

Private Banking

Club Lloyds

Private Banking current account

Little details are important. Club Lloyds offers a choice of lifestyle benefits and a range of banking offers.



LLOYDS BANK

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I WOULD LIKE MORE FROM MY ACCOUNT

Little treats that make Club Lloyds special

Introducing Club Lloyds

Lloyds Bank Private Banking accounts could give you more if you choose to add Club Lloyds to your account. Club Lloyds gives you a choice of extras, including:

- Variable credit interest paid on amounts in your account from £1 to £5,000. No credit interest will be paid on amounts over £5,000.
- Exclusive access to offers on other eligible Lloyds Bank products such as savings, mortgages and home insurance.
- One of the three Lifestyle Benefits every year– a Gourmet Society dining membership, a choice of magazine subscription or six cinema tickets.

More for you

When you choose Club Lloyds you can enjoy these extras on us – you pay a £3 monthly maintaining the account fee which we will automatically refund each month, whilst you are a Private Banking client.

To add Club Lloyds to your account, please talk to your Private Banking and Advice Manager.



I'D LIKE MY MONEY TO WORK FOR ME

Credit interest for your current account

1.5% AER (1.49% gross p.a.) variable

The interest rate we will pay on amounts between £1-£5,000.

With Club Lloyds, you earn interest of up to 1.5% AER (1.49% gross p.a.) variable on balances from £1-£5,000. We don't pay interest on amounts above £5,000.

Interest is calculated daily and paid monthly on the money you hold in your account, so even when the balance fluctuates over a month, you'll still be earning interest on the money in your account.

Please speak to your Private Banking and Advice Manager about our range of interest-earning savings accounts, exclusively for Club Lloyds clients.

See page 11 for an explanation of rate definitions.

Amounts between
£1 - £5,000

1.5%
AER

1.49%
gross p.a.

Club Lloyds interest rates are variable and apply to your balance of between £1 and £5,000.
We do not pay interest on amounts above £5,000.

I WANT TO FEEL VALUED BY MY BANK

From exclusive savings accounts to mortgage discounts, feel valued when you join Club Lloyds. To learn about the latest benefits and interest rates, or for more information, please contact your Private Banking and Advice Manager.

These are our current Club Lloyds offers, we might change them from time to time, please visit www.lloydsbank.com/club-lloyds to check for details of the latest offers.

Savings accounts



Club Lloyds Monthly Saver – save between £25 and £400 each month by standing order to get a fixed interest rate for one year. You can open one Club Lloyds Monthly Saver, though if you would like to save more, the standard Monthly Saver could be another option.

Club Lloyds Saver – you can get a variable interest rate for 12 months from account opening with a higher interest rate paid on balances of £1,500 or more, with instant access to your money. Choose from monthly or annual interest payments.

Mortgages



Whether you're buying your dream home, a pied-à-terre in the city or a bolthole by the sea, you can save money with an exclusive discount on selected mortgages.

This discount does not apply to Local Lend a Hand and Negative Equity mortgages.

As a Club Lloyds client you can take advantage of an exclusive discount on your initial mortgage rate.

You must have a Club Lloyds current account open at the time of mortgage application, details of mortgage eligibility are on page 10.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Home Insurance



As a Club Lloyds client we'll give you a 10% discount when you take out a new combined buildings and contents home insurance policy, upgrade from a buildings only or contents only policy to a combined one, or renew an existing combined policy.

This Club Lloyds offer is in addition to our other existing Home Insurance offers, and is not available via comparison sites. The discount excludes home emergency and legal expenses cover and minimum premiums may apply – please see the separate offer conditions for each home insurance product.

EVEN MORE TO ENJOY

When you choose Club Lloyds, you can enjoy one of these Lifestyle Benefits with your account every year.

Dining offers



Annual Gourmet Society membership typically gives you deals like '2 for 1' or 25% off food and drink at over 6,000 participating restaurants including national chains, award winners and local favourites.

Cinema tickets



Get six Vue or Cineworld tickets valid at over 80 locations across the UK for use throughout the year. Tickets will be automatically allocated for the cinema chain closest to your home address. You can switch the cinema chain within the first 30 days of opening your account. Tickets can only be redeemed at one chain.

Magazine subscription



An annual magazine subscription – choose from a selection of printed and digital magazines published by either Hearst Magazines, including Good Housekeeping, Cosmopolitan, Prima and Men's Health or from Bauer Media including Bike, Car, Improve Your Coarse Fishing and Today's Golfer (all titles are available on Apple and Android devices).

