

SAVINGS RATES

Current rates for accounts open to new and existing customers

Your interest will be paid Gross, this means that we will not deduct tax automatically from your interest. Depending on your personal circumstances, you may need to pay tax on the interest you earn and it will be your responsibility to pay any tax you may owe to HM Revenue & Customs (HMRC).

Cash ISA Saver

Accounts opened between	Balance	Annual – Tax Free/AER
18/02/25 – current	£1-£24,999	1.10%
	£25,000-£99,999	1.20%
	£100,000+	1.35%
12/12/24 – 17/02/25	£1-£24,999	1.15%
	£25,000-£99,999	1.25%
	£100,000+	1.60%

From time to time we offer additional interest. If you're eligible for a preferential rate it will be fixed for 12 months from the date you open your account. Full details of additional interest, including qualifying criteria, are listed below:

Rates effective	Additional preferential interest	Qualifying criteria
22/08/23 – current	+0.30%	You already hold a Lloyds Bank Personal Current Account or a Private Banking Personal Current Account.

Club Lloyds Advantage ISA Saver

Accounts opened between	Balance	Monthly Tax Free/AER		Qualifying criteria
		3 or less withdrawals	4 or more withdrawals	
18/02/25 – current	£1+	3.45% Tax Free/3.50% AER	1.00% Tax Free/AER	You already hold a Club Lloyds Personal Current Account
12/12/24 – 17/02/25	£1+	3.64% Tax Free/3.70% AER	1.04% Tax Free/1.05% AER	You already hold a Club Lloyds Personal Current Account

Child Saver

Accounts opened between	Balance	Gross	AER
18/02/25 – current	Under £5,000	2.81%	2.85%
	£5,000+	1.09%	1.10%
04/02/25 – 17/02/25	Under £5,000	2.81%	2.85%
	£5,000+	1.14%	1.15%



LLOYDS BANK

Savings rates

Club Lloyds Monthly Saver

Rates effective	Balance	Annual Gross/AER
02/03/23 – current	£1+	6.25%

Club Lloyds Saver

Accounts opened between	Balance	Annual Gross/AER	Gross	Monthly AER
18/02/25 – current	£100,000+	1.65%	1.64%	1.65%
	£25,000-£99,999	1.50%	1.49%	1.50%
	£1-£24,999	1.40%	1.39%	1.40%
04/02/25 – 17/02/25	£100,000+	1.90%	1.88%	1.90%
	£25,000-£99,999	1.55%	1.54%	1.55%
	£1-£24,999	1.45%	1.44%	1.45%

Club Lloyds Advantage Saver

Accounts opened between	Balance	Monthly Gross/AER		Qualifying criteria
		3 or less withdrawals	4 or more withdrawals	
18/02/25 – current	£1+	3.45% Gross/3.50% AER	1.00% Gross/AER	You already hold a Club Lloyds Personal Current Account
12/12/24 – 17/02/25	£1+	3.64% Gross/3.70% AER	1.04% Gross/1.05% AER	You already hold a Club Lloyds Personal Current Account

Interest was paid annual on this account until 27/02/2023. Interest is now paid monthly.

Easy Saver

Accounts opened between	Balance	Annual Gross/AER	Qualifying criteria
18/02/25 – current	£1-£24,999	1.10%	N/A
	£25,000-£99,999	1.20%	N/A
	£100,000+	1.35%	N/A
04/02/25 – 17/02/25	£1-£24,999	1.15%	N/A
	£25,000-£99,999	1.25%	N/A
	£100,000+	1.60%	N/A

Online Fixed Bond – 1 Year

Accounts opened between	Balance	Annual Gross/AER	Qualifying Criteria
26/11/24 – current	£1+	3.95%	N/A
	£1+	4.00%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
08/10/24 – 25/11/24	£1+	3.80%	N/A
	£1+	3.90%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days

Savings rates

Online Fixed Bond – 1 Year (continued)

