

Savings

# Savings Accounts.

Your guide to our additional terms and conditions.

Applicable from 30 October 2009.



Lloyds TSB | for the journey...

# We've updated our savings accounts.

We've recently taken a close look at our savings accounts and made some important changes. These include clearer and more user-friendly terms and conditions that help make our accounts easier to manage.

All our savings accounts are affected, so please take a moment to read about the changes to yours – you'll find a helpful contents list below. We'd particularly like to tell you about the following changes:

## Reward Saver

The interest rate you earn is no longer affected by the number of withdrawals you make, so this account will now be called Standard Saver. Interest is still tiered.

## 90-day Notice Account

We've removed the 90 day notice period for making withdrawals, so you now have instant access to your money. For this reason, we have also changed the account's name to No Notice Saver.

## Regular Saver

Our Regular Saver account now gives you more flexibility to save in the way that's most convenient for you. Because you no longer have to set up a monthly standing order, you're free to make deposits whenever you want.

## Cash ISA

The general conditions in the "Your Banking Relationship with us", the Personal Banking terms and conditions leaflet, now apply to Cash ISAs.

From 6 October 2009, the annual tax-free allowance will increase for people over 50 (those born on or before 5 April 1960). The new allowance will be £10,200 and £5,100 of this can be saved in a Cash ISA.

For everyone else, the new ISA allowance will be available a year later, from 6 April 2010.

If you invest any of your ISA allowance in your Lloyds TSB Cash ISA in future tax years, you will be unable to invest in another ISA with us or any other provider in that tax year, regardless of whether or not you use your full allowance.

Contents	Page	Contents	Page
<b>Available Accounts</b>		<b>Accounts no longer available</b>	
Advantage Saver Account	2	Easy Saver 2012 Account	6
eSavings Account	2	Internet Saver Account	7
Monthly Saver Account	3	Online Saver Account	7
Easy Saver Account	3	FirstSave Account	7
Cash ISA Account	4	Exclusive Saver Account	8
Young Saver Account	6	Standard Saver (formerly Reward Savings)	8
		No Notice Account (formerly 90 Day Notice Account)	9
		Regular Savings Account	9
		Select/Gold/Platinum/Premier Saver	9
		Instant Access Saver (formerly Guaranteed Tracker)	10
		Instant Access Saver (formerly Guaranteed Saver)	10
		Instant Gold Savings Account	Back cover
		Flexible Savings Account	Back cover

The following pages contain the full details of the terms and conditions for your savings accounts. Please read the sections that are relevant to you and keep this booklet in a safe place.

### General conditions and additional conditions

Our agreement with you is made up of general conditions (contained in the Personal Banking terms and conditions leaflet) and additional conditions. These include the conditions on the following pages and the Banking Charges guide. If there is any overlap or conflict between the additional conditions and the Personal Banking terms and conditions, the additional conditions apply.

You will find our current interest rates for these accounts in our UK branches, online at [www.lloydstsb.com](http://www.lloydstsb.com) or by phoning us on 0845 300 0032.

## Our range of available savings accounts

### Advantage Saver Account

The Advantage Saver Account is an instant access savings account with variable interest rates available when you have an eligible Added Value Account (AVA) from our current account range. It is provided by Lloyds TSB Bank plc or Lloyds TSB Scotland plc, depending on which bank you hold your AVA with.

#### 1. Eligibility

- 1.1 To have the Account you must have an AVA and open the Account with a deposit of at least £250.
- 1.2 You can only have one Account for each AVA that you have. If you have one joint AVA you can either have one Account in your joint names or each of you can have an Account in your sole names.
- 1.3 If you close your AVA, you will no longer be entitled to the Account and we will make arrangements with you to close it and transfer your balance to another account in our savings range.

#### 2. Deposits and withdrawals

- 2.1 You can pay money into the Account in branch, or by transferring money from another account with us or another bank.
- 2.2 You can make withdrawals from the Account at any of our branches but you can only make payments from the Account to another Lloyds TSB current or savings account in your name (or in the case of a joint account, in any of your names). You cannot set up standing orders on the Account to make these payments.
- 2.3 You can ask us for a Cashpoint® card to make deposits to and withdrawals from the Account.

