

Club Lloyds Private Banking Account

Little details are important. Club Lloyds offers a choice of Lifestyle Benefits and a range of banking offers.

LLOYDS

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Get more from your account

A choice of benefits and a range of banking offers

Introducing Club Lloyds

Add Club Lloyds to your Lloyds Private Banking current account and get more from your banking, 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.



Find the latest interest rates at: **lloydsbank.com/private-banking/mayfair-banking-accounts** or speak to your Relationship Associate.

- Access to offers on other eligible Lloyds Bank products, such as savings and mortgages.
- One of the following Lifestyle Benefits every year: Disney+ subscription, a digital Coffee Club and Annual Gourmet Society dining membership, six cinema tickets, or a choice of magazine subscription.

More for you

When you choose Club Lloyds, you can enjoy these extras on us. You pay a £5 monthly fee, which we'll automatically refund each month, while you're eligible for Private Banking.

Club Lloyds can't be added to all Lloyds Private Banking accounts. To find out if your account is eligible, please contact your Relationship Associate.



Feel valued by your bank

From savings accounts to mortgage benefits, feel the value with Club Lloyds. To learn about the latest benefits and interest rates, or for more information, please call us on **0345 300 2750**.

These are our current Club Lloyds offers, which change from time to time. Check the latest offers at: **lloydsbank.com/club-lloyds**



Savings accounts

Club Lloyds Monthly Saver – save between £25 and £250 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 £25,000 or more. And you get instant access to your money. Select monthly or annual interest payments.

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



Mortgages

Whether you're buying your dream property, an apartment in the city or a holiday home, you can get an exclusive discount with Club Lloyds.

You must have a Club Lloyds current account open at the time of mortgage application.

To find out more, visit: **lloydsbank.com/mortgages/offers/clublloyds**

We'll review any mortgage applications based on our responsible lending criteria. Any credit agreement and borrowing amount is subject to an assessment of your personal circumstances. You must live in the UK and be 18 or over to apply.

You could lose your home if you don't keep up your mortgage repayments.

Even more to enjoy

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



Disney+ subscription

12 months of Disney+ Standard With Ads subscription to stream endless entertainment from Disney, Pixar, Marvel, Star Wars and National Geographic; as well as a range of general entertainment. With blockbuster movies, unmissable series and exclusive originals, there's something for everyone.



Cinema tickets

Six VUE or ODEON cinema tickets, valid at over 80 locations across the UK. Cinema tickets can be used for standard 2D or 3D admission and can also be used as part payment on certain ticket upgrades. Tickets are valid for 12 months.



Coffee and Dining offers

An annual Digital Coffee Club and Gourmet Society membership that gives you 25% off barista-made drinks at Caffè Nero and 25% off your bill at brands such as PizzaExpress and thousands of independent restaurants. Get pizza delivery offers alongside great discounts on theatre tickets and UK attractions.



Magazine subscription

A choice of magazine subscriptions, from a wide choice of titles, delivered to your door or downloadable to your device.

Compatible with Apple and Android™ devices.

Club Lloyds Lifestyle Benefits are only available to Club Lloyds account holders who are resident in the UK and aged 18 or over. You can pick a different benefit each year, as long as you are still a Club Lloyds customer. Lifestyle Benefits are administered by Blackhawk Network EMEA Limited, PO Box 1586, Westside, London Road, Hemel Hempstead, HP1 9SF. Company Registration Number 4155659. They use different third party suppliers to provide each benefit. These are subject to the supplier's terms and conditions. Benefits can't be combined with any other offer or exchanged for cash or other alternatives. One benefit per account is available each 12 months. The selection may be subject to change upon notice by us or the supplier. Exclusions apply.

What happens next?

We'll email or post you all the information you'll need about your Lifestyle Benefits, 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 – you can change or cancel the choice you made at account opening within 30 days.
- 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 questions you'd like to talk to us about, please call **0345 303 0303**. Lines open 8am to 8pm, Monday to Saturday and 9am to 6pm on Sundays and bank holidays. Call costs may vary depending on your service provider.

