

Private Banking

Club Lloyds

Private Banking account

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

By your side



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 current accounts could give you more if you choose to add Club Lloyds to your account. Club Lloyds gives you a range 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 and mortgages.
- One of the following Lifestyle Benefits every year – twelve digital movie rentals, a digital 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 £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 contact your Relationship Associate.



I'D LIKE MY MONEY TO WORK FOR ME

Credit interest for your current account

0.60% AER (0.60% gross per annum) variable

The interest rate we will pay on the part of your balance from £1 up to and including £3,999.99.

1.50% AER (1.49% gross p.a.) variable

The interest rate we will pay on the part of your balance from £4,000 up to and including £5,000.

With Club Lloyds, you earn interest of 0.60% AER (0.60% gross p.a.) variable on balances from £1 up to and including £3,999.99, and 1.50% AER (1.49% gross p.a.) on the part of your balance from £4,000 up to and including £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 contact your Relationship Associate about our range of interest-earning savings accounts, exclusively for Club Lloyds clients.

See page 12 for an explanation of rate definitions.

Rates quoted are subject to change.

The part of your
balance between
£1 - £3,999.99

0.60%
AER

0.60%
gross p.a.

**£4,000 -
£5,000**

1.50%
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 benefits, feel valued when you join 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, we might change them from time to time, please visit 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 £25,000 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 exclusive offers on selected mortgages.

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

As a Club Lloyds client you can take advantage of exclusive offers on your mortgage.

You must have a Club Lloyds current account open at the time of mortgage application, details of mortgage eligibility are on page 11.

YOU COULD LOSE YOUR HOME IF YOU DON'T KEEP UP YOUR MORTGAGE REPAYMENTS

EVEN MORE TO ENJOY

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

Digital movie rentals



Twelve digital movie rentals from Rakuten TV, to enjoy one movie in the comfort of your own home each month.

Cinema tickets



Six cinema tickets to use during the year at over 80 locations across the UK. Cinema tickets can be used for standard 2D admission ticket and can also be used as part payment on certain ticket upgrades. Tickets are valid for 12 months, subject to availability when booking.

Dining offers



Annual digital Gourmet Society membership gives you discounts at more than 6,000 restaurants across the UK and Ireland. Offers include deals like, 25% off food and drink.

Magazine subscription



Choose an annual subscription from a wide range of printed or digital magazine titles, including Good Housekeeping and Country Living.

You can pick a different benefit each year, as long as you are still a Club Lloyds customer. Lifestyle Benefits are administered by Hawk Incentives 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. 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 clublloyds.com. 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.

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 Lifestyle Benefit Exclusions and Conditions

- **Digital movie rentals** – customers must register and provide a valid email address. Codes can be exchanged for standard and high definition movie rental only. Each code is valid until the stated date and, once redeemed, movies expire within 48 hours. Movies can be watched online, or on the Rakuten TV app on compatible devices.
- **Cinema tickets** – cinema codes can be exchanged for adult or child standard 2D 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 prior to the expiration date stated.
- **Annual digital 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.

- **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 up to six weeks to receive the first publication from confirming the title you want to receive. Subscriptions may not include promotional items packaged with the magazine.

Providers of the benefits

- The Lifestyle Benefits are provided by a third party.
- Lifestyle Benefits are administered by Hawk Incentives Limited, PO Box 1586, Westside, London Road, Hemel Hempstead, Hertfordshire, United Kingdom, HP1 9SF. Company Registration Number 4155659. They use different 3rd party suppliers to provide each benefit. These are subject to the supplier's terms and conditions.

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. Any credit agreement and borrowing amount is subject to an assessment of your personal circumstances. You must be a UK resident aged 18 or over to apply.

**YOU COULD LOSE YOUR HOME IF YOU DON'T KEEP UP
YOUR MORTGAGE REPAYMENTS**

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.

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

Account opening is subject to our assessment of your circumstances. You must be 18 or over to apply.

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

If you need this communication in another format such as
large print, Braille or audio CD please contact us.

If you have a hearing or speech impairment you can use Relay UK, or contact us by textphone on Textphone: 0345 300 2281. Adviser service: 24/7. In either case, calls are serviced by Relay UK. SignVideo services are also available if you're Deaf and use British Sign Language lloydsbank.com/help-guidance/accessibility/signvideo

If you want to make a complaint, visit a branch or learn more online at: lloydsbank.com/contact-us/how-to-complain

To speak to us, call: 0800 072 3572 (+44 173 346 2267 outside the UK). Adviser service: 24/7.

If you have a hearing or speech impairment, use textphone: 0800 056 7614 (+44 173 334 7500 outside the UK).
Adviser service: 24/7.

You can also write to: Lloyds Bank Customer Services, BX1 1LT

We'll confirm who'll be dealing with your complaint. If we can't resolve things immediately, we'll let you know what the next steps are. Provided you've tried to resolve things with us first, if you're still unhappy, you can ask the Financial Ombudsman Service to help. We can provide information on how to do this if you need it.

Calls and online sessions may be monitored and recorded.

Not all Telephone Banking services are available 24 hours a day, 7 days a week.

Please speak to an adviser for more information. Call charges may vary depending on your service provider.

This information is correct as of June 2021 and is relevant to Lloyds Bank products and services only.



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WM1014 (06/21)