#### 3. Interest

- 3.1 The Account interest rates only apply to balances of £250 or more. The interest rates are variable and will vary depending on the amount in the Account.
- 3.2 We will pay interest once a year on the anniversary of opening the Account unless you choose to receive it monthly. Monthly interest is paid on the same date each month as you opened the Account.
- 3.3 You can ask us to pay interest into a different account with us.

### eSavings Account

The eSavings Account is an Internet-based instant access savings account with variable interest rates, available when you have a current account with us. It is provided by Lloyds TSB Bank plc or Lloyds TSB Scotland plc, depending on which bank your current account is with.

#### 1. Eligibility

- 1.1 To have the Account you must be 16 or over, and have a current account with us.
- 1.2 You can only open the Account through Internet Banking and you can only have one Account in either your sole name or held jointly.
- 1.3 If you are no longer entitled to the Account we will make arrangements with you to close your Account and transfer your balance to another account in our savings range.

## 2. Deposits and withdrawals

- 2.1 You can pay money into the Account in branch, or by transferring money from another account with us or another bank.
- 2.2 You can only make payments from the Account using Telephone Banking, Internet Banking and the payment must be to a Lloyds TSB current or savings account in your name (or in the case of a joint account, in any of your names). You cannot set up standing orders on the Account to make these payments.

## 3. Interest

- 3.1 The Account interest rates are variable and will vary depending on the amount in the Account.
- 3.2 We will pay interest once a year on the anniversary of opening the Account.
- 3.3 You can ask us to pay interest into a different account with us.

## Monthly Saver Account

The Monthly Saver Account is available when you have a current account with us and lets you earn a fixed rate of interest for one year when you pay in money by standing order each month. The amount you pay in each month is limited. It is provided by Lloyds TSB Bank plc or Lloyds TSB Scotland plc depending on which bank you hold your current account with.

### 1. Eligibility

- 1.1 To have the Account you must be 16 or over and have a current account with us.
- 1.2 You can only have one Account in either your sole name or held jointly.
- 1.3 You must agree to set up a standing order into the Account for one payment of between £25 and £250 each calendar month the Account is open (your "Standing Order"), the first being within 30 days of you opening the Account.

### 2. Deposits and withdrawals

- 2.1 You can only pay money into the Account by your Standing Order. If your Standing Order is less than £25 or more than £250 we will return it to the account it was paid from. If you miss a payment it cannot be made up.
- 2.2 Your Standing Order cannot be set up from another savings account with us.
- 2.3 You can make withdrawals from this Account at any of our branches, but you can only make payments from this Account to another Lloyds TSB current or savings account in your name (or in the case of a joint account, in any of your names). You cannot set up standing orders on the Account to make these payments and you cannot replace any money you withdraw.

### 3. Interest

- 3.1 We agree to pay you interest at a fixed rate for one year from the date you open the Account.
- 3.2 We will pay interest once a year on the anniversary of opening the Account.

### 4. Closing your account

- 4.1 Your Account will end on the first anniversary of opening the Account and we will convert the Account into an Easy Saver Account (or similar account if it is no longer available). Your account number will remain the same and we will continue to accept your Standing Order until you cancel it. You can close this account at any time.
- 4.2 If the Account is closed early, you will not be able to open another Account before the first anniversary of opening the first Account.

## Easy Saver Account

The Easy Saver Account is an instant access savings account with an interest rate that tracks the Bank of England base rate until the end of 2010. It is provided by Lloyds TSB Scotland plc if your Account is with a branch in Scotland, otherwise it is provided by Lloyds TSB Bank plc.

### 1. Eligibility

- 1.1 To have the Account you must be 16 or over.

### 2. Deposits and withdrawals

- 2.1 You can pay money into the Account in branch, or by transferring money from another account with us or another bank.
- 2.2 You can make withdrawals from this Account at any of our branches but you can only make payments from the Account to another Lloyds TSB current or savings account in your name (or in the case of a joint account, in any of your names). You cannot set up standing orders on the Account to make these payments.
- 2.3 You can ask us for a Cashpoint® card to make deposits to and withdrawals from the Account.

### **3. Interest**

- 3.1 We will pay interest once a year on the anniversary of opening the Account.
- 3.2 You can ask us to pay interest into a different account with us.

### **4. Interest Rate Guarantee**

- 4.1 On balances of £1 or more we agree to pay a gross annual interest rate which tracks at 1.50% below the Bank of England Base Rate until 31 December 2010 (but the rate will never be less than 0.10%).
- 4.2 We will change the interest rate on the day that the Bank of England Base Rate changes.
- 4.3 When the interest rate guarantee period ends we may change the rate in accordance with the Personal Banking terms and conditions.

