5 students to win a year's tuition fees in new Lloyds draw

- Lloyds is giving new and existing Student Current Account customers the chance to enter a brand new prize draw to win £9,790[(1)].
- 5 customers will each win the equivalent of a year of undergraduate tuition fees.
- Customers opening or changing to a new student account from 30 July could also receive a £100 cash back reward[(2)] and up to £120 in Deliveroo vouchers[(3)].
- Other benefits include no fees when customers use their Lloyds debit card abroad.

Lloyds is offering new and existing Student Current Account customers the chance to win the equivalent of 1 year's tuition fees in a brand new prize draw.

5 customers will each win £9,790, giving them the chance to have one of the biggest costs of uni life covered, this year. The draw is open from 30 July until 30 October 2027.

Students must opt in to the draw via the Lloyds Rewards Hub to be in with a chance of winning. Once the 5 winners are picked, the money will be paid as cash into their account, within 30 days of the prize draw closing.

What benefits are on offer for new customers?

- Lloyds is offering a range of benefits to new Lloyds Student Current Account customers opening an account between 30 July and 30 October 2026, including £100 cash back and up to £120 Deliveroo vouchers.
- Customers who open or change to a new student account between 30 July and 30 October 2026, and pay in at least £500 by 30 October 2026, will receive £100 from the bank, paid directly into their account in November
- Unlock up to £120 in Deliveroo vouchers, paid as one £20 voucher a month over 6 months; make 20 or more qualifying debit transactions in a calendar month between November 2026 and April 2027 to be eligible. Customers must be aged 18 and above to access the vouchers. Each voucher is sent to the customer's email. A qualifying payment is money paid out of the account. Transfers between accounts, gambling payments, crypto purchases and some other specific types of transactions won't count.
- The account has an interest-free arranged overdraft of up to £1,500 in years 1 to 3, rising to up to £2,000 in years 4 to 6, for eligible customers aged 18 and above, subject to application and assessment.
- There are no fees when customers use their debit card abroad.
- More Rewards are available through the Rewards Hub in the app and online, including competitions and money off at popular retailers.

Joanna Clarke, Head of Personal Current Accounts at Lloyds said: "Students have to stretch their budgets across rent, food, nights out, travel and tuition fees - our new prize draw will help our lucky winners take a huge chunk of financial pressure off their plate."

Students can apply for an account from age 17 if they are on an eligible full-time course, have lived in the UK for at least 3 years and have a four-digit UCAS code confirming their place. The student account prize draw and Deliveroo vouchers are available for those aged 18 and above.

Joanna continued: "These benefits and offers are designed to help our customers' student budgets go a bit further. Together with the other rewards, discounts and cash back offers that are easily accessible via the Lloyds app and online, we are giving them even more opportunities to make their money work harder for them."

Ends

Notes to Editors

The information in our press releases is intended solely for journalists and media professionals. It does not constitute financial advice or a personal recommendation and should not be relied upon by consumers when making financial decisions. Products and services referenced are subject to eligibility criteria, terms and conditions.

(1) **Lloyds Banking Group Student Prize Draw Terms and Conditions**

1. **Overview**

The Student prize draw ("Draw") will run from 30 July 2026 until 30 October 2026 ("Promotional Period").
The Promoter is Lloyds Bank Plc of 25 Gresham Street, London, EC2V 7HN. 'We', 'us' and 'our' in these rules mean Lloyds Bank plc (trading as Lloyds Bank). The prize is £9,790 cash ("the Prize(s)"). There are 5 Prizes available. We reserve the right to provide a prize of equal or higher value as an alternative where we cannot award cash.

To qualify, you must hold a Lloyds Student Personal Current Account and activate the offer in the mobile banking app or via online banking to enter. Each qualifying customer will get one entry. All eligible entries into the Draw have an equal chance of winning.

Winners will be selected at random within 7 days of the Promotional Period ending, and we will contact them by email. The Prize will be paid into the winners' qualifying Student Personal Current Accounts within 30 days of selection.

