

PRIVATE BANKING

Lloyds Bank Private Banking Premier Investment Account Conditions



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Your Agreement with Lloyds Bank

Your agreement with us includes the general conditions found in the Lloyds Bank Private Banking Personal Banking Terms and Conditions. These general conditions apply to your account and your overall relationship with us for personal banking services.

In addition to these general conditions, there's also "additional conditions" that apply to specific services or products. If there's any conflict between the general conditions and the additional conditions, the additional conditions will take priority.

The Premier Investment Account is an instant access savings account from Lloyds Bank plc. It offers a variable interest rate and doesn't need you to keep your money in the account for a minimum period. There are no charges for this account, but it's important to know that you can't withdraw using standing orders or direct debits.

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 You can apply to open a Lloyds Bank Private Banking Premier Investment Account with £2,500 (Minimum Opening Balance).
- 1.3 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**

If you need support due to a disability please get in touch.

If you want to make a complaint, you can message us in the app 24/7 or find support online at: **lloydsbank.com/contact-us/how-to-complain**

You can also call us on **0800 072 3572** (+44 173 346 2267 outside the UK). Or visit a branch.

Calls and online sessions may be monitored and recorded. Not all telephone banking services are available 24 hours a day, seven days a week.

Important information

Eligible deposits with us, up to a total of £85,000, are protected by the Financial Services Compensation Scheme (FSCS). We are also covered by the Financial Ombudsman Service (FOS).

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



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