## **Cash ISA Account**

The Cash ISA Account has a variable interest rate, and is a restricted savings account, as you can only pay in the yearly Cash ISA allowance set by HM Revenue & Customs (HMRC). It is provided by Lloyds TSB Scotland plc if you open it in a Lloyds TSB Scotland plc branch or you have a current account with Lloyds TSB Scotland plc, otherwise it is provided by Lloyds TSB Bank plc. Both banks are registered as ISA managers at HMRC.

### **1. Eligibility**

- 1.1 To have a Cash ISA, you must be at least 16 years old and either (a) resident and ordinarily resident in the United Kingdom for tax purposes or (b) subject to United Kingdom tax under Section 28 of the Income Tax (Earnings and Pensions) Act 2003, or married to, or in a civil partnership with, such a person. You must inform us if these conditions no longer apply to you.
- 1.2 The Cash ISA must be in your sole name and all funds deposited in it must belong to you.
- 1.3 You must not pay into more than one Cash ISA in any one tax year.
- 1.4 HMRC ISA Regulations mean that if you do not make a deposit into your Cash ISA in any tax year (other than the year of application) you will need to complete a new application form if you want to make deposits in a later year.

### **2. Opening and running your Cash ISA**

- 2.1 Your Cash ISA will start from the date of your first deposit which must be at least £10 and be accompanied by a valid application form. Applications cannot be backdated.
- 2.2 The administration of your Cash ISA will be carried out by Lloyds TSB Bank plc. Queries about your Cash ISA can be made at any branch or through Telephone Banking if you are registered.

### **3. Deposits and withdrawals**

- 3.1 You can pay all or part of your yearly Cash ISA allowance into your Cash ISA at any time. You can do this by:
  - (a) transfer from a Cash ISA account with another ISA manager which you have subscribed to in the same tax year (in which case you must complete a Cash ISA transfer form as part of your application); or
  - (b) paying money into your Cash ISA at any branch, or by transferring money from certain other accounts you hold with us.
- 3.2 You can also transfer any Cash ISA account with us or another ISA manager, which you have subscribed to in previous tax years, into your Cash ISA (in which case you must complete a Cash ISA transfer form as part of your application).
- 3.3 If you make regular monthly payments to your Cash ISA, they must be from a bank or building society account of which you are a named account holder ("your nominated account") and either:
  - (a) made by standing order if your nominated account is an account you hold with us; or
  - (b) made by direct debit if your nominated account is held by another bank or building society.
- 3.4 The maximum amount you can pay into a Cash ISA in any tax year is set by HMRC. To find out the latest allowance contact us or HMRC.
- 3.5 You can make a payment or withdrawal from your Cash ISA at any time. If you request payment by cheque, the standard fee for cheques will apply. After making a payment or withdrawal you will not be able to pay more money into your Cash ISA, if it means you pay in more than the yearly Cash ISA allowance set by HMRC.
- 3.6 You can ask to transfer the whole of your Cash ISA during a tax year in which you make payments into it, or the whole or part of your Cash ISA deposits (and interest) from a previous tax year or years, to:
  - (a) a Cash ISA or a Stocks and Shares ISA with another ISA provider (including Scottish Widows), in which case you must complete a transfer application with that provider; or
  - (b) another existing Lloyds TSB Cash ISA account in your name, in which case you should write to us at Lloyds TSB Bank plc, BX1 1LT.

We will carry out your request within the time you stipulate, so long as we have a reasonable period (no more than 30 days) to deal with your request.

#### **4. Interest**

- 4.1 When you have less than £10 in your Cash ISA, we will not pay interest on the amount in your account. Interest will start to be paid again (on the whole balance) if the balance is restored above that limit.
- 4.2 The interest rate is variable and can vary depending on the amount in your Cash ISA. You can find out the current interest rates for our Cash ISA at any of our branches, by telephoning us on the Interest Rates Helpline on **0845 300 0032**, or by visiting our website at [www.lloydstsb.com/isa](http://www.lloydstsb.com/isa)
- 4.3 We will pay interest once a year on 31 March or the next working day. As long as you and your ISA continue to qualify, interest will be paid tax-free.