By taking part in the Draw, you agree to these rules.

No purchase necessary.

Taking part in the Draw doesn't affect any conditions of your Personal Current Account(s).

These terms and conditions can be found at Current account terms | Legal information | Lloyds

2. **Who can enter?**

To enter you must:

- Be aged 18 or over;
- Be a UK resident (and your address in our records must be in the UK);
- Have a Student Personal Current Account with Lloyds

The Personal Current Account(s) must:

- remain open at least until 1 December 2026; and
- be in your own name; or

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- be shown in our records as held by another person as your representative and held on your behalf. For example, a representative could be an attorney or a deputy, receiver, or guardian.

You will not be eligible if you, or any of your accounts held with us are subject to any legal restrictions or fraud/ financial crime concerns.

3. **How to enter the Draw**

Log on to the Lloyds mobile banking app or via online banking. Activate the offer in the app ('Rewards ' space for Lloyds) or via online banking ('Everyday Offers' for Lloyds). If you are a new customer, the offer may take a short while to become visible. Please keep checking back. We won't be liable if any technical or app failure means you can't enter.

4. **How many entries will I get into the prize Draw?**

You will receive one entry for activating the offer in the app or online banking. There are no entry fees or opportunities to have multiple entries in the draw. If you have more than one eligible Student Personal Current Account with Lloyds, you can only enter the Draw once.

5. **Who can't take part in the Draw?**

You cannot enter the Draw if you are a colleague working at Lloyds Banking Group directly involved with the administration of the Draw. Halifax and Bank of Scotland Student Personal Current Accounts are not included in the Draw.

6. **How the winners are chosen**

Winners will be chosen at random within 7 days of the Promotional Period ending using a computer process that produces verifiably random results.
The winners' names, including title, full name, email address and telephone number, will be used for purpose of notification and fulfilment of the Prize.
The Promoter's decision is final. The Prize cannot be exchanged for any other prize. The Prize cannot be transferred to another person.
The Promoter reserves the right (in its sole discretion) to disqualify and/or refuse to award the Prize to anyone in breach of these terms and conditions (including eligibility requirements to enter). A reserve list will also be selected if any of the winners close their account before the Prize is paid.

7. **How we announce winners**

Winners will be contacted via email from PayDayPrizeDraw@lloydsbanking.com. This mailbox will not be monitored. Once winners are drawn and informed, they will be paid automatically before the end of the following month into a qualifying Student Personal Current Account.
We may withhold or refuse payment where we suspect illegal or fraudulent activity or where the law or a regulation prevents us from crediting your account.
We will not accept any liability for any participant with an incorrect email address or phone number or for any email going into the winner's spam or junk email folder.
We will publish or make available information indicating that the Draw place and the winner's surname and county. Winners may object or ask us to reduce what we publish. Whether or not you object, we may still need to provide details to the Advertising Standards Authority (ASA) if challenged. To request the winners' list within 90 days of award please contact us.
If you are a potential winner, we can require you to give us reasonable proof of your identity, age and address. We will explain what you need to do when we contact you.
If a potential winner dies before we're due to award their prize, their personal representative can claim it on behalf of their estate. The personal representative must show us proof of their authority to act (like a grant of probate).

8. **Administration of the Draw**

We take reasonable steps to ensure all qualifying customers, and only qualifying customers, are entered into the draw and correct any errors where reasonably possible cases arise.
Our decision is final in all matters relating to the Draw, and we won't be able to enter into further correspondence about it. We are not responsible for any communications related to the draw that are lost, damaged or delayed.

9. **How can we change or end the Draw.**

We reserve the right to delay or cancel the Draw without notice because of:

- Legal or regulatory issues;
- systems failure;
- a third party failing to carry out services; or
- any other cause beyond our reasonable control.

If this happens, we'll put a notice on our website as soon as we practically can. We will not be liable for any costs, losses or damages arising from cancellation of the Draw.

