

# Lloyds regular savings account earns Defaqto recognition

- Award based on an independent assessment of more than 2,100 savings products across the UK market
- Lloyds was one of only six providers recognised in the Regular Savings category
- Simon Caddick, Savings Director, Lloyds: *"Regular savings accounts can make it easier for people to build a savings habit and put money aside for the things that matter most to them."*

Lloyds has been recognised in the Regular Savings category of [Defaqto's Banking Award](#), which highlights savings accounts that have offered customers consistently competitive rates over time.

More than 2,100 savings products were assessed as part of the independent review, with Lloyds one of only six providers recognised in the Regular Savings category, and the only major UK high street bank featured across any category.

The recognition reflects Lloyds' focus on helping customers make the most of their money and build savings through simple monthly saving.

## What is a regular savings account?

A regular savings account is designed to help people put money aside each month while earning a competitive rate of interest on their savings.

Whether it's building an emergency fund, saving for a first home, planning a holiday or covering future family costs, regularly putting away smaller amounts can be an effective way to reach longer-term goals.

## What regular savings accounts are available from Lloyds?

Eligible customers can currently choose from two Lloyds regular savings accounts:

- [Lloyds Monthly Saver](#) - fixed rate of 5.25% AER over a 12-month term. Customers can save between £25 and £250 each month and withdraw money whenever they choose without charge.
- [Club Lloyds Monthly Saver](#) - fixed rate of 6.25% AER. Customers can save up to £400 each month.

**Simon Caddick, Savings Director at Lloyds, said:**

*"Saving can sometimes feel difficult when household budgets are under pressure, but putting aside even small amounts on a regular basis can make a real difference over time."*

*"That's why we're pleased to see our regular savings accounts recognised. Whether its building an emergency fund, saving for a first home or planning a special purchase, regular saving can be a simple way to reach those goals while helping your money go further."*

### **What is the Defaqto Banking Award?**

The Defaqto Banking Award recognises savings products that have delivered competitive rates over an extended period, rather than offering a market-leading rate for a short time.

To qualify, products had to demonstrate strong performance throughout a 12-month assessment period, perform well in the final quarter and remain widely available to consumers.

According to Defaqto, more than 2,100 savings products were assessed and almost 300,000 savings product data points analysed as part of the award.

The aim is to help customers identify accounts that have consistently delivered value over time.

For more details visit: <https://www.defaqto.com/defaqto-banking-award/defaqto-banking-award-2026-recipient>

Information correct at date of publication (XX July 2026) and remains subject to change thereafter.

This press release does not constitute financial advice. Products and services referenced are subject to eligibility criteria, terms and conditions. For full details visit [www.lloydsbank.com](http://www.lloydsbank.com)

© Lloyds Bank plc all rights reserved 2026.