

SAVINGS RATES

Accounts closed to new and existing customers

Your interest will be paid Gross, this means that we will not deduct tax automatically from your interest. Depending on your personal circumstances, you may need to pay tax on the interest you earn and it will be your responsibility to pay any tax you may owe to HM Revenue & Customs (HMRC).

Standard Saver

Rates valid from	Balance	Monthly Gross	Monthly AER	Annual Gross/AER
22/08/23	£1-£24,999	1.39%	1.40%	1.40%
	£25,000-£99,999	1.44%	1.45%	1.45%
	£100,000+	1.88%	1.90%	1.90%
20/07/23 – 21/08/23	£1-£24,999	1.09%	1.10%	1.10%
	£25,000-£99,999	1.34%	1.35%	1.35%
	£100,000+	1.79%	1.80%	1.80%
31/05/23 to 19/07/23	£1-£24,999	0.90%	0.90%	0.90%
	£25,000-£99,999	1.14%	1.15%	1.15%
	£100,000+	1.49%	1.50%	1.50%
27/04/23 to 30/05/23	£1-£24,999	0.85%	0.85%	0.85%
	£25,000-£99,999	1.04%	1.05%	1.05%
	£100,000+	1.19%	1.20%	1.20%
24/02/23 to 26/04/23	£1-£24,999			0.65%
	£25,000-£99,999			0.85%
	£100,000+			1.00%
01/02/23 to 23/02/23	£1-£24,999			0.60%
	£25,000-£99,999			0.75%
	£100,000+			0.90%
29/11/22 to 31/01/23	£1			0.50%

Interest rates are variable.



LLOYDS BANK

Savings rates

Instant Cash ISA

Rates valid from	Balance	Monthly Tax Free	Monthly AER	Annual Tax Free/AER
22/08/23	£1-£24,999	1.39%	1.40%	1.40%
	£25,000-£99,999	1.44%	1.45%	1.45%
	£100,000+	1.88%	1.90%	1.90%
20/07/23 – 21/08/23	£1-£24,999	1.09%	1.10%	1.10%
	£25,000-£99,999	1.34%	1.35%	1.35%
	£100,000+	1.79%	1.80%	1.80%
31/05/23 to 19/07/23	£1-£24,999	0.90%	0.90%	0.90%
	£25,000-£99,999	1.14%	1.15%	1.15%
	£100,000+	1.49%	1.50%	1.50%
24/02/23 to 30/05/23	£1-£24,999	0.85%	0.85%	0.85%
	£25,000-£99,999	1.04%	1.05%	1.05%
	£100,000+	1.19%	1.20%	1.20%
24/02/23 to 26/04/23	£1-£24,999			0.65%
	£25,000-£99,999			0.85%
	£100,000+			1.00%
01/02/23 to 23/02/23	£1-£24,999			0.60%
	£25,000-£99,999			0.75%
	£100,000+			0.90%
29/11/22 to 31/01/23	£1			0.50%

Interest rates are variable.

Flexible Savings (including former Instant Gold accounts)

Rates valid from	Balance	Annual Gross/AER	Quarterly Gross/AER	Monthly Gross/AER
09/01/24	£1-£24,999	1.40%	1.39%/1.40%	1.39%/1.40%
	£25,000-£99,999	1.45%	1.44%/1.45%	1.44%/1.45%
	£100,000+	1.90%	1.88%/1.90%	1.88%/1.90%
22/08/23 to 08/01/24	£1+	1.30%	1.29%/1.30%	1.29%/1.30%

Savings rates

Internet Saver

Rates valid from	Balance	Annual Gross/AER
22/08/23	£1-£24,999	1.40%
	£25,000-£99,999	1.45%
	£100,000+	1.90%
20/07/23 to 21/08/23	£1-£24,999	1.10%
	£25,000-£99,999	1.35%
	£100,000+	1.80%
31/05/23 to 19/07/23	£1-£24,999	0.90%
	£25,000-£99,999	1.15%
	£100,000+	1.50%
27/04/23 to 30/05/23	£1-£24,999	0.85%
	£25,000-£99,999	1.05%
	£100,000+	1.20%
24/02/23 to 26/04/23	£1-£24,999	0.65%
	£25,000-£99,999	0.85%
	£100,000+	1.00%
01/02/23 to 23/02/23	£1-£24,999	0.60%
	£25,000-£99,999	0.75%
	£100,000+	0.90%
29/11/22 to 31/01/23	£1	0.50%

Matured Funds

Rates valid from	Balance	Annual Gross/AER	Monthly Gross/AER
22/08/23	£1+	1.40%	1.39%/1.40%
08/08/23 to 21/08/23	£1+	1.00%	1.00%
14/11/11 to 07/08/23	£1+	0.25%	0.25%