This information is not part of the rules:
Your personal information will be held by Lloyds Bank plc, which is part of Lloyds Banking Group. You can access more information about how we share your information in our full privacy notice at: lloydsbank.com/privacy or ask us for a copy.
Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and 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 registration number 119278.

(2)Lloyds Bank Student Account Campaign 2026: Terms and Conditions
These terms apply to a Lloyds Bank Student Account £100 cash offer and Deliveroo voucher offer. The offer is one payment of £100 cash paid into your new account and up to £120 of Deliveroo vouchers, paid as one £20 voucher a month over 6 months.

£100 Cash Offer
To qualify for the £100 cash offer, you must:
1. Open (or change your existing Lloyds Bank bank account to) a Lloyds Bank Student Account between 30 July 2026 and 30 October 2026; and
2. Pay in at least £500 to your Lloyds Bank Student Account by 30 October 2026.

You won't qualify if:
1. You currently have, or have had at any time since 1 August 2021, a Student Account or Graduate Account with Lloyds Bank, Bank of Scotland, or Halifax.
2. You open a Lloyds Bank Student Account either before 30 July 2026 or after 30 October 2026.
3. Your application for a Lloyds Bank Student Account isn't successful.
4. You don't pay in at least £500 by 30 October 2026.

When will I receive the £100 cash offer?
1. The £100 cash offer will be paid into your Lloyds Bank Student Account in one payment before 30 November 2026 and will appear as a cash credit.
2. Your Lloyds Bank Student Account must remain open to receive the £100 cash offer.
3. Only one cash offer is available per customer.

Up to £120 of Deliveroo Vouchers
To qualify for the Deliveroo voucher offer, you must:
1. Qualify for the £100 cash offer; and
2. Each calendar month between November 2026 and April 2027, complete 20 or more qualifying debit transactions on your Lloyds Bank Student Account. Each month you do this, you will then receive a £20 Deliveroo voucher the following month. For example, if you make 20 or more qualifying debit transactions in January, you will receive your £20 voucher in February.
3. It is possible to qualify for some months and not others.
4. You must be aged 18 or over to have a Deliveroo account.

What do we mean by a debit transaction?
Any money paid out of your Lloyds Bank Student Account. However, what we won't include are:
• Inter-account transfers (what we mean here is money sent to a Lloyds Bank, Halifax, or Bank of Scotland account in your name, including joint accounts);
• Any Lloyds Bank fees or charges;
• Any gambling related payments (what we mean here is any transactions made to betting sites, casinos, online gambling platforms, or lotteries);
• Financial services transactions (what we mean here is money transmission orders, purchases of foreign currency or travellers cheques, purchases of financial services such as insurance or investments);
• Cryptocurrency transactions;
• Any transactions out of your account that are disputed or we think are fraudulent.

When and how will I receive the Deliveroo vouchers?
1. Vouchers will be sent each month, from December 2026 to May 2027, to the email address you provided during the account opening process.
2. Vouchers will be issued during the month after the one in which the qualifying transactions were completed.
3. We are not able to reissue Deliveroo vouchers if your email address is incorrect; it is your responsibility to make sure your details are correct and up to date.
4. You have 30 days to use your Deliveroo voucher before it expires. We're unable to reissue expired or lost vouchers.
5. There is no cash alternative available.
Both offers are subject to change and can be withdrawn without notice at any time.
(3)Deliveroo vouchers are issued subject to the Deliveroo Voucher and Account Credit Terms at www.deliveroo.co.uk/legal.

About Deliveroo

Deliveroo is changing the way people eat and shop by bringing the neighbourhood to your door, unlocking a wealth of hyperlocal choice across restaurants, grocery and retail, with fast and reliable delivery, at the right price. Founded in 2013 Deliveroo joined forces with DoorDash (NASDAQ: DASH) in 2025. Together, we operate in over 40 countries. You can read more on the Deliveroo website.