

Lloyds Save the Change conditions

For use from May 2026



LLOYDS

Lloyds Save the Change conditions

You can switch on Save the Change® if you have a Lloyds debit card (your 'debit card') with a Classic, Club Lloyds, Cash Account, Under 19s Account, Platinum, Gold Service, Silver, Premier, Basic Account, Graduate, Student, Club Lloyds Platinum, Club Lloyds Premier, Club Lloyds Gold, Club Lloyds Silver, Select, Classic Staff, Platinum Offset, Premier Offset, Gold Offset, Select Offset, Classic Offset, Student Account, Cheque Account and Smart Start Spending 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.

Most times you use your debit card to pay you can save the change.

You'll need an eligible savings account to save your change in to. All our instant access savings accounts are eligible for Save the Change except ISAs and any of our monthly regular saver accounts. In addition to any eligible savings accounts you hold with Lloyds, this includes eligible savings accounts you hold with Lloyds or Lloyds Bank where used as a trading name of Bank of Scotland plc, Halifax or Bank of Scotland.

Lloyds Save the Change Special conditions

Our agreement with you is made up of:

- the Lloyds Personal Banking Terms and Conditions and Banking Charges;
- the Special conditions that apply to your bank account;
- the Special conditions that apply to the savings account you've chosen; and
- these Save the Change Special conditions.

If there's a conflict, these Save the Change Special conditions apply.

How does Save the Change work?

When you pay with your debit card, we'll round the amount up to the next whole pound. We'll do this when we take the payment from your account. We'll add the difference ('the change') to the change from other purchases on your debit card we process for you that day. As long as this doesn't take your bank account overdrawn (or more overdrawn) we'll add your total change to your chosen savings account at the start of the next working day.

What payments can I use Save the Change with?

You can save the change from payments you make with your debit card (including Contactless and Mobile payments) except for:

- cash withdrawals through branches, cash machines, shops and similar outlets;
- any foreign currency you buy;
- any bill payments you make through a machine; or
- any fees you're charged for using a non Lloyds, Halifax or Bank of Scotland cash machine.

Good to know

- If you pay for something that's a whole pound amount, we won't round your payment up to the next pound;
- If you pay for something in a foreign currency, we'll only save your change after the amount of your foreign currency transaction has been changed to pounds and any charges applied;
- If your debit card transaction is cancelled or reversed (for example you get a refund), or if you tell us you think it was fraudulent, your change will stay in the savings account;
- If you have a joint bank account, we'll save the change from all your joint account holders' debit card payments too. This means you must not register for Lloyds Save the Change unless all your joint account holders agree. You must all transfer your change to the same savings account;
- If you sign up for Everyday Offers, the cashback you earn will be based on the amount of your debit card purchase or payment without the change you save.

Checking if you might go overdrawn

Before we transfer any change we'll check the credit balance you've got available, less the amount of any card transactions you've made which haven't yet been taken from your account.

Weekends and bank holidays

Normally:

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

If the Friday, Monday or Tuesday aren't working days, we'll add your change over the extra days. We'll work out the total amount of your change at the end of the first working day and transfer it to your chosen savings account at the start of the next working day, as long as this doesn't take your bank account overdrawn or more overdrawn.

Want to change your mind?

Use online banking to cancel Save the Change or alter the savings account you transfer your change to.



Our mobile banking app



Go to lloydsbank.com/savethechange



Call us on **0345 300 0000**

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

SignVideo services are also available if you're Deaf and use British Sign Language: lloydsbank.com/help-guidance/accessibility/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

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

You can also write to:

Lloyds
Customer Services
BX1 1LT

We'll confirm who will be dealing with your complaint. If we can't resolve things immediately, we'll let you know what the next steps are.

Provided you've tried to resolve things with us first, if you're still unhappy, you can ask the Financial Ombudsman Service to help. We can provide information on how to do this if you need it.

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/fscs We are covered by the Financial Ombudsman Service.

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

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This information is correct as of April 2026.



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