

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 Online Fixed Bond Account (the Account) is a fixed term, fixed interest rate account that can only be opened through Internet Banking. It is a restricted savings account because there is a limited period after account opening when you can make payments into the Account and withdrawals are not allowed until the end of the term. It is provided by Lloyds Bank plc.

1. Eligibility

- 1.1 To have the Account you must be at least 16 years old.
- 1.2 Your Account can be held in your sole name or held jointly.
- 1.3 You can only open the Account through Internet Banking.
- 1.4 You can hold up to five Online Fixed Bond Accounts at one time.

2. Deposits and withdrawals

- 2.1 The minimum deposit is £2,000, and the maximum deposit is £1,000,000.
- 2.2 You have ten working days from opening to make payments into the Account. After that, additional deposits will not be accepted.
- 2.3 You can pay money into the Account through Internet Banking or by transferring money from another account with us or another bank.
- 2.4 You can't withdraw part of your savings, but you can close your account early. You will need to visit one of our branches with a counter to do this. If you close before the end of the term, you will lose an amount equal to:
 - 60 days' interest for a 3 or 6-month term;
 - 90 days' interest for a 9-month or 1-year term;
 - 180 days' interest for a 2-year term;
 - 270 days' interest for a 3-year term;
 - 320 days' interest for a 4-year term; or
 - 365 days' interest for a 5-year term.
- 2.5 We will deduct the charge from the balance in your account before the withdrawal is made and you therefore may get back less than you originally deposited.

3. Interest

- 3.1 Your interest remains fixed for the duration of your term. The rate will be the rate we offer you when you open the Account.
- 3.2 Interest is calculated daily on the balance in the Account. We will pay interest to the account you nominate when you open your Account. We will pay it yearly on the anniversary of account opening, or the next working day if that day is not a working day.

4. Term

- 4.1 The term will be for the fixed period you agree to in your application for the Account.
- 4.2 The Account term will run from the day you open the Account.

5. Maturity

- 5.1 Before the end of the term, we will write to you asking for instructions about what you would like us to do with the balance 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 next working day following the end of your term, your Account will automatically change to a Standard Saver account, and we will pay you interest at our Standard Saver rate. We will send you the conditions for Standard Saver when we write to you. Your account number and sort code will not change.
- 5.2 When we write we may also send you information about other accounts we think may be appropriate, for example, if we are offering similar accounts at the time that you may want to reinvest in.

Our promise is to do our best to resolve any problems you have. If you wish to complain visit your local branch or call **0800 072 3572** or **01733 462 267**. (Textphone **0800 056 7614** or **01733 347 500**, if you have a hearing impairment). For more information visit lloydsbank.com/contactus

 Go to lloydsbank.com/savings

 Call us on **0345 300 0000**

 Visit your local branch

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 9am to 5.30pm, 7 days a week). If you're Deaf and a BSL user, you can use the SignVideo service available at lloydsbank.com/accessibility/signvideo.asp

Important information

Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our 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.

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

Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales No. 2065.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 119278.

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