

Lloyds customers offered 10% cashback for shopping at independent businesses

- Lloyds launches new 10% cashback trial for customers in York and Exeter
- Offer applies at participating independent businesses and is paid directly into customers' accounts
- The trial is designed to reward local spending and help retailers reach potential customers
- Lloyds aim to reach more UK communities following initial launch

Lloyds is bringing together its personal and business customers through a new offer launching in York and Exeter, giving eligible customers 10% cashback when they spend with participating independent businesses that bank with Lloyds.

One rewards offer, two benefits for Lloyds customers

Using Lloyds' Rewards programme, the offer connects eligible personal banking customers with independent businesses that bank with Lloyds, giving customers more value and helping participating firms reach potential customers.

The initiative forms part of Lloyds' wider work in communities across the UK, using its relationships with customers and local businesses to help strengthen connections and support activity on local high streets.

York and Exeter launch marks the first step in wider UK ambition

The offer is launching for eligible customers with a registered address in York or Exeter, with the ambition to reach more UK communities as Lloyds learns from the initial launch. With over 28 million customers, Lloyds is one of the first UK banks to use its rewards programme to connect customers directly with businesses that bank with them.

Ruchir Rodrigues, MD, Business & Innovation Banking at Lloyds, said: "Independent businesses are at the heart of thriving local economies.

The trial gives Lloyds business customers another way to raise their visibility and connect with Lloyds consumers through their Lloyds mobile banking app, while helping us understand how we can support local businesses to grow.

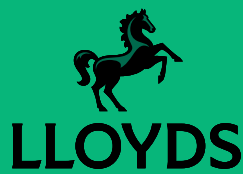
"We're excited to learn from the launch in York and Exeter as we explore whether the offer could support more communities across the UK."

Businesses confirmed to take part in the pilot include:

- Dusk Bar (York)
- Durham Ox (York)
- Chris Sellers Tyres (York)
- The Holt (Exeter)
- Oriel's (Exeter)

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- The Milky Way Adventure Park (Exeter)
- The Marine in Dawlish (Exeter)
- Bicton Botanical Gardens (Exeter)
- World of Country Life (Exeter)
- Kit Heath (Exeter)

Helping Lloyds business customers connect with more customers

Lloyds Business Customer, **Milky Way Adventure Park in Exeter** said: “We’re thrilled to be part of the launch of Lloyds’ new Local Rewards scheme. As an award-winning, family-run business, we’re passionate about supporting our local community and love the idea of rewarding people for spending with local businesses. It’s a fantastic initiative, and we’re looking forward to welcoming both new and returning visitors to The Milky Way and helping even more families enjoy a great day out together.”

Offers appear in the Rewards section of the Lloyds app based on the postcode registered to the customer’s account, where customers can activate them, then pay with a Lloyds debit or credit card. No voucher or code is needed, and cashback is paid into their current account.

Paul Wilkinson, Rewards and Loyalty Director at Lloyds, said: “We’re always looking for new ways to provide value for our customers while supporting the communities we serve. By offering 10% cashback at participating independent businesses, we can help our customers’ money go a little further while encouraging them to discover more of what their local area has to offer.

“This trial brings together our personal and business customers in a way that can benefit both, helping independent businesses connect with potential customers and rewarding people for shopping locally.”

How Lloyds customers can find and use rewards in the app

[Lloyds Rewards](#) is a dedicated space in the Lloyds app where customers can browse cashback offers and perks available to them. Since January, Lloyds Banking Group has paid out more than £16 million in cashback to customers.

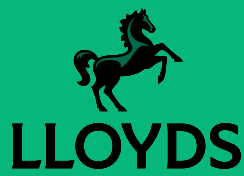
Eligible customers need to be aged 18 or over, have a Lloyds personal banking relationship and use the Lloyds app. They can earn cashback when they shop in store or online with selected retailers using an eligible Lloyds debit or credit card.

Customers can open the Lloyds app and visit the Rewards section to browse available offers, discounts, cashback opportunities, prize draws and challenges. Available offers vary by customer and may change over time.

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Notes to editors

Information correct as of 16th October 2026.

Participating businesses and offer availability may vary during the launch period. All businesses listed have confirmed their participation, with offers becoming available in the Lloyds app as they go live.

Eligibility and individual offers are subject to terms and conditions.

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