

Private Banking

Club Lloyds

Mayfair account

Small things can make a big difference.
With Club Lloyds you can enjoy a choice of
Lifestyle Benefits and a range of banking offers.

By your side



LLOYDS BANK

I WOULD LIKE MORE FROM MY ACCOUNT

Little treats that we think make Club Lloyds special

Introducing Club Lloyds

Mayfair Private Banking 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 balances in your account from £1.
- Exclusive access to offers on other eligible Lloyds Bank products such as savings and mortgages.
- One of the following Lifestyle Benefits each year – twelve digital movie rentals, digital Gourmet Society dining membership, six cinema tickets or a choice of magazine subscription.

More for you

For the Club Mayfair Current Account the monthly Club Lloyds maintaining the account fee of £3 is waived. For Club Mayfair High Interest Cheque Account, this fee will be charged and then refunded.

To add Club Lloyds to your existing Mayfair High Interest Cheque Account, please talk to your Private Banking Manager.

I'D LIKE MY MONEY TO WORK FOR ME

Credit interest on your Club Lloyds Mayfair Private Banking account

Get interest of **0.60% AER (0.60% gross p.a.)** variable on the part of the balance from £1 up to and including £3,999.99, and **1.50% AER (1.49% gross p.a.)** variable on the portion of your balance from £4,000 up to and including £5,000. For any part of your balance over £5,000 you will earn interest of **0.30% AER (0.30% gross p.a.)** variable.

Interest is calculated daily 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. Interest is paid monthly.

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).

0.60% AER (0.60% gross p.a.) variable

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

0.30% AER (0.30% gross p.a.) variable

The interest rate we will pay on the portion of your balance over £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 contact your Private Banking Manager.

Banking 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 to be paid interest monthly or annually.

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 benefit on selected mortgages. As a Club Lloyds client you can take advantage of an exclusive benefit on your mortgage.

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

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

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

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

Account eligibility

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

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.

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.

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



A monthly movie rental from Rakuten TV. Choose from over 4,000 movies, including top new releases and family-favourites to watch online, on your smart TV or any other Rakuten TV compatible device.

Dining offers



Annual Gourmet Society digital membership giving you discounts at more than 6,000 restaurants around the UK and Ireland. Gives you unlimited access to offers like 25% off your total bill, including drinks.

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 or 3D admission tickets and can also be used as part payment on certain ticket upgrades. Tickets are valid for 12 months.

Magazine subscription



A choice of magazine subscriptions to have 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 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.

ADDITIONAL INFORMATION

How do I get my Lifestyle Benefits?

All the information you'll need about your Lifestyle Benefits will be sent 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 – 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 queries that you'd like to discuss, please call **0345 303 0303** (Monday to Saturday 8am–8pm, Sunday 9am–6pm). Call costs may vary depending on your service provider.

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 or 3D 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 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.

Text message alerts

If we have a mobile number for you, we will send the following text messages to help you keep an eye on your account balance.

Arranged overdraft alerts

You're about to use or you've started using your arranged overdraft. To stop these alerts, text **STOPA** to **61112** or to opt back in, text **STARTA** to the same number.

Unarranged overdraft alerts

- You need to pay money into the account to cover a standing order.
- 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. Your preferences to opt in or out of alerts will be applied to all your Lloyds Bank accounts, not just your Private Banking accounts. Stopping alerts may mean you incur avoidable costs.

To receive mobile alerts we must have an up to date mobile number for you. You can check if we have a valid number for you – or set one up – through Internet Banking, in a branch, or by calling us on **0345 300 2750**.

There are other alerts we use to keep your money safe which you cannot stop.

Text message alerts are sent from 8am UK time, 7 days a week including Bank Holidays. We won't charge you for this service, but if you receive texts while abroad, your network service provider may charge you.

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.

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/signvideo

If you want to make a complaint, visit a branch or learn more online at:

lloydsbank.com/private-banking/contact-us/find-us.html

To speak to us, call: **0345 300 0000** (+44 (0)173 334 7007 outside the UK) Automated service: 24/7.
Adviser service: 7am-11pm every day.

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.

Call costs may vary depending on your service provider.

This information is correct as of April 2022 and is relevant to Lloyds Bank products and services only.

Important information

Rates correct as at April 2022, but may be subject to change.

Speak to your Private Banking Manager, call us on 0345 300 2750 or
go online for more information on all fees and interest rates.

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

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

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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 number 119278.

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



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WM1016 (04/22)