

PRIVATE BANKING

Lloyds Bank Private Banking Premier Investment Account Conditions



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Our agreement with you is made up of general conditions (contained in the Lloyds Bank Private Banking Personal Banking Terms and Conditions), which apply to your account and overall relationship with you for personal banking services. Alongside those general conditions, "additional conditions" will also apply, which are detailed below. If there is any overlap or conflict, the "additional conditions" will override the general conditions.

The Premier Investment Account is an instant access savings account provided by Lloyds Bank plc. The account has a variable rate of interest with no minimum duration for this savings account. There are no charges and no withdrawals by standing order or direct debits are permitted on this account.

1. Eligibility

- 1.1 You must be a Lloyds Bank Private Banking client. If you stop being eligible for the account, we will make arrangements with you to close your account and to transfer your balance to another account in our savings range.
- 1.2 We may take up references or otherwise to satisfy ourselves of your identity and suitability for the Lloyds Bank Private Banking Premier Investment Account.
- 1.3 You can apply to open a Lloyds Bank Private Banking Premier Investment Account with £2,500 (Minimum Opening Balance).
- 1.4 Deposits of £5 million or more may be subject to approval by Lloyds Bank plc.

2. Interest

- 2.1 The Account interest rate is variable.
- 2.2 Balances below £1 do not earn interest.
- 2.3 We will pay interest once a year unless you let us know you want to receive it monthly. Annual interest is paid on the anniversary of the account opening; monthly interest is paid on the same date each month as the date of the account opening. If the interest payment date is not a working day, interest will be paid on the next working day.
- 2.4 Please see our Savings Rates of Interest leaflet for details of our interest rates.

3. Cancellation

- 3.1 If you are not happy about your choice of savings account you can cancel it without charge by writing to us, visiting any branch or contacting us by telephone. We will help you switch to another of our accounts or we will return your money to you with any interest it has earned on it.

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 **www.relayuk.bt.com**

SignVideo services are also available if you're Deaf and use British Sign Language: **lloydsbank.com/help-guidance/accessibility/sign-video**

Important information

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

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

Lloyds Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 119278.

This information is correct as of October 2024 and is relevant to Lloyds Bank plc products and services only.



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