

Our agreement with you is made up of general conditions (contained in the Personal Banking Terms and Conditions and Banking Charges) and additional conditions which are detailed below. If there is any overlap or conflict between the additional conditions and the general conditions, the additional conditions apply.

The Standard Saver Account is an instant access variable rate savings account provided by Lloyds Bank plc.

1. Eligibility

- 1.1 To have the Account you must be 16 or over.

2. Deposits and Withdrawals

- 2.1 You can open the Account with a deposit of at least £1.
- 2.2 You can pay money into the Account in one of our branches with a counter, or by transferring money from another account with us or another bank.
- 2.3 You can make payments from this Account at any one of our branches with a counter or online if you are registered for Internet Banking. However, you can only make payments to another Lloyds Bank current or savings account in your name (or in the case of a joint account, in any of your names). You cannot set up standing orders from your Account to make these payments.
- 2.4 You can ask us for a Cashpoint® card to make deposits to and withdrawals from the Account.

3. Interest

- 3.1 The interest rate on this Account is variable.
- 3.2 We will pay interest once a year on the anniversary of opening the Account unless you choose to receive it monthly. Monthly interest is paid on the same date each month that you opened the Account.
- 3.3 If your account has been changed to Standard Saver, we will continue to pay interest according to your previous interest payment dates. These accounts and the relevant interest payment dates are set out in the table in condition 5.1 opposite.
- 3.4 You can ask us to pay interest into a different account with us.
- 3.5 You will find our current interest rates for the account in our UK branches, online at lloydsbank.com or by phoning us on **0345 300 0032**. Calls may be monitored or recorded.

4. Cancellation

- 4.1 If you are not happy with your choice of account or service, you can cancel it within 14 days of opening the account or service. We will then help you to move to another account we offer or will return your money to you with any interest you have earned.

5. Accounts changed to Standard Saver – interest payment dates

- 5.1 For accounts changed to Standard Saver the following interest payment dates apply:

Account formerly known as:	Account interest frequency and payment date:
Standard Saver Easy Saver Easy Saver 2012 Instant Access Saver (formerly Guaranteed Tracker)	Once a year on the anniversary of account opening.
Select Saver Gold Saver Platinum Saver Premier Saver Advantage Saver Exclusive Saver World Wide Service Executive Platinum Saver	Once a year on the anniversary of account opening or monthly on the same date as account opening.
Flexible Savings No Notice Saver	Once a year on 10 March or monthly on the 10th of each month.
Flexible Savings No Notice Saver (accounts opened before 5 May 1998)	Once a year on 1 April.
Instant Gold	Once a year on 10 April or quarterly on 10 March, 10 June, 10 September and 10 December.
Instant Gold previously 60 Day Notice	Once a year on 1 April or monthly on the same date as account opening.
Regular Savings	Once a year on 20 April or half yearly on 9 June and 9 December or on the 9th of each month.
World Wide Service Executive Gold Savings Instant Saver (previously WWS 90 Day)	Once a year on 9 December or monthly on the 9th of each month.
World Wide Service Instant Saver	Monthly on the 9th of each month.
World Wide Service Gold Savings	Once a year on 9 April or quarterly on 9th of March, June, September and December.

The account names above include, where relevant, Lloyds Bank savings accounts created for customers with current accounts that were moved out of Lloyds Bank as a result of the creation of TSB.