Online Saver

Rates valid from	Balance	Annual Gross/AER	Monthly	
			Gross	AER
22/08/23	£1-£24,999	1.40%	1.39%	1.40%
	£25,000-£99,999	1.45%	1.44%	1.45%
	£100,000+	1.90%	1.88%	1.90%
20/07/23 to 21/08/23	£1-£24,999	1.10%	1.09%	1.10%
	£25,000-£99,999	1.35%	1.34%	1.35%
	£100,000+	1.80%	1.79%	1.80%
31/05/23 to 19/07/23	£1-£24,999	0.90%	0.90%	0.90%
	£25,000-£99,999	1.15%	1.14%	1.15%
	£100,000+	1.50%	1.49%	1.50%
27/04/23 to 30/05/23	£1-£24,999	0.85%	0.85%	0.85%
	£25,000-£99,999	1.05%	1.04%	1.05%
	£100,000+	1.20%	1.19%	1.20%

Savings rates

Online Saver (continued)

Rates valid from	Balance	Annual		Monthly
		Gross/AER	Gross	
24/02/23 to 26/04/23	£1-£24,999	0.65%	0.65%	0.65%
	£25,000-£99,999	0.85%	0.85%	0.85%
	£100,000+	1.00%	1.00%	1.00%
01/02/23 to 23/02/23	£1-£24,999	0.60%	0.60%	0.60%
	£25,000-£99,999	0.75%	0.75%	0.75%
	£100,000+	0.90%	0.90%	0.90%
29/11/22 to 31/01/23	£1+	0.50%	0.50%	0.50%

Interest rates are variable.

Platinum Saver

Rates valid from	Balance	Annual Gross/AER
22/08/23	£1-£24,999	1.40%
	£25,000-£99,999	1.45%
	£100,000+	1.90%
20/07/23 to 21/08/23	£1-£24,999	1.10%
	£25,000-£99,999	1.35%
	£100,000+	1.80%
31/05/23 to 19/07/23	£1-£24,999	0.90%
	£25,000-£99,999	1.15%
	£100,000+	1.50%
27/04/23 to 30/05/23	£1-£24,999	0.85%
	£25,000-£99,999	1.05%
	£100,000+	1.20%
24/02/23 to 26/04/23	£1-£24,999	0.65%
	£25,000-£99,999	0.85%
	£100,000+	1.00%
01/02/23 to 23/02/23	£1-£24,999	0.60%
	£25,000-£99,999	0.75%
	£100,000+	0.90%
29/11/22 to 31/01/23	£1	0.50%

Premier Saver

Rates valid from	Balance	Annual Gross/AER
22/08/23	£1-£24,999	1.40%
	£25,000-£99,999	1.45%
	£100,000+	1.90%
20/07/23 to 21/08/23	£1-£24,999	1.10%
	£25,000-£99,999	1.35%
	£100,000+	1.80%

Premier Saver (continued)

Rates valid from	Balance	Annual Gross/AER
31/05/23 to 19/07/23	£1-£24,999	0.90%
	£25,000-£99,999	1.15%
	£100,000+	1.50%
27/04/23 to 30/05/23	£1-£24,999	0.85%
	£25,000-£99,999	1.05%
	£100,000+	1.20%
24/02/23 to 26/04/23	£1-£24,999	0.65%
	£25,000-£99,999	0.85%
	£100,000+	1.00%
01/02/23 to 23/02/23	£1-£24,999	0.60%
	£25,000-£99,999	0.75%
	£100,000+	0.90%
29/11/22 to 31/01/23	£1	0.50%

Young Saver

Rates valid from	Balance	Quarterly	
		Gross	AER
22/08/23	£5,000+	1.39%	1.40%
	Under £5,000	3.11%	3.15%
20/07/23 to 21/08/23	£5,000+	1.10%	1.10%
	Under £5,000	3.00%	3.00%
20/06/23 to 19/07/23	£5,000+	0.90%	0.90%
	Under £5,000	2.64%	2.65%
31/05/23 to 19/06/23	£5,000+	0.90%	0.90%
	Under £5,000	2.48%	2.50%

AER

AER means Annual Equivalent Rate. This illustrates what the interest rate would be if interest was paid and compounded each year.

Gross rate

Gross rate means we will not deduct tax from the interest we pay on money in your account. It's your responsibility to pay any tax you may owe to HM Revenue & Customs (HMRC).

Tax free

Tax free is the contractual rate of interest payable where interest is exempt from income tax.

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 24 hours a day, 7 days a week). If you're Deaf and a BSL user, you can use the SignVideo service available at lloydsbank.com/accessibility/signvideo

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

Rates quoted are subject to change. Rates can change at any time and you should check the current interest rate before applying for the account.

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

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.

Rates correct as at 9 January 2024.



LLOYDS BANK