#### **5. Changes to ISA regulations**

- 5.1 Any changes made by HMRC to ISA Regulations that affect these conditions will apply as soon as they come into force.
- 5.2 Favourable tax treatment for ISAs may not be maintained (the Government is responsible for decisions about tax treatment).

#### **6. Other terms**

- 6.1 The Lloyds TSB Cash ISA does not satisfy the minimum standard for the deposit-based stakeholder product. More information about stakeholder products can be found at [www.stakeholdersaving.gov.uk](http://www.stakeholdersaving.gov.uk)
- 6.2 We are required to provide details of all ISA holders to HMRC. If you are or become non-resident in the UK, HMRC may be required to share this information with tax authorities in your country of residence.
- 6.3 We will send you a statement each year showing transactions up to and including 5 April.
- 6.4 We will send you a duplicate statement on request. There will be a reasonable charge for this which you will be notified of at the time of your request. This may be deducted from your Cash ISA, even if it causes the funds in your Cash ISA to fall below the minimum balance. Please see conditions 4.1 (Interest) and 7.2 (Closure of the account) for details of how this could affect your Cash ISA.

#### **7. Closing your Cash ISA**

- 7.1 You can close your Cash ISA at any time and any interest earned will be tax-free. If you have made a deposit into your Cash ISA in the same tax year as you close it, you cannot open a new Cash ISA for the same tax year with us.
- 7.2 We may close your Cash ISA if the balance falls below £10 but we will normally give you 30 days' notice before doing so.
- 7.3 If your Cash ISA stops qualifying as an ISA we will close it and notify you. We will deduct income tax at the appropriate rate on the interest earned on your deposit so far, including any interest you have already been paid. The tax will be deducted from your Cash ISA before the balance is paid to you.
- 7.4 Your Cash ISA will cease to qualify as an ISA and become subject to the deduction of income tax in the following circumstances:
  - (a) if the terms of the declaration on the application form are or become untrue;
  - (b) if you transfer any of your rights as an account holder or use your Cash ISA as security for a financial liability;
  - (c) from the date of your death; or
  - (d) if HMRC instruct us accordingly.
- 7.5 If you die, your Cash ISA balance will normally be paid to your estate. When we receive notice of your death we will close your Cash ISA and pay any interest earned up to the date of death tax free. We will transfer the balance to a new account on which interest will be earned at the current Standard Variable Rate Lloyds TSB Cash ISA interest rates but subject to the deduction of tax.
- 7.6 We will notify you if, by reason of any failure to satisfy the provisions of HMRC ISA Regulations, your Cash ISA becomes or will become subject to the deduction of tax.

#### **8. Cooling off**

- 8.1 If you apply for a Cash ISA you will be able to change your mind and cancel your account at any time before the end of the 14-day period starting on the day your Cash ISA is opened or the day you receive your ISA Welcome Pack, whichever is later. If you cancel your Cash ISA you are free to subscribe to another ISA in the same tax year. If you decide to cancel we will repay you any money you have paid together with any interest due on it, or help you to switch the balance to another account. To cancel this agreement you should tell us by writing to us at Lloyds TSB Bank plc, BX1 1LT. There are no charges for cancelling your Cash ISA agreement, and you do not have to give any advance notice.

## Young Saver Account

The Young Saver Account is an instant access children's savings account with a variable interest rate. It is provided by Lloyds TSB Scotland plc if you open it in a branch in Scotland, otherwise it is provided by Lloyds TSB Bank plc.

### 1. Eligibility

1.1 To open the Account you must be under 16. If the Account is still open when you reach 16, we will convert the Account to another instant access savings account in your name. We will send you the additional conditions for the new Account before we make this change.

### 2. Operating your account

- 2.1 The person who signs the application for you must be over 18 and will be authorised to operate your Account as if they were you. We may check to make sure that any withdrawals from the Account are for you but we do not have to.
- 2.2 If you are under 11 when you open this Account, once you reach 11 we will offer you an Under 19s account (or similar account if it is no longer available) which you can operate yourself. The person authorised to operate this Account can agree to the terms that apply to that account if they are different to these terms.
- 2.3 This Account cannot be operated by Telephone or Internet Banking.

### 3. Deposits and withdrawals

- 3.1 You can pay money into this Account in branch, or by transferring money from another account with us or another bank.
- 3.2 You can only make withdrawals from this Account at a branch.

