PRIVATE BANKING

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

Additional Conditions

For use from November 2026

LLOYDS

Club Lloyds Mayfair High Interest Cheque Account Additional Conditions

Our agreement with you is made up of general conditions contained in the Mayfair Private Banking Service Terms and Conditions, these additional conditions, the Mayfair Accounts – Rates of Interest leaflet and the 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'll 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 two other accounts 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 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 won't be charged until the end of the next monthly billing period.

For Mayfair Private Banking clients, 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 account, please speak to your Private Banking Manager.

Credit interest

We'll pay interest on credit balances.

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 clients. Further details can be viewed at: **lloydsbank.com** 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 can select your Lifestyle Benefit at any time. Your Lifestyle Benefit will be valid for 12 months from the date of selection. You will have the opportunity to renew your Lifestyle Benefit 30 days before your account anniversary.

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 in 14 days then please contact Blackhawk Network EMEA Limited on **0345 303 0303** (**+44 173 346 2224** if calling from outside the UK).

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.

Club Lloyds Mayfair Current Account Additional Conditions

Our agreement with you is made up of general conditions contained in the Mayfair Private Banking Service Terms and Conditions, these additional conditions, the Mayfair Accounts – Rates of Interest leaflet and the 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'll 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 two other accounts 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 monthly fee

There is no Club Lloyds monthly fee.

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

Credit interest

We'll pay interest on credit balances.

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 clients. Further details can be viewed at: lloydsbank.com or by phoning us on **0345 300 2750**, or **+44 207 481 2138** if outside the UK.

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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 1733 462224** 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.

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/fscs**
We are covered by the Financial Ombudsman Service.

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This information is correct as of November 2026.



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