Accounts opened between	Balance	Annual Gross/AER	Qualifying Criteria
10/09/24 – 07/10/24	£1+	4.05%	N/A
	£1+	4.15%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
20/08/24 – 09/09/24	£1+	4.20%	N/A
	£1+	4.30%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
16/07/24 – 19/08/24	£1+	4.40%	N/A
	£1+	4.50%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
04/06/24 – 15/07/24	£1+	4.35%	N/A
	£1+	4.45%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
30/01/24 – 03/06/24	£1+	4.15%	N/A
	£1+	4.35%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
09/01/24 – 29/01/24	£1+	4.50%	N/A
	£1+	4.60%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
28/11/23 – 08/01/2024	£1+	4.60%	N/A
	£1+	4.95%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
24/10/23 – 27/11/23	£1+	5.00%	N/A
	£1+	5.20%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
26/09/23 – 23/10/23	£1+	5.15%	N/A
	£1+	5.45%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
12/07/23 – 25/09/23	£1+	5.45%	N/A
	£1+	5.50%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days

Online Fixed Bond – 2 Year

Accounts opened between	Balance	Annual Gross/AER	Qualifying Criteria
22/01/25 – current	£1+	3.75%	N/A
	£1+	3.85%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days

Savings rates

Online Fixed Bond – 2 Year (continued)

Accounts opened between	Balance	Annual Gross/AER	Qualifying Criteria
26/11/24 – 21/01/25	£1+	3.65%	N/A
	£1+	3.75%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
08/10/24 – 25/11/24	£1+	3.40%	N/A
	£1+	3.50%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
10/09/24 – 07/10/24	£1+	3.70%	N/A
	£1+	3.75%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
20/08/24 – 09/09/24	£1+	3.85%	N/A
	£1+	3.90%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
16/07/24 – 19/08/24	£1+	4.05%	N/A
	£1+	4.10%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
30/01/24 – 15/07/24	£1+	4.00%	N/A
	£1+	4.05%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
09/01/24 – 29/01/24	£1+	4.15%	N/A
	£1+	4.20%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
28/11/23 – 08/01/24	£1+	4.50%	N/A
	£1+	4.60%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
24/10/23 – 27/11/23	£1+	5.05%	N/A
	£1+	5.25%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
26/09/23 – 23/10/23	£1+	5.20%	N/A
	£1+	5.50%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
12/07/23 – 25/09/23	£1+	5.50%	N/A
	£1+	5.55%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
23/06/23 – 11/07/23	£1+	5.00%	N/A
	£1+	5.05%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
09/06/23 – 22/06/23	£1+	4.55%	N/A
	£1+	4.60%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days

Savings rates

Online Fixed Bond – 2 Year (continued)

Accounts opened between	Balance	Annual Gross/AER	Qualifying Criteria
11/05/23 – 08/06/23	£1+	4.25%	N/A
	£1+	4.30%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
04/04/23 – 10/05/23	£1+	4.00%	N/A
	£1+	4.05%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
21/03/23 – 03/04/23	£1+	3.90%	N/A
	£1+	3.95%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
02/03/23 – 20/03/23	£1+	3.90%	N/A
	£1+	4.05%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
14/02/23 – 01/03/23	£1+	2.90%	N/A
	£1+	3.90%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
18/01/23 – 13/02/23	£1+	2.90%	N/A
	£1+	4.15%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
16/11/22 – 17/01/23	£1+	2.90%	N/A
11/10/22 – 15/11/22	£1+	3.60%	N/A
14/09/22 – 10/10/22	£1+	1.60%	N/A
14/06/22 – 13/09/22	£1+	0.80%	N/A

Fixed Rate Cash ISA – 1 Year

Accounts opened between	Balance	Annual	Monthly		Qualifying Criteria
		Tax Free/AER	Tax Free	AER	
26/11/24 – current	£1+	3.95%	3.88%	3.95%	N/A
	£1+	4.00%	3.93%	4.00%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
08/10/24 – 25/11/24	£1+	3.80%	3.74%	3.80%	N/A
	£1+	3.90%	3.83%	3.90%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
10/09/24 – 07/10/24	£1+	4.05%	3.98%	4.05%	N/A
	£1+	4.15%	4.07%	4.15%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days

