

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

| Rates effective | Balance | Annual – Tax Free/AER |
|--------------------|-----------------|--------------------------|
| 04/03/25 – current | £1-£24,999 | 1.10% |
| | £25,000-£99,999 | 1.20% |
| | £100,000+ | 1.35% |

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:

| Rates effective | Additional preferential interest | Qualifying criteria |
|--------------------|----------------------------------|--|
| 22/08/23 – current | +0.30% | You already hold a Lloyds Bank Personal Current Account or a Private Banking Personal Current Account. |

Club Lloyds Advantage ISA Saver

| Rates effective | Balance | Monthly Tax Free/AER | | Qualifying criteria |
|--------------------|---------|---------------------------------|---------------------------|---|
| | | 3 or less withdrawals | 4 or more withdrawals | |
| 04/03/25 – current | £1+ | 3.45% Tax Free/3.50% AER | 1.00% Tax Free/AER | You already hold a Club Lloyds Personal Current Account |

Child Saver

| Rates effective | Balance | Gross | AER |
|--------------------|--------------|--------------|--------------|
| 23/04/25 – current | Under £5,000 | 2.81% | 2.85% |
| | £5,000+ | 1.09% | 1.10% |



LLOYDS BANK

Savings rates

Club Lloyds Monthly Saver

| Rates effective | Balance | Annual Gross/AER |
|--------------------|---------|------------------|
| 02/03/23 – current | £1+ | 6.25% |

Club Lloyds Saver

| Rates effective | Balance | Annual Gross/AER | Gross | Monthly AER |
|--------------------|-----------------|------------------|-------|-------------|
| 23/04/25 – current | £1-£24,999 | 1.40% | 1.39% | 1.40% |
| | £25,000-£99,999 | 1.50% | 1.49% | 1.50% |
| | £100,000+ | 1.65% | 1.64% | 1.65% |

Club Lloyds Advantage Saver

| Rates effective | Balance | Monthly Gross/AER | | Qualifying criteria |
|--------------------|---------|-----------------------|-----------------------|---|
| | | 3 or less withdrawals | 4 or more withdrawals | |
| 04/03/25 – current | £1+ | 3.45% Gross/3.50% AER | 1.00% Gross/AER | You already hold a Club Lloyds Personal Current Account |

Interest was paid annual on this account until 27/02/2023. Interest is now paid monthly.

Easy Saver

| Rates effective | Balance | Annual Gross/AER | Qualifying criteria |
|--------------------|-----------------|------------------|---------------------|
| 23/04/25 – current | £1-£24,999 | 1.10% | N/A |
| | £25,000-£99,999 | 1.20% | N/A |
| | £100,000+ | 1.35% | N/A |

Online Fixed Bond – 1 Year

| Accounts opened between | Balance | Annual Gross/AER | Qualifying Criteria |
|-------------------------|---------|------------------|--|
| 11/03/25 – current | £1+ | 3.90% | N/A |
| 26/11/24 – 10/03/25 | £1+ | 3.95% | N/A |
| | £1+ | 4.00% | 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+ | 3.80% | N/A |
| | £1+ | 3.90% | 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+ | 4.05% | N/A |
| | £1+ | 4.15% | 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+ | 4.20% | N/A |
| | £1+ | 4.30% | You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days |

Savings rates

Online Fixed Bond – 1 Year (continued)

| Accounts opened between | Balance | Annual Gross/AER | Qualifying Criteria |
|-------------------------|---------|------------------|--|
| 16/07/24 – 19/08/24 | £1+ | 4.40% | N/A |
| | £1+ | 4.50% | You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days |
| 04/06/24 – 15/07/24 | £1+ | 4.35% | N/A |
| | £1+ | 4.45% | You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days |
| 30/01/24 – 03/06/24 | £1+ | 4.15% | N/A |
| | £1+ | 4.35% | You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days |

Online Fixed Bond – 2 Year

| Accounts opened between | Balance | Annual Gross/AER | Qualifying Criteria |
|-------------------------|---------|------------------|--|
| 23/04/25 – current | £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 |
| 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 |
| 09/01/24 – 29/01/24 | £1+ | 4.15% | N/A |
| | £1+ | 4.20% | You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days |

Savings rates

Online Fixed Bond – 2 Year (continued)

| Accounts opened between | Balance | Annual Gross/AER | Qualifying Criteria |
|-------------------------|---------|------------------|--|
| 28/11/23 – 08/01/24 | £1+ | 4.50% | N/A |
| | £1+ | 4.60% | You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days |
| 24/10/23 – 27/11/23 | £1+ | 5.05% | N/A |
| | £1+ | 5.25% | You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days |
| 26/09/23 – 23/10/23 | £1+ | 5.20% | N/A |
| | £1+ | 5.50% | You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days |
| 12/07/23 – 25/09/23 | £1+ | 5.50% | N/A |
| | £1+ | 5.55% | You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days |
| 23/06/23 – 11/07/23 | £1+ | 5.00% | N/A |
| | £1+ | 5.05% | You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days |
| 09/06/23 – 22/06/23 | £1+ | 4.55% | N/A |
| | £1+ | 4.60% | You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days |
| 11/05/23 – 08/06/23 | £1+ | 4.25% | N/A |
| | £1+ | 4.30% | You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days |
| 04/04/23 – 10/05/23 | £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 |
| 21/03/23 – 03/04/23 | £1+ | 3.90% | N/A |
| | £1+ | 3.95% | You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days |
| 02/03/23 – 20/03/23 | £1+ | 3.90% | 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

| Accounts opened between | Balance | Annual | Monthly | | Qualifying Criteria |
|-------------------------|---------|--------------|--------------|--------------|--|
| | | Tax Free/AER | Tax Free | AER | |
| 23/04/25 – current | £1+ | 4.00% | 3.93% | 4.00% | N/A |
| 11/03/25 – 22/04/25 | £1+ | 4.25% | 4.17% | 4.25% | N/A |
| 26/11/24 – 10/03/25 | £1+ | 3.95% | 3.88% | 3.95% | N/A |
| | £1+ | 4.00% | 3.93% | 4.00% | You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days |

