

Lloyds Bank Save the Change® conditions

Save the Change® is available with these bank accounts with a Lloyds Bank Visa debit card:

Classic, Club Lloyds, Cash, Under 19s, Platinum, Gold, Silver, Premier, Basic, Graduate, Student, Club Lloyds Platinum, Club Lloyds Premier, Club Lloyds Gold, Club Lloyds Silver, Select, Islamic Current Account, Staff Classic, Platinum Offset, Premier Offset, Gold Offset, Select Offset, Classic Offset, Student Account, Classic Vantage, Classic Plus, Premier Vantage and Cheque Account. (Not all of these accounts are available to new customers, but if you already have one you will be able to set Save the Change up on it.)

You can transfer change from most things you pay for with your card to one of our eligible Lloyds Bank savings accounts. Our website <https://www.lloydsbank.com/savings/save-the-change.asp> says which of the savings accounts we offer just now can be used with Lloyds Bank Save the Change.

Before July 2018, some Lloyds Bank customers nominated savings accounts held by others, like family members, to receive their change. This is no longer available to new customers choosing Save the Change, but if you already have payment of your change to a family member or friend set up it will continue. However, you won't be able to change the family member or friend you have chosen. You can only change your nominated savings account to one of your own accounts with us.

Lloyds Bank Save the Change special conditions

Our agreement with you is made up of:

- the conditions in your 'personal banking terms and conditions and banking charges' booklet; and
- these 'special conditions'.

If a special condition conflicts with a general condition, the special condition applies.

How does Lloyds Bank Save the Change work?

When you use your Visa debit card to buy or pay for something, we'll round up the amount to the next whole pound. We will do this when we take your payment from your account. We'll add the difference ('the change') to the change from the other Lloyds Bank Visa debit card purchases we process for you that day. As long as this doesn't take your current account overdrawn (or further overdrawn) we'll then transfer your total change to your chosen savings account at the start of the next working day.

To work out whether this transfer would take you overdrawn or further overdrawn, we will look at the credit balance you have available to use, less the amount of any card transactions you have made but which have not yet been taken from your account. We explain below what happens over weekends and bank holidays.

What payments can I use Lloyds Bank Save the Change with?

We will include the change from any purchases you make using your Lloyds Bank Visa debit card except for cash withdrawals made over the counter or through a machine, any purchases of foreign currency, any bill payments made through a machine or any fees you are charged for using a non-Lloyds Bank ATM. Your Contactless and Mobile payments are included.



LLOYDS BANK

Other important information

- If you pay for something with a whole pound amount, we will not round that purchase up to the next pound.
- If you pay for something in a currency other than pounds, Lloyds Bank Save the Change will only apply after that transaction has been exchanged to pounds and any charges have been applied.
- If your Visa debit card transaction is cancelled or reversed (for example if you return an item and get your money back), or if you notify us that you think it was fraudulent, the change from that transaction will stay in the savings account.
- If you have a joint current account, we will include change from Lloyds Bank Visa debit card payments by any of your joint current account holders. All joint current account holders must transfer change to the same savings account. You should not register for Lloyds Bank Save the Change unless your other joint current account holders are happy for you to do so.
- If you sign up for Everyday Offers, the cashback you earn will be based on the amount of your purchase or payment without the change that relates to it.

Weekends and bank holidays

Normally:

- Any change you save from Lloyds Bank Visa debit card payments we process on a Friday will be added to the savings account on the start of Monday.
- Any change you save from Lloyds Bank Visa debit card payments we process for Saturday, Sunday and Monday will be added together at the end of Monday and transferred as one amount for the weekend to the savings account at the start of Tuesday.

Where the Friday, Monday or Tuesday are non-working days, your change will be added over the extra days. The total amount of your change will be calculated at the end of the first working day and transferred to your chosen savings account at the beginning of the next working day (as long as this doesn't take your current account overdrawn, or further overdrawn).

What if I change my mind?

You can cancel Lloyds Bank Save the Change, or alter the savings account you transfer your change to, through Internet Banking at any time. You can also call **0345 300 0000** or visit your local Lloyds Bank branch.

 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 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.asp

Important Information

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

www.lendingstandardsboard.org.uk

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