

PRIVATE BANKING

Club Lloyds Private Banking Premier Account and Club Lloyds Private Banking Account

Additional Conditions

For use from June 2025



LLOYDS

Club Lloyds

Additional Conditions

Our agreement with you is made up of general conditions contained in the Lloyds Bank Private Banking Personal Banking Terms and Conditions, these additional conditions, the Rates of Interest leaflet and Guide to our charges. Your agreement is with Lloyds Bank plc.

Your Club Lloyds Account includes a range of benefits.

Eligibility

To open the account you must be 18 or over. You'll need to continue to live in the UK to take advantage of the banking offers and lifestyle benefits that come with Club Lloyds.

Customers may hold a maximum of one account with Club Lloyds benefits (either a Club Lloyds Account or an Added Value current account with a Club Lloyds benefit package) in their sole name, and one in joint names. No more than two customers may hold any one Club Lloyds Account.

Club Lloyds monthly fee

By opening a Club Lloyds Account, you agree to the payment of a Club Lloyds monthly fee of £5. This fee will automatically be taken from your account at the end of the monthly billing period.

If you open your Club Lloyds Account part way through a billing period, no Club Lloyds monthly fee will be charged in relation to that monthly billing period. The first Club Lloyds monthly fee will not be charged until the end of the next monthly billing period.

For Lloyds Bank Private Banking customers, the Club Lloyds monthly fee will be waived each month. After this fee has been taken from your account it will be automatically refunded.

If you're no longer eligible for Private Banking, you may no longer be eligible to have the Club Lloyds monthly fee waived. If you no longer wish to have a Private Banking or Club Lloyds account, please speak to your Relationship Associate.

Credit interest

We'll pay interest on credit balances up to £5,000.

We work out credit interest on a daily basis at the relevant interest rate from the 2nd working day of that month. We pay it to your account at the end of the 1st working day of the next month.

The Club Lloyds credit interest rates are variable and are different depending on the amount in your account. They'll apply from the working day on which you open your Club Lloyds Account. Please see the Rates of Interest leaflet for details of the rates of credit interest that apply to your Club Lloyds Account.

Banking offers

We provide a range of offers on banking products that are exclusively available to our Club Lloyds customers. Further details can be viewed at: **lloydsbank.com**, in our UK branches or by phoning us on **0345 300 2750** or **+44 207 481 2138** if outside the UK.

Lifestyle Benefits

A Club Lloyds account holder is entitled to choose one Lifestyle Benefit from a range of options, which will be described in the welcome pack. For a joint account only one benefit can be chosen.

These benefits are provided by different third party suppliers, through Blackhawk Network EMEA Limited, PO Box 1586, Westside, London Road, Hemel Hempstead, Hertfordshire, United Kingdom, HP1 9SF.

Benefits in each case are subject to the supplier's terms and conditions and are subject to change upon notice by the provider. You have 30 days from the date the account is opened to select the benefit you wish to receive, and the chosen benefit will start at the end of that period.

If a selection is made more than 30 days after the account has been opened (or more than 30 days following any subsequent account anniversary date), the benefit chosen will be provided on a proportionately reduced basis until the next anniversary date.

You'll shortly receive a welcome letter or email. This will contain the terms and conditions of each of the benefits offered, including eligibility and exclusions as well as how and when you can change the benefit you select, so please read them carefully. If you don't receive this email or letter within 14 days, please contact Blackhawk Network EMEA Limited on **0345 303 0303** or **(+44 173 346 2224** if outside the UK).

To exercise or change your benefit option, you must follow the procedures in the welcome letter or email sent to you by Blackhawk Network EMEA Limited. The benefit selected will apply for a year, after which you'll be given the option to change the benefit you wish to take. If you choose not to change your benefit, then your existing benefit will be automatically renewed for another year. The benefit option selected will continue for so long as the Club Lloyds Account remains open, and the Club Lloyds monthly fee continues to be paid or conditions for the fee to be waived are met.

If you close your Club Lloyds Account, remove the Club Lloyds benefits package from your account, change to one of our other account types (without Club Lloyds), or cease to be eligible for the account in any other way, we reserve the right to cancel any benefits associated with the account.

Please go to:

lloydsbank.com/privatebanking
or call us on **0345 300 2750**.

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.

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.

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This information is correct as of June 2025 and is relevant to Lloyds Bank plc products and services only.

