

Terms and Conditions for a

Club Lloyds Mayfair High Interest Cheque Account (HICA), Club Lloyds Mayfair Current Account, Club Lloyds Saver and Club Lloyds Monthly Saver Account

Club Lloyds Mayfair High Interest Cheque Account

Our agreement with you is made up of general conditions contained in the Mayfair Private Banking Service Terms and Conditions and additional conditions contained in the Club Lloyds account conditions (including interest rates) and Mayfair Banking Service – 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 will need to continue to live in the UK to take advantage of the banking offers and lifestyle benefits that come with Club Lloyds.

Clients may hold a maximum of one account with Club Lloyds benefits in their sole name and one in joint names. No more than two clients may hold any one Club Lloyds account.

Club Lloyds Maintaining the Account Fee

By opening a Club Lloyds account you agree to the payment of a monthly Club Lloyds maintaining the account fee of £3. 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 maintaining the account fee will be charged in relation to that monthly billing period. The first Club Lloyds maintaining the account fee will not be charged until the end of the next monthly billing period. If you close your account part way through a monthly billing period the last Club Lloyds maintaining the account fee payable will be reduced by a proportionate amount.

For Mayfair Private Banking clients the Club Lloyds maintaining the account fee will be waived each month, after this fee has been taken from your account it will be automatically refunded.

If you are no longer eligible for Private Banking, you may no longer be eligible to have the Club Lloyds maintaining the account fee waived. If you no longer wish to have a Private Banking account, please speak to your Private Banking and Advice Manager.

Credit Interest

We will pay interest on credit balances.

We will work out credit interest on a daily basis at the relevant Club Lloyds credit interest rate.

The Club Lloyds credit interest rates are variable and are different depending on the amount in your account. They will 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 which apply to your Club Lloyds account.

Account Features

You can withdraw up to £500 a day using your Club Lloyds account debit card from any Lloyds Bank Cashpoints® or other LINK cash machines. Cash withdrawals of up to £10,000 a day can be made over the branch counter. If you want to withdraw more than £10,000 a day you will need to give your branch advance notice.

Banking Offers

We provide a range of offers on banking products that are exclusively available to our Club Lloyds clients. Further details can be viewed at www.lloydsbank.com or by phoning us on 0345 300 2750. Or if you are calling from abroad or prefer not to use our 0345 number, you can also call us on +44 173 346 2255.

Lifestyle Benefits

A Club Lloyds account holder is entitled to choose to receive any one from a range of Lifestyle Benefits each of 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 Grass Roots Group UK Limited. 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 commence 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 will 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 do not receive this in 14 days then please contact Grass Roots Group UK Limited on 0345 303 0303 or local number 0173 346 2224. To exercise or change your benefit option you must follow the procedures contained in the welcome letter or email sent to you by Grass Roots Group UK Limited. The benefit selected will apply for a year after which you will 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 maintaining the account 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.

Club Lloyds Mayfair Current Account

Our agreement with you is made up of general conditions contained in the Mayfair Private Banking Service Terms and Conditions and additional conditions contained in the Club Lloyds account conditions contained in the Club Lloyds Mayfair Current account terms and conditions, Mayfair Accounts - Rates of Interest leaflet and Mayfair Banking Service - 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 will need to continue to live in the UK to take advantage of the banking offers and lifestyle benefits that come with Club Lloyds.

Clients may hold a maximum of four Club Lloyds Mayfair Current Accounts either in their sole name or in joint names. In addition clients may hold a maximum of one other account with Club Lloyds benefits in their sole name and one in joint names. No more than two clients may hold any one Club Lloyds account.

Club Lloyds Maintaining the Account Fee

There is no Club Lloyds maintaining the account fee.

If you no longer wish to have a Private Banking or Club Lloyds account, please speak to your Private Banking and Advice Manager.

Credit Interest

We will pay interest on credit balances.

We will work out credit interest on a daily basis at the relevant Club Lloyds credit interest rate.

The Club Lloyds credit interest rates are variable and are different depending on the amount in your account. They will 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 which apply to your Club Lloyds account.

Account Features

You can withdraw up to £500 a day using your Club Lloyds account debit card from any Lloyds Bank Cashpoints® or other LINK cash machines. Cash withdrawals of up to £10,000 a day can be made over the branch counter. If you want to withdraw more than £10,000 a day you will need to give your branch advance notice.

Banking Offers

We provide a range of offers on banking products that are exclusively available to our Club Lloyds clients. Further details can be viewed at www.lloydsbank.com or by phoning us on 0345 300 2750. Or if you are calling from abroad or prefer not to use our 0345 number, you can also call us on +44 173 346 2255.

Lifestyle Benefits

A Club Lloyds account holder is entitled to choose to receive any one from a range of Lifestyle Benefits each of 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 Grass Roots Group UK Limited. 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 commence 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 will 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 do not receive this in 14 days then please contact Grass Roots Group UK Limited on 0345 303 0303 or local number 0173 346 2224. To exercise or change your benefit option you must follow the procedures contained in the welcome letter or email sent to you by Grass Roots Group UK Limited. The benefit selected will apply for a year after which you will 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.