### 4. Interest

- 4.1 The Account interest rate is variable.
- 4.2 We will pay interest once a quarter on the 10th of the month in March, June, September and December.

## Accounts no longer available

### Easy Saver 2012 Account

The Easy Saver 2012 Account is an instant access savings account with an interest rate that tracks the Bank of England base rate until the end of 2012. It is provided by Lloyds TSB Scotland plc if your Account is with a branch in Scotland, otherwise it is provided by Lloyds TSB Bank plc.

### 1. Eligibility

1.1 To have the Account you must be 16 or over.

### 2. Deposits and withdrawals

- 2.1 You can pay money into the Account in branch, or by transferring money from another account with us or another bank.
- 2.2 You can make withdrawals from this Account at any of our branches but you can only make payments from the Account to another Lloyds TSB current or savings account in your name (or in the case of a joint account, in any of your names). You cannot set up standing orders on the Account to make these payments.
- 2.3 You can ask us for a Cashpoint® card to make deposits to and withdrawals from the Account.

### 3. Interest

- 3.1 We will pay interest once a year on the anniversary of opening the Account.
- 3.2 You can ask us to pay interest into a different account with us.

### 4. Interest rate guarantee

- 4.1 We agree to pay a gross annual interest rate which tracks the Bank of England base rate as follows (but the rate will never be less than 0.10%):
- At 0.50% below the Bank of England base rate for 12 months from the date you opened your account;
  - At the Bank of England base rate for 12 months from the first anniversary of account opening;
  - At 0.50% above the Bank of England base rate for 12 months from the second anniversary of account opening;
  - At 1.00% above the Bank of England base rate for 12 months from the third anniversary of account opening;
  - At 1.50% below the Bank of England base rate from the fourth anniversary of account opening until 31 December 2012.
- 4.2 We will change the interest rate on the day that the Bank of England base rate changes.
- 4.3 When the interest rate guarantee period ends we may change the rate in accordance with the Personal Banking terms and conditions.

## Internet Saver Account

The Internet Saver Account is an Internet-based instant access savings account with variable interest rates, available when you have a current account with us. It is provided by Lloyds TSB Bank plc or Lloyds TSB Scotland plc, depending on which bank your current account is with.

### 1. Eligibility

- 1.1 To have the Account you must be 16 or over and have a current account with us.
- 1.2 You can only open the Account through Internet Banking and you can only have one Account in either your sole name or held jointly.
- 1.3 If you are no longer entitled to the Account we will make arrangements with you to close your Account and transfer your balance to another account in our savings range.

### 2. Deposits and withdrawals

- 2.1 You can pay money into the Account in branch, or by transferring money from another account with us or another bank.
- 2.2 You can only make payments from this account using Telephone Banking or Internet Banking and the payment must be to a Lloyds TSB current or savings account in your name (in the case of a joint account, in any of your names). You cannot set up standing orders on the Account to make these payments.

### 3. Interest

- 3.1 The Account interest rates are variable and will vary depending on the balance of the Account.
- 3.2 We will pay interest once a year on the anniversary of opening the Account unless you choose to receive it monthly. Monthly interest is paid on the same date each month as you opened the Account.
- 3.3 You can ask us to pay interest into a different account with us.

## Online Saver Account

The Online Saver Account is an Internet-based instant access savings account with variable interest rates, available when you have a current account with us. It is provided by Lloyds TSB Bank plc or Lloyds TSB Scotland plc, depending on which bank your current account is with.

### 1. Eligibility

- 1.1 To have the Account you must be 16 or over and have a current account with us and open the Account with a deposit of at least £250.
- 1.2 If you are no longer entitled to the Account we will make arrangements with you to close your Account and transfer your balance to another account in our savings range.

### 2. Deposits and withdrawals

- 2.1 You can pay money into the Account in branch, or by transferring money from another account with us or another bank.
- 2.2 You can only make payments from this account using Telephone Banking or Internet Banking and the payment must be to a Lloyds TSB current or savings account in your name (in the case of a joint account, in any of your names). You cannot set up standing orders on the Account to make these payments.

### 3. Interest

- 3.1 The Account interest rates only apply to balances of £250 or more. The interest rate is variable.
- 3.2 You can ask us to pay interest into a different account with us.
- 3.3 We will pay interest once a year on the anniversary of opening the Account unless you choose to receive it monthly. Monthly interest is paid on the same date each month as you opened the Account.

