal current account
02/10/18 – 22/07/19	£1+	0.65%	0.65%	0.65%	N/A
31/08/18 – 01/10/18	£1+	0.65%	0.65%	0.65%	N/A
	£1+ Rate 1	0.90%	0.90%	0.90%	You hold a Club Lloyds personal current account
01/05/18 – 30/08/18	£1+	0.50%	0.50%	0.50%	N/A
04/10/16 – 25/09/17	£1+	0.55%	0.55%	0.55%	N/A
12/07/16 – 03/10/16	£1+	0.80%	0.80%	0.80%	N/A

Savings rates

Fixed Rate Cash ISA – 2 Year

Accounts opened between	Balance	Annual	Monthly		Qualifying Criteria
		Tax Free/AER	Tax Free	AER	
05/05/20 – current	£1+	0.40%	0.40%	0.40%	N/A
	£1+ Rate 1	0.60%	0.60%	0.60%	You already hold either a Club Lloyds personal current account or a Wealth personal current account
04/02/20 – 04/05/20	£1+	0.65%	0.65%	0.65%	N/A
10/12/19 – 03/02/20	£1+	0.75%	0.75%	0.75%	N/A
08/10/19 – 09/12/19	£1+	0.55%	0.55%	0.55%	N/A
	Rate 1	0.65%	0.65%	0.65%	You already hold either a Club Lloyds personal current account or a Wealth personal current account
09/08/19 – 07/10/19	£1+	0.65%	0.65%	0.65%	N/A
04/07/19 – 08/08/19	£1+	0.65%	0.65%	0.65%	N/A
	Rate 1	1.30%	1.30%	1.31%	You already hold a Club Lloyds personal current account
30/04/19 – 03/07/19	£1+	0.65%	0.65%	0.65%	N/A
08/04/19 – 29/04/19	£1+	0.65%	0.65%	0.65%	N/A
	£1+ Rate 1	1.75%	1.74%	1.75%	Received offer 'FR19' and deposited £10,000+ from another bank
02/10/18 – 07/04/19	£1+	0.65%	0.65%	0.65%	N/A
31/08/18 – 01/10/18	£1+	0.65%	0.65%	0.65%	N/A
	£1+ Rate 1	0.90%	0.90%	0.90%	You hold a Club Lloyds personal current account
11/07/18 – 30/08/18	£1+	0.50%	0.50%	0.50%	N/A
10/07/18 – 10/07/18	£1+	0.50%	0.50%	0.50%	N/A
	£1+ Rate 1	0.55%	0.55%	0.55%	You have an existing relationship with the bank
26/09/17 – 09/07/18	£1+	0.50%	0.50%	0.50%	N/A
28/02/17 – 25/09/17	£1+	0.55%	0.55%	0.55%	N/A
08/12/16 – 27/02/17	£1+	0.55%	0.55%	0.55%	N/A
	£1+ Rate 1	0.90%	0.90%	0.90%	Your Fixed Rate ISA is coming up for renewal
04/10/16 – 07/12/16	£1+	0.55%	0.55%	0.55%	N/A
09/08/16 – 03/10/16	£1+	0.80%	0.80%	0.80%	N/A

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

Savings rates

Help to Buy: ISA

(Transfers in only, for existing Help To Buy ISA customers with other providers)

Accounts opened between	Balance	Annual – Tax Free/AER
09/04/20 – current	£1+	0.95%
25/03/20 – 08/04/20	£1+	1.10%
01/12/15 – 24/03/20	£1+	1.50%

Junior Cash ISA

Accounts opened between	Balance	Annual – Tax Free/AER
23/02/12 – current	£1+	2.50%

Lend a Hand Fixed Savings Account – 3 Year

Accounts opened between	Balance	Annual Gross/AER	Qualifying Criteria
28/01/2019 – current	£1+	2.50%	This account is only available to support a Lend a Hand Mortgage

Monthly Saver

Accounts opened between	Balance	Annual Gross/AER
27/05/20 – current	£1+	1.50%
30/10/18 – 26/05/20	£1+	2.00%
01/12/17 – 29/10/18	£1+	2.50%
10/12/13 – 30/11/17	£1+	2.00%

Online Fixed Bond – 2 Year

Accounts opened between	Balance	Annual Gross/AER	Qualifying Criteria
05/05/20 – current	£1+	0.40%	N/A
	£1+ Rate 1	0.60%	You already hold either a Club Lloyds personal current account or a Wealth personal current account
04/02/20 – 04/05/20	£1+	0.65%	N/A
10/12/19 – 03/02/20	£1+	0.75%	N/A
23/07/19 – 09/12/19	£1+	0.55%	N/A
	Rate 1	0.65%	You already hold a Club Lloyds personal current account
02/10/18 – 22/07/19	£1+	0.65%	N/A
31/08/18 – 01/10/18	£2,000+	0.65%	N/A
	£2,000+ Rate 1	0.90%	You hold a Club Lloyds personal current account
01/05/18 – 30/08/18	£2,000+	0.50%	N/A
04/10/16 – 25/09/17	£2,000+	0.55%	N/A
12/07/16 – 03/10/16	£2,000+	0.80%	N/A

AER

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.

Gross

Gross rate means we will not automatically 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'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/accessibility/signvideo

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 of 27 May 2020.