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.

Club Lloyds Saver

Our agreement with you is made up of general conditions (contained in the Personal Banking terms and conditions leaflet) and additional conditions. These include the conditions below and the Banking Charges guide. If there is any overlap or conflict between the additional conditions and the Personal Banking general terms and conditions, the additional conditions apply. The Club Lloyds Saver (the Account) is an instant access savings account with a variable interest rate. The Account is provided by Lloyds Bank plc.

1 ELIGIBILITY

- 1.1 To open the Account you must have a Club Lloyds current account.
- 1.2 If you are opening a joint Account and one of you holds a Club Lloyds current account in your sole name you consent to this information being disclosed to the other Account holder.
- 1.3 You can only have 5 Accounts in either your sole name or held jointly.

2 DEPOSITS AND WITHDRAWALS

- 2.1 You can pay money into the Account in branch, or by transferring money from another account with us or another bank.
- 2.2 You can make withdrawals from the Account at any of our branches but you can only make payments from the Account 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 on the Account to make these payments.
- 2.3 You can ask us for a Cashpoint® card to make deposits to and withdrawals from the Account.

3 INTEREST

- 3.1 The Account rates only apply to balances of £1 or more. The interest rates are variable and will vary depending on the amount in the Account. The interest rate for your Account is set out in our Savings Rates guide.
- 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 as you opened the Account.
- 3.3 You can ask us to pay interest into a different account with us.

4 MATURITY

- 4.1 At least 30 days before the end of the term, we will write to you asking for instructions about what you would like us to do with the money in your Account. If you do not give us instructions before the end of the term (or we cannot reasonably comply with your instructions) on the last day of the term (or the next working day if this falls on a Saturday, Sunday or bank holiday), your Account will automatically change to a Standard Saver account, and we will pay you interest at our Standard Saver rate. Your account number and sort code will not change. We will send you the conditions for Standard Saver when we write to you.

5 CANCELLATION

- 5.1 If you are not happy with your choice of account or service, you can cancel it within 14 days of opening the account or taking the 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.

Club Lloyds Monthly Saver

Our agreement with you is made up of general conditions (contained in the Personal Banking terms and conditions leaflet) and additional conditions. These include the conditions below and the Banking Charges guide. If there is any overlap or conflict between the additional conditions and the Personal Banking terms and conditions, the additional conditions apply. The Club Lloyds Monthly Saver (the Account) has a fixed rate of interest. You must pay in money by standing order each month. The amount you pay in each month is limited.

1 ELIGIBILITY

- 1.1 To open the Account you must have a Club Lloyds current account.
- 1.2 If you are opening a joint Account and one of you holds a Club Lloyds current account in your sole name you consent to this information being disclosed to the other Account holder.
- 1.3 You can only have one Account in either your sole name or held jointly.
- 1.4 You must set up a standing order to pay an amount of between £25 and £400 into the account each calendar month it is open. You should arrange for the first of these payments to take place within 30 days of opening the Account.

2 DEPOSITS AND WITHDRAWALS

- 2.1 You can only pay money into the Account by your Standing Order. If the standing order is less than £25 or more than £400 we will return it to the account it was paid from. If you miss a payment it cannot be made up.

- 2.2 Your standing order cannot be set up from another savings account with us. You can make withdrawals from the Account at any of our branches but you can only make payments from this Account to a current or savings account in your name with us (or in the case of a joint account, in any of your names).

You cannot set up standing orders on the Account to make these payments and you cannot replace any money you withdraw.

3 INTEREST

- 3.1 We agree to pay you interest at a fixed rate for one year from the date you open the Account. The interest rate for your Account is set out in our Club Lloyds Monthly Saver interest rate leaflet. We will pay interest once a year on the anniversary of opening the account. You will find our current interest rates in our UK Branches, online at www.lloydsbank.com or by phoning us on 0345 300 0032.

4 CLOSING YOUR ACCOUNT

- 4.1 Your Account will end on the first anniversary of opening the Account and we will convert the Account into an Easy Saver Account (or similar account if it is no longer available). Your account number will remain the same and we will continue to accept your standing order until you cancel it. You can close this account at any time.
- 4.2 If the Account is closed early, you will not be able to open another Account before the first anniversary of opening the first Account.

Information correct as of October 2018.

Please go to lloydsbank.com/privatebanking or call us on 0345 300 2750.

Please contact us if you'd like this in large print, Braille or on audio tape.

If you have a hearing or speech impairment and would prefer to respond to this by Textphone, please call 0800 056 7614 or via Text Relay.

If you need to call us from abroad, or prefer not to use our 0345 number, you can also call us on 0173 346 2255. Calls maybe recorded or monitored. Call charges may vary depending on your network provider.

Lloyds Bank plc. Registered office: 25 Gresham Street, London, EC2V 7HN. Registered in England and Wales no. 2065.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under numbers 119278.

Eligible deposits with us are protected by the Financial Services Compensation Scheme. We are covered by the Financial Ombudsman Service.

We adhere to The Standards of Lending Practice which are monitored and enforced by the LSB: www.lendingstandardsboard.org.uk