## FirstSave Account

The FirstSave Account is an instant access children's savings account with a variable interest rate. It is provided by Lloyds TSB Scotland plc if you open it in a branch in Scotland, otherwise it is provided by Lloyds TSB Bank plc.

### 1. Eligibility

To have the Account you have to be under 21. If the Account is still open when you reach 21, we will convert the Account to another instant access savings account in your name. We will send you the additional conditions for the new Account before we make this change.

## **2. Operating your account**

- 2.1 The person who signed the application for you must be over 18 and will be authorised to operate your Account as if they were you. We may check to make sure that any withdrawals from the Account are for you but we do not have to.
- 2.2 If you are under 11 when you open this Account, once you reach 11 the person operating the account for you can tell us to accept instructions on the account given by you instead of him or her.
- 2.3 Once you reach 18 you can tell us that you are taking over operation of the account and we will act on any instructions you give on your own after then.

## **3. Deposits and withdrawals**

- 3.1 You can pay money into this Account in branch, or by transferring money from another account with us or another bank.
- 3.2 You can make withdrawals from the Account at any of our branches, if you have a passbook with the Account you will need to show it to us. You can also make payments from the Account to another Lloyds TSB current or savings account in your name using Telephone Banking or Internet Banking (once you are over 16). You cannot set up standing orders to make these payments.
- 3.3 You can also ask for a Cashpoint® card to make deposits to and withdrawals from the Account.

## **4. Interest**

- 4.1 The Account interest rate is variable.
- 4.2 We will pay interest annually on 1 April.

## **Exclusive Saver Account**

The Exclusive Saver Account is an instant access savings account with variable interest rates available when you have an eligible Added Value Account (AVA) from our current account range. It is provided by Lloyds TSB Bank plc or Lloyds TSB Scotland plc, depending on which bank you hold your AVA with.

### **1. Eligibility**

- 1.1 To have the Account you must have an AVA and open the Account with a deposit of at least £250.
- 1.2 You can only have one Account for each AVA that you have. If you have one joint AVA you can either have one Account in your joint names or each of you can have an Account in your sole names.
- 1.3 If you close your AVA, you will no longer be entitled to the Account and we will make arrangements with you to close it and transfer your balance to another account in our savings range.

### **2. Deposits and withdrawals**

- 2.1 You can pay money into the Account in branch, or by transferring money from another account with us or another bank.
- 2.2 You can make withdrawals from the Account at any of our branches but you can only make payments from the Account to another Lloyds TSB current or savings account in your name (or in the case of a joint account, in any of your names). You cannot set up standing orders on the Account to make these payments.
- 2.3 You can ask us for a Cashpoint® card to make deposits to and withdrawals from the Account.

### **3. Interest**

- 3.1 The Account interest rates only apply to balances of £250 or more. The interest rates are variable and will vary depending on the amount invested in the Account.
- 3.2 We will pay interest once a year on the anniversary of opening the Account unless you choose to receive it monthly. Monthly interest is paid on the same date each month as you opened the Account.
- 3.3 You can ask us to pay interest into a different account with us.

## **Standard Saver (formerly Reward Savings)**

The Standard Saver, which was previously called Reward Savings Account, is an instant access savings account with variable interest rates. It is provided by Lloyds TSB Scotland plc if your Account is with a branch in Scotland, otherwise it is provided by Lloyds TSB Bank plc.

### **1. Eligibility**

- 1.1 To have the Account you must be 16 or over and open the Account with a deposit of at least £500.

### **2. Deposits and withdrawals**

- 2.1 You can pay money into the Account in branch, or by transferring money from another account with us or another bank.
- 2.2 You can make withdrawals from this Account at any of our branches but you can only make payments from the Account to another Lloyds TSB current or savings account in your name (or in the case of a joint account, in any of your names). You cannot set up standing orders on the Account to make these payments.

2.3 You can ask us for a Cashpoint® card to make deposits to and withdrawals from the Account.

### **3. Interest**

3.1 The Account interest rates only apply to balances of £500 or more. The interest rates are variable and will vary depending on the amount in the Account.

