

Monthly Saver account conditions

Our agreement with you is made up of general conditions (contained in the Personal Banking Terms and Conditions & Banking Charges) and additional conditions which are detailed below. If there is any overlap or conflict between the additional conditions and the general conditions, the additional conditions apply.

The Monthly Saver Account is available when you have a current account with us and lets you earn a fixed rate of interest for one year when you pay in money by standing order each month. The amount you pay in each month is limited. It is a restricted savings account because there is a limit to the amount you can pay in each month and you cannot replace any amount you withdraw. It is provided by Lloyds Bank plc.

1. Eligibility

- 1.1 To have the Account you must be 16 or over and have a current account with us.
- 1.2 You can only have one Account in either your sole name or held jointly.
- 1.3 You must agree to set up a standing order into the Account for one payment of between £25 and £250 each calendar month the Account is open (your 'Standing Order'), the first being within 30 days of you opening the Account.

2. Deposits and Withdrawals

- 2.1 You can only pay money into the Account by your Standing Order. If the standing order is less than £25 or more than £250 we will return it to the account it was paid from. If you miss a payment it cannot be made up.
- 2.2 Your Standing Order cannot be set up from another savings account with us.
- 2.3 You can make withdrawals from the Account at one of our branches with a counter but you can only make payments from this Account to another Lloyds Bank current or savings account in your name with us (or in the case of a joint account, in any of your names). You cannot set up standing orders on the Account to make these payments and you cannot replace any money you withdraw.

3. Interest

- 3.1 We agree to pay you interest at a fixed rate for one year from the date you open the Account.
- 3.2 We will pay interest once a year on the anniversary of opening the Account.

4. Closing your account

- 4.1 Your Account will end on the first anniversary of opening the Account and we will convert the Account into an Easy Saver Account (or similar account if it is no longer available). Your account number will remain the same and we will continue to accept your Standing Order until you cancel it. You can close this account at any time.
- 4.2 If the Account is closed early, you will not be able to open another Account before the first anniversary of opening the first Account.

5. Cancellation

- 5.1 If you are not happy with your choice of account or service, you can cancel it within 30 days of opening the account or taking the service. We will then help you to move to another account we offer or will return your money to you with any interest you have earned.

Easy Saver account conditions

The Easy Saver Account is an instant access variable rate savings account provided by Lloyds Bank plc.

1. Eligibility

- 1.1 To have the Account you must be 16 or over.

2. Deposits and Withdrawals

- 2.1 You can pay money into the Account in one of our branches with a counter, or by transferring money from another account with us or another bank.
- 2.2 You can make withdrawals from this Account at any of our branches but you can only make payments from the Account to another Lloyds Bank current or savings account in your name (or in the case of a joint account, in any of your names). You cannot set up standing orders on the Account to make these payments.
- 2.3 You can ask us for a Cashpoint® card to make deposits to and withdrawals from the Account.

3. Interest

- 3.1 The Account interest rate is variable.
- 3.2 We will pay interest once a year on the anniversary of opening the Account.
- 3.3 You can ask us to pay interest into a different account with us.
- 3.4 You will find our current interest rates for the account in our UK branches, online at www.lloydsbank.com or by phoning us on **0345 300 0000**. Calls may be monitored or recorded.

4. Maturity

- 4.1 At least 30 days before the end of the term, we will write to you asking for instructions about what you would like us to do with the money in your Account. If you do not give us instructions before the end of the term (or we cannot reasonably comply with your instructions) on the last day of the term (or the next working day if this falls on a Saturday, Sunday or bank holiday), your Account will automatically change to a Standard Saver account, and we will pay you interest at our Standard Saver rate. Your account number and sort code will not change. We will send you the conditions for Standard Saver when we write to you.

5. Cancellation

- 5.1 If you are not happy with your choice of account or service, you can cancel it within 14 days of opening the account or taking the service. We will then help you to move to another account we offer or will return your money to you with any interest you have earned.