Savings rates

Fixed Rate Cash ISA – 1 Year (continued)

Accounts opened between	Balance	Annual	Monthly		Qualifying Criteria
		Tax Free/AER	Tax Free	AER	
20/08/24 – 09/09/24	£1+	4.25%	4.17%	4.25%	N/A
	£1+	4.35%	4.27%	4.35%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
16/07/24 – 19/08/24	£1+	4.40%	4.31%	4.40%	N/A
	£1+	4.50%	4.41%	4.50%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
04/06/24 – 15/07/24	£1+	4.35%	4.27%	4.35%	N/A
	£1+	4.45%	4.36%	4.45%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
30/04/24 – 03/06/24	£1+	4.15%	4.07%	4.15%	N/A
	£1+	4.35%	4.27%	4.35%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
12/03/24 – 29/04/24	£1+	4.45%	4.36%	4.45%	N/A
	£1+	4.60%	4.51%	4.60%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
30/01/24 – 11/03/24	£1+	4.15%	4.07%	4.15%	N/A
	£1+	4.35%	4.27%	4.35%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
09/01/24 – 29/01/24	£1+	4.50%	4.41%	4.50%	N/A
	£1+	4.60%	4.51%	4.60%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
28/11/23 – 08/01/24	£1+	4.60%	4.51%	4.60%	N/A
	£1+	4.95%	4.84%	4.95%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
24/10/23 – 27/11/23	£1+	5.00%	4.89%	5.00%	N/A
	£1+	5.20%	5.08%	5.20%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days

Savings rates

Fixed Rate Cash ISA – 1 Year (continued)

Accounts opened between	Balance	Annual	Monthly		Qualifying Criteria
		Tax Free/AER	Tax Free	AER	
26/09/23 – 23/10/23	£1+	5.15%	5.03%	5.15%	N/A
	£1+	5.45%	5.32%	5.45%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
12/07/23 – 25/09/23	£1+	5.45%	5.32%	5.45%	N/A
	£1+	5.50%	5.37%	5.50%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days

Fixed Rate Cash ISA – 2 Year

Accounts opened between	Balance	Annual	Monthly		Qualifying Criteria
		Tax Free/AER	Tax Free	AER	
22/01/25 – current	£1+	3.75%	3.69%	3.75%	N/A
	£1+	3.85%	3.78%	3.85%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
26/11/24 – 21/01/25	£1+	3.65%	3.59%	3.65%	N/A
	£1+	3.75%	3.69%	3.75%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
08/10/24 – 25/11/24	£1+	3.40%	3.35%	3.40%	N/A
	£1+	3.50%	3.45%	3.50%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
10/09/24 – 07/10/24	£1+	3.70%	3.64%	3.70%	N/A
	£1+	3.75%	3.69%	3.75%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
20/08/24 – 09/09/24	£1+	3.90%	3.83%	3.90%	N/A
	£1+	3.95%	3.88%	3.95%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
16/07/24 – 19/08/24	£1+	4.05%	3.98%	4.05%	N/A
	£1+	4.10%	4.02%	4.10%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days

Savings rates

Fixed Rate Cash ISA – 2 Year (continued)

