

Lloyds Bank Upfront Interest Online Fixed Bond

Lloyds Bank Upfront Interest Online Fixed Bond conditions

These Upfront Interest Online Fixed Bond Special conditions give key information about your account. Please read them with the Personal Banking Terms and Conditions and Banking Charges. Both documents form part of our agreement with you.

The Upfront Interest Online Fixed Bond savings account is for people wanting to save £500+ for a set length of time. You'll be paid all the interest for the full term once it's opened, you've added money and the funding window closes. It's a fixed term savings account – this affects how and when we tell you about any changes.

The account summary box and other introductory information will explain how to qualify for any Online Fixed Bond variations. Variations of the Online Fixed Bond may be available from time to time, depending how much you want to save and for how long. If you have one of these variations, and there's a difference between the conditions that apply to your variation and the rest of these Upfront Interest Online Fixed Bond conditions, then the conditions for your variation will apply. Otherwise, the rest of these Upfront Interest Online Fixed Bond conditions will cover your account.

Deposits

You can pay in by transfer from another account – use our mobile banking app, online banking or call us. You can also pay in through one of our branches with a counter.

If you pay cash in pounds at a branch with a counter, it will be added to your account immediately. The counter service may not be available if there is an alternative option available to complete your transaction.

Please make sure you pay in the amount you want to save during the 10 days after you open your account. During this time you can pay in more than once, but after the first 10 days you can't add anymore. The maximum amount you can open this account with is £9 million.

Your fixed term starts on the day you open your account, even if you don't start saving straightaway.

Interest

We pay interest upfront rather than at the end of the term for the full term to the nominated account you chose when you opened your Upfront Interest Online Fixed Bond account.

The amount of interest you get will be calculated on your account balance at the end of the 10-day period when you can add money to your account. This amount is fixed and won't change and is equal to the amount you would earn on your deposit by the end of the term. We'll then pay all this interest to your nominated account on the next available working day.

No interest is paid at the end of the term.

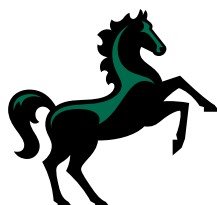
Interest is treated as paid when we send it to your nominated account. The time it takes to reach your account will depend on the receiving bank or building society and may vary.

The upfront interest is taxable and counts towards your Personal Savings Allowance in the tax year it is paid to you.

Account information

Normally we provide a statement when your account matures. We'll also provide an Annual Interest Statement around the beginning of the new tax year.

You can also check your account using our app or online banking.



Early closure

You won't be able to withdraw any money or close this account early before the end of the fixed term.

Maturity

We'll get in touch before the end of your fixed term, to ask what you'd like to do with your savings.

If we don't get your instructions in time, your account will automatically change to a Standard Saver.

If your account matures on a working day your account changes to a Standard Saver the next day or the next working day if it's not a working day.

After maturity, the Standard Saver interest rate and account conditions will apply. You'll have instant access, and we'll send you full details before the change. If you keep your savings in Standard Saver, we'll take you as having agreed to the new account conditions.

Bear in mind

If your account changes to Standard Saver, your account number and sort code will stay the same.

The right to cancel doesn't apply to the Upfront Interest Online Fixed Bond.

You can open this account online. Once open you can manage your account online, in branch or by phone.

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/contact-us/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.

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.

Our app is available to customers with a UK personal account and valid registered phone number. Minimum operating systems apply, so check the App Store or Google Play for details. Device registration required. Terms and conditions apply.

lloydsbank.com/legal/online-agreement

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This information is correct as of August 2026.