



PLUS Account

Important Information

How you qualify for the special interest rates we pay on your 'PLUS' account

The interest we pay you on your 'PLUS' account balance depends on all these factors:

- how much is in your account
- whether you pay in at least what you agreed.

We pay 'PLUS' interest only on the first £2,500 in your 'PLUS' account. We pay our standard rate (which is lower than our special 'PLUS' rates) on anything over £2,500 in your account.

You must agree to pay in a minimum of £1,000 or more a month in to your 'PLUS' account.

If you do not pay in at least the amount you have agreed, we will pay you only at our standard rate (which is lower than our special 'PLUS' rates).

Other information about interest

We calculate interest on the cleared credit or debit balance in your account at the end of every day.

We pay or charge this interest to your account each month, at the end of the second working day of the next month.

The special 'PLUS' rates will take effect on the working day on which you upgrade your account as long as you do so during our normal working hours, or from the next working day if you do not.

When we refer to our 'standard rates', we mean the rate of interest on accounts not upgraded to 'PLUS'.

Other conditions about your 'PLUS' account

If you presently have one of our other types of current account, you will need to change it to a Classic, Select, Gold Service, Platinum or Premier standard account before upgrading to 'PLUS'.

When you upgrade your account to 'PLUS' the way in which we calculate your charges may change. If your current account charging cycle runs from the 10th of the month to the 9th of the next, or is based on the day of the month you opened your account, we will change it to run from the 2nd of one month to the 1st of the next, as described above.

These 'PLUS' conditions are in addition to any that apply to your standard Classic, Select, Gold Service, Platinum or Premier current account. These 'PLUS' conditions will apply from the day on which we upgrade your account.

If you are presently a Gold Service, Platinum or Premier account customer on a fee waiver facility, that will not apply and we will charge you the normal fees if you choose to upgrade to 'PLUS' as we pay you interest on the balance instead. You should check that upgrading to 'PLUS' will save you money before deciding. You can find out what charge you will pay for your Gold Service, Platinum or Premier account by going to www.lloydstsb.com and checking our Rates and Charges page.