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

		Annual –	
Accounts opened between	Balance	Tax Free/AER	Qualifying Criteria
01/12/17 – current	£1+	0.35%	N/A
	£1+	0.35%	N/A
26/09/17 – 30/11/17	£1+ Rate 1	0.50%	You have held at least £100,000 across your Lloyds savings and personal current accounts for the whole of the last 3 months
01/08/17 – 25/09/17	£1+	0.35%	N/A
	£1+	0.35%	N/A
18/07/17 – 31/07/17	£1+ Rate 1	Your Lloyds variable rate ISA renewal and you have held a your Lloyds variable rate ISA a whole of the past 3 r	
21/04/17 – 17/07/17	£1+	0.35%	N/A
	£1+	0.35%	N/A
21/03/17 – 20/04/17	£1+ Rate 1	0.50%	You have held at least £100,000 across your savings and personal current accounts for the whole of the last 3 months
26/07/16 – 20/03/17	£1+	0.35%	N/A

Club Lloyds Monthly Saver

		Annual
Accounts opened between	Balance	Gross/AER
01/12/17 – current	£1+	3.00%
17/10/17 – 30/11/17	£1+	2.50%
07/06/16 – 16/10/17	£1+	3.00%

Club Lloyds Saver

		Annual	Mor	nthly
Accounts opened between	Balance	Gross/AER	Gross	AER
10/01/17 – current	£1,500+	0.35%	0.35%	0.35%
	£1 to £1,499	0.20%	0.20%	0.20%
23/08/16 – 09/01/17	£1,500+	0.35%	0.35%	0.35%
	£1 to £1,499	0.25%	0.25%	0.25%

Easy Saver

		Annual	
Accounts opened between	Balance	Gross/AER	Qualifying criteria
06/02/18 – current	£1+	0.20%	N/A
	£1+	0.20%	N/A
26/09/17 – 05/02/18	£1+ Rate 1	0.35%	You have held at least £100,000 across your Lloyds savings and personal current accounts for the whole of the last 3 months
13/12/16 – 25/09/17	£1+	0.20%	N/A
01/12/16 – 12/12/16	£1+	0.25%	N/A
£1+		0.25%	N/A
23/08/16 – 30/11/16	£1+ Rate 1	0.35%	Total Fixed Term savings balances, excluding ISA, have remained at least £25,000 for the last 3 months

Fixed Bond – 1 Year

			Annual	Moi	nthly
Accou	nts opened between	Balance	Gross/AER	Gross	AER
26	5/09/17 – current	£2,000+	0.40%	0.40%	0.40%

Fixed Rate Cash ISA – 2 Year

		Annual – Tax Free	Monthly -	- Tax Free	
Accounts opened between	Balance	Gross/AER	Tax Free	AER	Qualifying Criteria
26/09/17 – current	£1+	0.50%	0.50%	0.50%	N/A
28/02/17 – 25/09/17	£1+	0.55%	0.55%	0.55%	N/A
	£1+	0.55%	0.55%	0.55%	N/A
08/12/16 – 27/02/17	£1+ Rate 1	0.90%	0.90%	0.90%	Your Fixed Rate ISA is coming up for renewal
04/10/16 – 07/12/16	£1+	0.55%	0.55%	0.55%	N/A
09/08/16 - 03/10/16	£1+	0.80%	0.80%	0.80%	N/A
12/07/16 - 08/08/16		Unavail	able		N/A
00/12/15 11/07/16	£40,000+	1.10%	1.09%	1.10%	N/A
08/12/15 – 11/07/16	£1-£39,999	1.00%	1.00%	1.00%	N/A
27/10/15 07/12/15	£40,000+	1.50%	1.49%	1.50%	N/A
27/10/15 – 07/12/15 —	£1-£39,999	1.00%	1.00%	1.00%	N/A

Help to Buy: ISA

		Annual –
Accounts opened between	Balance	Tax Free/AER
01/12/15 – current	£1+	1.50%

Junior Cash ISA

		Annual –
Accounts opened between	Balance	Tax Free/AER
23/02/12 – current	£1+	2.50%

Monthly Saver

		Annual
Accounts opened between	Balance	Gross/AER
01/12/17 – current	£1+	2.50%
10/12/13 – 30/11/17	£1+	2.00%

Online Fixed Bond – 1 Year

		Annual
Accounts opened between	Balance	Gross/AER
26/09/17 – current	£2,000+	0.40%

Young Saver

		Quarterly	
Accounts opened between	Balance	Gross	AER
23/08/16 – current –	£20,000+	0.25%	0.25%
	Under £20,000	1.99%	2.00%
15/08/11 – 22/08/16	£20,001+	0.25%	0.25%
	Under £20,001	1.99%	2.00%

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 deduct tax automatically 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.

Savings rates

Please contact us if you would like this information in an alternative format such as Braille, large print or audio CD.

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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.

Rates correct as at 06 February 2018.



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