

Lloyds Bank Save the Change[®] conditions

- 1 With Save the Change[®] set up on your Lloyds Bank current account, when you make a purchase using your Lloyds Bank Visa debit card, we work out the amount to the next whole pound and transfer it from your current account to the Lloyds Bank savings account you have nominated. Save the Change[®] is provided by Lloyds Bank plc.
- 2 Our agreement with you is made up of general conditions (contained in the Personal Banking terms and conditions leaflet) and additional conditions, including the conditions below. If there is any overlap or conflict between the additional conditions and the Personal Banking terms and conditions, the additional conditions apply.
- 3 You need to nominate:
 - a) a personal current account you hold with us, which has a Visa debit card; and
 - b) an eligible savings account which you or a family member or friend hold with us.

The Lloyds Bank savings accounts that are not eligible to receive Save the Change[®] transfers are currently: Lloyds Bank Monthly Saver; ISA products; Term Deposits; Tracker Bond and Child Trust Funds.
- 4 When you use your Visa debit card to make a purchase, the amount of the purchase debited to your current account will be rounded up to the next whole pound and the difference ('the change') will be combined with the change from your other Visa debit card purchases debited the same day. The combined change will be transferred from your current account to the nominated savings account at the start of the next working day. Whole pound purchases will not be rounded up to the next pound.
- 5 We will apply Save the Change[®] to all Visa debit card purchases both in the UK and abroad. We will not apply Save the Change[®] to over-the-counter cash advances, ATM withdrawals, or fees charged for non-Lloyds Bank ATM transactions.
- 6 We will not make a Save the Change[®] transfer if that transfer will take your current account overdrawn or further overdrawn (whether or not an overdraft has been arranged in advance). To work out whether the transfer would take you overdrawn or further overdrawn, we look at the credit balance available for you to use less the amount of card payments we have authorised but not yet taken.
- 7 If you hold a joint account we will apply Save the Change[®] to any Visa debit cards issued to the joint account holders on that account. All joint account Save the Change[®] transfers must be made to the same nominated savings account. You should not register for Save the Change[®] unless the other joint account holders are happy for you to do so.
- 8 If you nominate a family member's or friend's savings account, they will receive the change and you will not be able to give us instructions about the change once it is transferred to their account.
- 9 If any Visa debit card purchases are subsequently cancelled or reversed, or you notify us of any fraudulent debit card purchases, the corresponding change will remain in the nominated savings account.
- 10 Save the Change[®] transfers will appear on your current account and the nominated savings account statements as 'Save the Change[®]'.
- 11 You can cancel the Save the Change[®] scheme or change the nominated savings account into which your change is transferred by calling **0345 300 0000** at any time or by visiting your local Lloyds branch or through Internet Banking if you are registered for this service.



LLOYDS BANK

 Go to lloydsbank.com/savethechange

 Call us on 0345 300 0000

 Visit your local branch

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 0173 346 2267. (Textphone 0800 056 7614 or 0173 334 7500, if you have a hearing impairment). For more information visit lloydsbank.com/contactus

Lines are open 7 days a week 7am-11pm.

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.

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 Next Generation Text (NGT) 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.asp

Important Information

We adhere to The Standards of Lending Practice which are monitored and enforced by the LSB:

www.lendingstandardsboard.org.uk

Save the Change® is a registered trademark of Lloyds Bank plc.

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