

Our agreement with you is made up of general conditions (contained in the Personal Banking Terms and Conditions and 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 Saver Account is an internet based instant access savings account provided by Lloyds Bank plc with variable interest rates, available when you have a current account with us and are registered for Internet Banking. The Account must be opened online.

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 open the account through Internet Banking. You can have up to five Accounts in either your sole name or held jointly, unless your Account was previously called eSavings2, in which case you can only have one Online Saver Account.
- 1.3 If you are no longer entitled to the Account we will make arrangements with you to close your Account and transfer your balance to another account in our savings range.

2. Deposits and withdrawals

- 2.1 You can open the Account with a deposit of at least £1.
- 2.2 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.
- 2.3 You can only make payments from this Account using Telephone Banking or Internet Banking and the payment must be to a 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.

3. Interest

- 3.1 The interest rate on this Account is variable.
- 3.2 We will pay interest once a year on the anniversary of opening the Account unless you choose to receive it monthly. Monthly interest is paid on the same date each month that you opened the Account.
- 3.3 If your Account was previously called eSavings or eSavings2 we will only pay interest annually on the anniversary of opening the Account.
- 3.4 You can ask us to pay interest into a different account with us.
- 3.5 You will find our current interest rates for the account in our UK branches, online at [lloydsbank.com](https://www.lloydsbank.com) or by phoning us on **0345 300 0032**. Calls may be monitored or recorded.

4. Cancellation

- 4.1 If you are not happy with your choice of account or service, you can cancel it within 14 days of opening the account or 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.