

Lloyds Bank Online Saver

Lloyds Bank Online Saver account conditions

Online Saver is an internet-based instant access savings account. It's for Lloyds Bank current account customers who want to save £1+ and are registered for Internet Banking. It pays interest at a variable rate, and is a payment account – this affects how and when we tell you about any changes, for example to your interest rate.

Deposits and withdrawals

You can pay in:

- by transfer from another account, either as a one off or to save regularly; or
- through one of our branches with a counter

You can take your money out straightaway, by transfer to another Lloyds Bank savings or current account in your name. You can use Internet Banking, our Mobile Banking app or call us.

Interest

We pay variable rate interest – this means your interest rate may change while you have the account.

We may have different interest rates, depending how much you save.

You can choose to have your interest either once a year or monthly.

We pay annual interest on the anniversary of account opening, and monthly interest on the same date each month as you opened your account.

If the day we're due to pay your interest isn't a working day, we'll pay it on the next working day. We'll also include interest for the days in between.

We pay your interest into your account, or you can ask us to pay it into another Lloyds Bank current or savings account in your name.

To check the current interest rate for your account balance, see the interest rates leaflet or our website.

Account information

Normally we provide statements each month. We may not do this if there aren't any payments from your account.

You can choose to have statements less often.

You can also check your account using Internet Banking or our Mobile Banking app.

Bear in mind

If your Online Saver is held jointly, you can make a transfer or ask us to pay your interest to a Lloyds Bank account held by either of you as well as one you have together.

You can't use our branches to make withdrawals.

You can't make standing orders, direct debits or similar regular payments from your account.

Unless your account was previously called eSavings2, you can have up to five Online Saver accounts in either your sole name or held jointly.

If your account was previously called eSavings2, you can only have one Online Saver account, either in your sole name or held jointly.

If you need this communication in another format, such as large print, Braille or audio CD, please contact us.

You can call us using Relay UK if you have a hearing or speech impairment. There's more information on the Relay UK help pages www.relayuk.bt.com

SignVideo services are also available if you're Deaf and use British Sign Language: lloydsbank.com/contact-us/sign-video

If you need support due to a disability please get in touch.

Calls and online sessions may be monitored and recorded. Not all Telephone Banking services are available 24 hours a day, seven days a week.

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

Lloyds Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 119278.

This information is correct as of November 2022 and is relevant to Lloyds Bank plc products and services only.