

Lloyds Bank Standard Saver

Lloyds Bank Standard Saver account conditions

Standard Saver is an instant access savings account for people wanting to save £1+. It pays interest at a variable rate. It's 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

You can take your money out straightaway:

- by transfer to another Lloyds Bank savings or current account in your name; or
- through one of our branches

You can use Internet Banking, our Mobile Banking app, call us or come into a branch. (Use one of our branches with a counter if you don't have a Cashpoint® card.)

Ask us if you'd like a Cashpoint card to use with your account.

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.

If your account started as a Standard Saver, 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.

Many Standard Saver customers started saving in other accounts that have changed to Standard Saver. This affects when and how often we pay interest. See the Bear in mind section below.

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 Internet Banking or our Mobile Banking app.

Bear in mind

If your Standard 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 make standing orders, direct debits or similar regular payments from your account.

If your account was previously:

- Standard Saver, Easy Saver, Easy Saver 2012, Instant Access Saver (formerly Guaranteed Tracker), Club Lloyds Advantage Saver, Club Lloyds Monthly Saver or Monthly Saver – we pay annual interest on the anniversary of account opening;
- Select Saver, Gold Saver, Platinum Saver, Premier Saver, Advantage Saver, Exclusive Saver, World Wide Service or Executive Platinum Saver – we pay annual interest on the anniversary of account opening, or monthly interest on the same date each month as you opened your account;
- Flexible Savings or No Notice Saver – we pay annual interest on 10 March, or monthly interest on 10th of each month;
- Flexible Savings or No Notice Saver (accounts opened before 5 May 1998) – we pay annual interest on 1 April;
- Instant Gold – we pay annual interest on 10 April, or quarterly interest on 10 March, 10 June, 10 September and 10 December;
- Instant Gold (previously 60 Day Notice) – we pay annual interest on 1 April, or monthly interest on the same date each month as you opened your account;
- Regular Savings – we pay annual interest on 20 April, or half yearly interest on 9 June and 9 December, or monthly interest on 9th of each month;
- World Wide Services, Executive Gold Savings or Instant Saver (previously WWS 90 Day) – We pay annual interest on 9 December, or monthly interest on 9th of each month;
- World Wide Service Instant Saver – We pay monthly interest on 9th of each month;
- World Wide Service Gold Savings – We pay annual interest on 9 April, or quarterly interest on 9 March, 9 June, 9 September and 9 December; and
- One of our historic savings accounts that changed to Matured Funds at the end of its term – We pay you interest either monthly or annually on the same date as your Matured Funds account.

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 www.relayuk.bt.com

SignVideo services are also available if you're Deaf and use British Sign Language: 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'll find helpful information at: lloydsbank.com/contact-us/how-to-complain

To speak to us, call: **0800 072 3572 (+44 (0)173 346 2267** outside the UK). Adviser service: 24/7.

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 We are covered by the Financial Ombudsman Service.

To use our Mobile Banking app you need to have a valid phone number registered to your account. Available to UK personal Internet Banking customers and Internet Banking customers with accounts held in Jersey, the Bailiwick of Guernsey or the Isle of Man or you can register for the first time in the app. Our app is available to iOS and Android users only and minimum operating systems apply, so check the App Store or Google Play for details. Device registration required. The app doesn't work on jailbroken or rooted devices. Terms and conditions apply: **lloydsbank.com/legal/online-banking/internet-banking**

To use these features please make sure you have the most up to date version of our app.

Cashpoint® is a registered trademark of Lloyds Bank plc.

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.

This information is correct as of June 2024 and is relevant to Lloyds Bank plc products and services only.