These Lifestyle Benefits are administered by The Grass Roots Group UK Ltd, Pennyroyal Court, Station Road, Tring, Herts, HP23 5QZ. Company Registration Number 4155659. They use different 3rd party suppliers to provide each benefit. In each case these are subject to the supplier's terms and conditions, which will be provided separately. Exclusions apply. One benefit is available each 12 months. The selection may be subject to change upon notice by us or the supplier. You can change or cancel the choice you make at account opening within 30 days. If you do not make a selection when you join Club Lloyds you can do so by contacting us on **0345 303 0303** or visiting lloydsbank.com/club-lloyds. If you do this more than 30 days after you open or upgrade your account you will receive your Lifestyle Benefit on a pro rata basis. After that the selected benefit can only be changed within a restricted window around the anniversary of when you opened the account. We will write to you about this closer to the time. All Lifestyle Benefits are subject to terms and conditions.

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What happens next?

All the information you'll need about your Lifestyle Benefits will be sent to you by email or post, including:

- Everything you need to choose a Lifestyle Benefit with details about how and when you'll receive it.
- What to do if you change your mind.
- All the Terms and Conditions you need to read about your chosen benefit, as well as details of any exclusions that apply.
- If you don't receive anything within 14 days, or have any queries that you'd like to discuss, please call **0345 303 0303** (lines open 8am to 8pm Monday to Saturday and 9am to 6pm on Sundays).

Key terms and conditions

Cinema tickets – cinema codes can only be exchanged for a Standard 2D admission ticket at either Vue or Cineworld cinemas (dependent on the issuing chain), or as part payment towards a 3D or other special admission. Exclusions are detailed in the Lifestyle Benefits terms within your welcome letter. The codes may not be used to reserve an admission ticket by telephone and can't be used after the expiration dates allocated. Each code can only be used once.

Annual Gourmet Society membership –

participating restaurants may change at any time and discounts and availability may vary. Advance booking may be required. You can't use the card with any set menus.

Magazine Subscription – if you choose a digital magazine title you must provide a valid email address. It can take up to 6 weeks to receive the first publication from confirming the title you want to receive.

Subscriptions may not include promotional items packaged with the magazine.

ADDITIONAL INFORMATION

Account eligibility

You need to live in the UK to take advantage of the Club Lloyds banking offers and Lifestyle Benefits.

Mortgage eligibility

Lending is subject to our responsible lending criteria. How much we lend, the period and rate available are subject to our assessment of your circumstances. Specific eligibility criteria and conditions apply for certain types of lending. Lending is subject to status and application. You must be 18 or over and a UK resident to apply. Security for the loan may be required.

Home Insurance

Lloyds Bank Home Solutions and Home Insurance are underwritten by Lloyds Bank General Insurance Limited.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Interest and account fees

If you're thinking about adding Club Lloyds benefits to your existing account, please consider the following:

- Adding Club Lloyds may alter the monthly fee if you move from a Private Banking Premier Current Account. Please ask your Private Banking and Advice Manager for more information.

Rate definitions

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if it was paid and compounded once each year. As every advertisement for a product that pays credit interest will contain an AER you can compare more easily what return you can expect from your money over time.

Gross means we will not deduct tax from the interest we pay on money in your account. It's your responsibility to pay any tax you may owe to HM Revenue & Customs (HMRC).

For more information about tax and the Personal Savings Allowance please visit www.hmrc.gov.uk





Important information

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

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

Call the Private Banking Service Centre on 0345 300 2750
or go to lloydsbank.com/club-lloyds

Please contact us if you would like this information in an
alternative format such as Braille, large print or audio CD.

If you have a hearing or speech impairment, you can contact us 24/7 using the Next Generation Text (NGT) Service or via Textphone on 0345 300 2281 (lines are open 24 hours a day, 7 days a week). If you're Deaf and a BSL user, you can use the SignVideo service available at lloydsbank.com/accessibility/signvideo.asp

Our promise is to do our best to resolve any problems you have. If you wish to complain visit your local branch or call 0800 072 3572 or 01733 462 267 (Textphone 0800 056 7614 or 01733 347 500 if you have a hearing impairment).
For more information visit www.lloydsbank.com/contactus

Not all Telephone Banking services are available 24 hours a day, seven days a week.
Please speak to an adviser for more information. Call charges may vary.
Your call may be monitored or recorded in case we need to check we have
carried out your instructions correctly and to help improve our quality of service.

Information contained within this brochure is correct as of July 2018.



LLOYDS BANK

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