Key Lifestyle Benefit Exclusions and Conditions

- **Disney+ 12 month Standard with Ads subscription** – customers will need to complete the Disney+ registration process, which will include having a valid email address and agreeing to the Disney+ subscriber agreement. 18 years or over. See www.disneyplus.com for full Terms and Conditions.
- **Cinema tickets** – cinema codes can be exchanged for adult or child standard 2D or 3D admission tickets. Codes can also be exchanged, either in full or part payment, for certain ticket upgrades. Certain screening types and exceptions apply. Each code can only be used once when booking online or at the box office, subject to availability and standard age restrictions, and before the expiration date stated.
- **Annual Coffee Club and Gourmet Society digital membership** – customers need to register and provide a valid email address. Participating restaurants may change at any time and discounts and availability may vary. Advance booking may be required. Gourmet Society and Coffee Club is available via the digital app.
- **Annual magazine subscription** – printed or digital magazines available. If you choose a digital magazine title, you must provide a valid email address. Digital magazines are available on Apple and compatible Android devices. It can take between six to nine weeks to receive the first publication from confirming the title you want to receive. Subscriptions may not include promotional items packaged with the magazine.

More information

Account eligibility

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

Text message alerts

If we have a mobile number for you, we'll send the following text messages.

Arranged overdraft alerts

To help you minimise charges, we'll let you know by text:

- when you're about to use or you've started using your arranged overdraft
- when we've started to charge you for using an arranged overdraft.

To stop these alerts, text **STOPA** to **61112** or to opt back in, text **STARTA** to the same number.

Unarranged overdraft alerts

To help you manage your balance, we'll let you know by text:

- when you need to pay money into the account to cover a standing order
- when you're about to use or have started using an unarranged overdraft.

To stop these alerts, text **STOPU** to **61112** or to opt back in, text **STARTU** to the same number. You can stop all overdraft alerts by texting **STOP** to **61112** or to opt back in, text **START** to the same number.

We'll apply your preferences to opt in or out of alerts to all your accounts. Stopping alerts may mean you miss important messages and incur avoidable costs. There are other alerts we send to help you keep your money safe and when we refuse a payment, which you can't stop.

If you use our mobile banking app, then you can choose to receive push notifications when your balance after pending falls between £0 and £50. These can be turned on or off in the app using your notifications settings and we'll apply them to all your current accounts.

You can check if we have a valid mobile number for you, or set one up using our app, through online banking or by calling us.

To find out more about alerts, please visit: **lloydsbank.com/alerts**

You may still receive alerts when you are abroad. Please check with your mobile provider for any charges they may make.

Overdrafts are subject to application and approval and repayable on demand. You can find full details of our overdraft charges at: **lloydsbank.com/overdrafts**

Text message alerts are sent seven days a week, including bank holidays. This is a free service for all eligible current account customers. We won't charge you for this service, but if you receive texts while abroad or to a non-UK mobile number, your network service provider may charge you.

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 contact your Relationship Associate for more information.

Call the Private Banking Service Centre on
0345 300 2750

Go to: **lloydsbank.com/club-lloyds**

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 want to make a complaint, you'll find helpful information at: **lloydsbank.com/private-banking/how-to-contact-us**

To speak to us, call: **0345 300 2750** (**+44 207 481 2138** 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.

Account opening is subject to status. You must be 18 or over to apply.

Our app is available to customers with a UK personal account and valid registered phone number. Minimum operating systems apply, so check the App Store or Google Play for details. Device registration required. Terms and conditions apply: **lloydsbank.com/legal/online-banking/internet-banking**

Apple is a registered trademark of Apple Inc., registered in the U.S. and other countries. Android is a trademark of Google Inc.

Disney Plus and the Disney+ logo are registered trademarks of Disney Enterprises Inc.

Eligible deposits with us are protected by the Financial Services Compensation Scheme: **lloydsbank.com/fscs** We are also covered by the Financial Ombudsman Service.

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