

# Lloyds Bank Online Saver

## Lloyds Bank Online Saver account conditions

These Online Saver Special conditions give key information about your account. Please read them with the Personal Banking Terms and Conditions and Banking Charges. Both documents form part of our agreement with you.

The 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 online 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. If you pay cash in pounds at a branch with a counter, it will be added to your account immediately and you can use it straight away.

Our counter service may not be available if there is an alternative option to complete your transaction.

You can take your money out straight away, by transfer to another Lloyds Bank account or an account with another financial provider. You can use our mobile banking app, online banking, 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 our app or online banking.

## 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.



# LLOYDS

## 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 [relayuk.bt.com](https://relayuk.bt.com)

SignVideo services are also available if you're Deaf and use British Sign Language:

**[lloydsbank.com/contact-us/sign-video](https://lloydsbank.com/contact-us/sign-video)**

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

If you want to make a complaint, you can message us in the app 24/7 or find support online at: **[lloydsbank.com/contact-us/how-to-complain](https://lloydsbank.com/contact-us/how-to-complain)**

You can also call us on **0800 072 3572 (+44 173 346 2267** outside the UK).

Or visit a branch.

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

Eligible deposits with us are protected by the Financial Services Compensation Scheme: **[lloydsbank.com/legal/financial-services-compensation-scheme](https://lloydsbank.com/legal/financial-services-compensation-scheme)** We are covered by the Financial Ombudsman Service.

Our app is available to customers with a UK personal account and valid registered phone number. Minimum operating systems apply, so check the App Store or Google Play for details. Device registration required. Terms and conditions apply. **[lloydsbank.com/legal/online-banking/internet-banking](https://lloydsbank.com/legal/online-banking/internet-banking)**

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This information is correct as of June 2025 and is relevant to Lloyds Bank plc products and services only.