Savings rates

Fixed Rate Cash ISA – 1 Year (continued)

| Accounts opened between | Balance | Annual | Monthly | | Qualifying Criteria |
|-------------------------|---------|--------------|----------|-------|--|
| | | Tax Free/AER | Tax Free | AER | |
| 08/10/24 – 25/11/24 | £1+ | 3.80% | 3.74% | 3.80% | N/A |
| | £1+ | 3.90% | 3.83% | 3.90% | 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+ | 4.05% | 3.98% | 4.05% | N/A |
| | £1+ | 4.15% | 4.07% | 4.15% | 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+ | 4.25% | 4.17% | 4.25% | N/A |
| | £1+ | 4.35% | 4.27% | 4.35% | 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+ | 4.40% | 4.31% | 4.40% | N/A |
| | £1+ | 4.50% | 4.41% | 4.50% | You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days |
| 04/06/24 – 15/07/24 | £1+ | 4.35% | 4.27% | 4.35% | N/A |
| | £1+ | 4.45% | 4.36% | 4.45% | You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days |
| 30/04/24 – 03/06/24 | £1+ | 4.15% | 4.07% | 4.15% | N/A |
| | £1+ | 4.35% | 4.27% | 4.35% | You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days |
| 12/03/24 – 29/04/24 | £1+ | 4.45% | 4.36% | 4.45% | N/A |
| | £1+ | 4.60% | 4.51% | 4.60% | You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days |
| 30/01/24 – 11/03/24 | £1+ | 4.15% | 4.07% | 4.15% | N/A |
| | £1+ | 4.35% | 4.27% | 4.35% | You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days |

Savings rates

Fixed Rate Cash ISA – 2 Year

| Accounts opened between | Balance | Annual | Monthly | | Qualifying Criteria |
|-------------------------|---------|--------------|----------|-------|--|
| | | Tax Free/AER | Tax Free | AER | |
| 23/04/25 – current | £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 |
| 12/03/24 – 29/04/24 | £1+ | 4.20% | 4.12% | 4.20% | N/A |
| | £1+ | 4.25% | 4.17% | 4.25% | You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days |
| 30/01/24 – 11/03/24 | £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 |

Savings rates

Fixed Rate Cash ISA – 2 Year (continued)

| Accounts opened between | Balance | Annual | Monthly | | Qualifying Criteria |
|-------------------------|---------|--------------|----------|-------|--|
| | | Tax Free/AER | Tax Free | AER | |
| 09/01/24 – 29/01/24 | £1+ | 4.15% | 4.07% | 4.15% | N/A |
| | £1+ | 4.20% | 4.12% | 4.20% | You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days |
| 28/11/23 – 08/01/24 | £1+ | 4.50% | 4.41% | 4.50% | N/A |
| | £1+ | 4.60% | 4.51% | 4.60% | You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days |
| 24/10/23 – 27/11/23 | £1+ | 5.05% | 4.94% | 5.05% | N/A |
| | £1+ | 5.25% | 5.13% | 5.25% | You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days |
| 26/09/23 – 23/10/23 | £1+ | 5.20% | 5.08% | 5.20% | N/A |
| | £1+ | 5.50% | 5.37% | 5.50% | You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days |
| 12/07/23 – 25/09/23 | £1+ | 5.50% | 5.37% | 5.50% | N/A |
| | £1+ | 5.55% | 5.41% | 5.55% | 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 |
|--------------------|--------------------------|-----------------------|
| 04/03/25 – current | £1-£12,000 | 2.55% |
| | Any excess above £12,000 | 1.10% |

Junior Cash ISA

| Rates effective | Balance | Annual – Tax Free/AER |
|--------------------|---------|-----------------------|
| 12/12/24 – current | £1+ | 2.85% |

Savings rates

Lend a Hand Fixed Savings Account – 3 Year

| Accounts opened between | Balance | Annual Gross/AER | Qualifying Criteria |
|-------------------------|---------|------------------|--|
| 23/04/25 – current | £1+ | 3.60% | This account is only available to support a Lend a Hand Mortgage |
| 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% | |
| 01/08/22 – 17/10/22 | £1+ | 3.00% | |
| 29/10/20 – 31/07/22 | £1+ | 1.65% | |

Monthly Saver

| Accounts opened between | Balance | Annual Gross/AER |
|-------------------------|---------|------------------|
| 02/03/23 – current | £1+ | 5.25% |

Smart Start Savings Account

| Accounts opened between | Balance | Gross | AER |
|-------------------------|--------------|-------|-------|
| 09/04/25 – current | Under £1,000 | 2.81% | 2.85% |
| | £1,000+ | 1.09% | 1.10% |
| 26/11/24 – 08/04/25 | Under £1,000 | 2.81% | 2.85% |
| | £1,000+ | 1.14% | 1.15% |

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, seven days a week). In either case, calls are serviced by Relay UK. SignVideo services are also available if you're Deaf and use British Sign Language: 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 and online sessions may be monitored and/or recorded for quality evaluation, training and to ensure compliance with laws and regulations. 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 23 April 2025.



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