Accounts opened between	Balance	Annual	Monthly		Qualifying Criteria
		Tax Free/AER	Tax Free	AER	
30/04/24 – 15/07/24	£1+	4.00%	3.93%	4.00%	N/A
	£1+	4.05%	3.98%	4.05%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
12/03/24 – 29/04/24	£1+	4.20%	4.12%	4.20%	N/A
	£1+	4.25%	4.17%	4.25%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
30/01/24 – 11/03/24	£1+	4.00%	3.93%	4.00%	N/A
	£1+	4.05%	3.98%	4.05%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
09/01/24 – 29/01/24	£1+	4.15%	4.07%	4.15%	N/A
	£1+	4.20%	4.12%	4.20%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
28/11/23 – 08/01/24	£1+	4.50%	4.41%	4.50%	N/A
	£1+	4.60%	4.51%	4.60%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
24/10/23 – 27/11/23	£1+	5.05%	4.94%	5.05%	N/A
	£1+	5.25%	5.13%	5.25%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
26/09/23 – 23/10/23	£1+	5.20%	5.08%	5.20%	N/A
	£1+	5.50%	5.37%	5.50%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days
12/07/23 – 25/09/23	£1+	5.50%	5.37%	5.50%	N/A
	£1+	5.55%	5.41%	5.55%	You already hold a Lloyds Bank Personal Current Account which has been open for a minimum of 40 days

You must have held the qualifying account for at least 7 days. We may remove preferential offers at any time.

Savings rates

Help to Buy: ISA

The government's Help to Buy: ISA scheme was available to new savers up to the 30 November 2019. New accounts are now only available for transfers in from customers with an existing Help to Buy: ISA with another provider and for Lloyds Bank customers whose house purchase falls through and ask us to reinstate their accounts

Accounts opened between	Balance	Annual – Tax Free/AER
18/02/25 – current	£1-£12,000	2.55%
	Any excess above £12,000	1.10%
12/12/24 – 17/02/25	£1-£12,000	2.60%
	Any excess above £12,000	1.15%

Junior Cash ISA

Rates effective	Balance	Annual – Tax Free/AER
12/12/24 – current	£1+	2.85%

Lend a Hand Fixed Savings Account – 3 Year

Accounts opened between	Balance	Annual Gross/AER	Qualifying Criteria
26/11/24 – current	£1+	3.90%	This account is only available to support a Lend a Hand Mortgage
08/10/24 – 25/11/24	£1+	3.50%	
10/09/24 – 07/10/24	£1+	3.70%	
20/08/24 – 09/09/24	£1+	3.90%	
12/03/24 – 19/08/24	£1+	4.10%	
09/01/24 – 11/03/24	£1+	3.45%	
30/08/23 – 08/01/24	£1+	4.70%	
18/10/22 – 29/08/23	£1+	4.10%	
01/08/22 – 17/10/22	£1+	3.00%	
29/10/20 – 31/07/22	£1+	1.65%	

Monthly Saver

Accounts opened between	Balance	Annual Gross/AER
02/03/23 – current	£1+	5.25%

Smart Start Savings Account

Accounts opened between	Balance	Gross	AER
26/11/24 – current	Under £1,000	2.81%	2.85%
	£1,000+	1.14%	1.15%
24/10/24 – 25/11/24	Under £1,000	2.96%	3.00%
	£1,000+	1.29%	1.30%
22/08/23 – 23/10/24	Under £1,000	3.11%	3.15%
	£1,000+	1.39%	1.40%
27/06/23 – 21/08/23	Under £1,000	2.62%	2.65%
	£1,000+	0.90%	0.90%

AER

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.

Gross

Gross rate means we will not automatically 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).

Tax Free

Tax Free is the contractual rate of interest payable where interest is exempt from income tax.

If you'd like this in another format such as large print, Braille or audio CD please contact us.

If you have a hearing or speech impairment you can contact us using the Relay UK Service (available 24 hours a day, 7 days a week) or via Textphone on 0345 300 2281 (lines are open 24 hours a day, seven days a week). In either case, calls are serviced by Relay UK. SignVideo services are also available if you're Deaf and use British Sign Language: lloydsbank.com/accessibility/signvideo

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

Rates quoted are subject to change. Rates can change at any time and you should check the current interest rate before applying for the account.

Calls and online sessions may be monitored and/or recorded for quality evaluation, training and to ensure compliance with laws and regulations. Not all Telephone Banking services are available 24 hours a day, 7 days a week. Please speak to an adviser for more information.

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.

Rates correct as of 18 February 2025.



LLOYDS BANK

M60804 (02/25)