

# Account Information Service agreement

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By using the Account Information Service (we call this “the service”), you’re agreeing to these terms and conditions. If this agreement and your product or online banking agreements say something different about the same topic, this agreement will apply. Please download and keep a copy of this agreement.

[Find out how to receive this communication in another format →](#)



This agreement doesn't cover any account information shown in online banking for products you hold with other Lloyds Banking Group companies.



## The Account Information Service

The service lets you see your balances and information from different products you hold with other providers. We may also analyse this information to give you helpful insights about your products and finances.

When we talk about:	We mean:
'products'	online payment accounts and other financial products
'providers'	banks, payment service providers, and financial services companies
'payment account'	any account that allows you to make online payments using open banking. This includes current accounts, certain savings accounts, e-money accounts, and credit card accounts.



## Who we're talking about

'you'	if you're registered for the service
'we'	Lloyds Bank plc – the provider of the service

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## How the service works

You'll need to be registered for online banking, live in the UK, and use the service through our app. You can only use the service for your personal products.

We'll access your products with other providers using a dedicated interface, such as an application programme interface or "API" set up by the provider.

Using the service means you give consent for us to:

- contact the providers of the products you add to the service; and
- access and use the information relating to those products. This includes refreshing the information from time to time to keep it updated for you.

If needed to provide the service, we'll use trusted third-parties. We'll make sure that any of your data shared with third-parties is always secure.

### Service availability

The service might not be available if:

- online banking is unavailable.
- the provider's, or one of our third-party provider's, systems aren't working.

### When we might limit access

- We can limit your access to the service for the same reasons we set out in our online banking agreement.



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## If things go wrong

We'll only be responsible for any loss or damage you experience, and which could reasonably have been expected to occur, as a result of:

- Us breaching the terms of this service.
- Us failing to meet our obligations to protect your information and keep it secure under applicable law.
- Any obligation that can't be limited or excluded as a matter of law.

We won't be responsible for any loss or damage you experience:

- From using the service, if the provider you have a product with is responsible for it.
- As a result of unauthorised access to the service, or any of your products, if:
  - you negligently, or on purpose, didn't take all reasonable measures to protect your security details or any device used to access the service
  - you didn't tell us about the unauthorised access after you knew about it, or
  - you acted fraudulently.

If you spot incorrect information shown about your products held with another provider, please contact them directly.

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## When things change

Any change we make to this agreement will be a reasonable and proportionate response to a change that is affecting us, we reasonably think will affect us, or to make the agreement clearer for you.

**Reasons for making changes:** We can make changes to this agreement for the same reasons we set out in our online banking agreement.

**Other reasons for making changes:** Because this agreement with you may last for a long time, we can't predict all the reasons why a change might be needed. So, we may also make changes to this agreement for other reasons, if it's reasonable for us to pass the impact of the change onto you. We'll always explain the effect that change will have on you.

**When we'll tell you about the changes:** We'll tell you about changes to this agreement at least 30 days before we change it. But if we reasonably think the change is positive for you, we may make that change without telling you about it first.

**Accepting changes:** If you don't want to accept a change, you can end the agreement before it takes effect. You can also end this agreement at any time after we make the change - but the change will apply to you until you do. If you keep using the service after the change is made, we'll assume you've accepted it.

## Ending this agreement or stopping the service

- This agreement will continue until you or we end it.
- You can tell us that you want to end this agreement at any time.
- We'll give you at least 30 days' notice if we decide to end this agreement and stop you using the service.
- To stop using the service to access a product, you can remove that product in the app.

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## How you can reach us

**Message us** in the app for 24/7 support.  
For more on how to do this visit:  
**[lloydsbank.com/help-guidance](https://lloydsbank.com/help-guidance)**

**Complaints:** To make a complaint, you can message us in the app. Or visit: **[lloydsbank.com/contact-us/how-to-complain](https://lloydsbank.com/contact-us/how-to-complain)** for support and next steps, including how to contact the Financial Ombudsman Service.

If your complaint is about something another provider is responsible for, we'll ask you to contact them directly.

We may monitor and record online sessions with you to make sure we've carried out your instructions correctly, and check our service.



## How we'll contact you

**Language:** We'll always communicate with you in English.

**Ways we'll contact you:** We can contact you by email, SMS, push notifications, or any other suitable messaging service.

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## Other things to know

- **No charges:** There's no charge to use the service.
- **Enforcement:** We may choose not to enforce parts of this agreement. But we can start applying them again at any time.
- **Transferring this agreement:** We can transfer our rights and obligations under this agreement to someone else. If we do, it won't affect your rights or obligations under this agreement.
- **The law:** If you live in England or Wales on the date you enter this agreement, your dealings with us before and after this agreement will be governed by the law of England and Wales. If you live in another part of the UK, the law in that part of the UK will apply.
- **Disputes:** If there's a dispute between us, you can take legal action against us in any court in the UK.



## Your data and privacy

Read our privacy policy at: [lloydsbank.com/privacy](https://lloydsbank.com/privacy) to see how we'll use your personal information when you use the service.

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## **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 [relayuk.bt.com](https://relayuk.bt.com)

SignVideo services are also available if you're Deaf and use British Sign Language: **[lloydsbank.com/contact-us/sign-video](https://lloydsbank.com/contact-us/sign-video)** If you need support due to a disability please get in touch.

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