3.2 We will pay interest once a year on the anniversary of opening the Account.

3.3 You can ask us to pay interest into a different account with us.

## **No Notice Account (formerly 90 Day Notice Account)**

The No Notice Account, which was previously called the 90 Day Notice Account is now an instant access savings account with variable interest rates. It is provided by Lloyds TSB Scotland plc if your Account is with a branch in Scotland, otherwise it is provided by Lloyds TSB Bank plc.

### **1. Eligibility**

1.1 To have the Account you must be 16 or over and open the Account with a deposit of at least £10,000.

### **2. Deposits and withdrawals**

2.1 You can pay money into the Account in branch, or by transferring money from another account with us or another bank.

2.2 You can make withdrawals from this Account at any of our branches but you can only make payments from the Account to another Lloyds TSB current or savings account in your name (or in the case of a joint account, in any of your names). You cannot set up standing orders on the Account to make these payments.

### **3. Interest**

3.1 The Account interest rates only apply to balances of £10,000 or more. The interest rates are variable and will vary depending on the amount in the Account.

3.2 We will pay interest once a year unless you choose to receive it monthly. We pay annual interest on 10 December and monthly interest on the 10th of each month. For accounts opened before 24 May 1999, annual interest will be paid on 1 October or monthly interest, on the same date as that of account opening.

3.3 You can ask us to pay interest into a different account with us.

## **Regular Savings Account**

The Regular Savings Account is an instant access savings account with a variable interest rate. It is provided by Lloyds TSB Scotland plc if your Account is with a branch in Scotland, otherwise it is provided by Lloyds TSB Bank plc.

### **1. Eligibility**

1.1 To have the Account you must be 16 or over.

### **2. Deposits and withdrawals**

2.1 You can pay money into the Account in branch, or by transferring money from another account with us or another bank.

2.2 You can make withdrawals from this Account at any of our branches but you can only make payments from the Account to another Lloyds TSB current or savings account in your name (or in the case of a joint account, in any of your names). You cannot set up standing orders on the Account to make these payments.

### **3. Interest**

3.1 The Account interest rate is variable.

3.2 We will pay interest once a year on 20 November, half yearly on 9 June and 9 December or on the 9th of each month.

3.3 You can ask us to pay interest into a different account with us.

## **Select/Gold/Platinum/Premier Saver Account**

The Select/Gold/Platinum/Premier Saver Account is an instant access savings account with variable interest rates available when you have the matching Added Value Account (AVA) current account. It is provided by Lloyds TSB Bank plc or Lloyds TSB Scotland plc, depending on which bank your current account is with.

### **1. Eligibility**

1.1 To have the Account you must have the matching current account and open the Account with a deposit of at least £250 (£2,500 for Premier Saver Accounts).

1.2 If you close your matching current account, you will no longer be entitled to the Account and we will make arrangements with you to close it and transfer your balance to another account in our savings range.

## 2. Deposits and withdrawals

- 2.1 You can pay money into the Account in branch, or by transferring money from another account with us or another bank.
- 2.2 You can make withdrawals from this Account at any of our branches but you can only make payments from the Account to another Lloyds TSB current or savings account in your name (or in the case of a joint account, in any of your names). You cannot set up standing orders on the Account to make these payments.
- 2.3 You can ask us for a Cashpoint® card to make deposits to and withdrawals from the Account.

## 3. Interest

- 3.1 The Account interest rates only apply to balances of £250 or more (£2,500 for Premier Saver). The interest rates are variable and will vary depending on the amount in the Account.
- 3.2 We will pay interest once a year on the anniversary of opening the Account unless you choose to receive it monthly. Monthly interest is paid on the same date each month as you opened the Account.
- 3.3 You can ask us to pay interest into a different account with us.

## Instant Access Saver Account (formerly Guaranteed Tracker)

The Instant Access Saver Account formerly tracked the Bank of England base rate but now is an instant access savings account with variable interest rates. It is provided by Lloyds TSB Scotland plc if your Account is with a branch in Scotland, otherwise it is provided by Lloyds TSB Bank plc.

### 1. Eligibility

- 1.1 To have the Account you must be 16 or over.

### 2. Deposits and withdrawals

- 2.1 You can pay money into the Account in branch, or by transferring money from another account with us or another bank.
- 2.2 You can make withdrawals from this Account at any of our branches but you can only make payments from the Account to another Lloyds TSB current or savings account in your name (or in the case of a joint account, in any of your names). You cannot set up standing orders on the Account to make these payments.
- 2.3 You can ask us for a Cashpoint® card to make deposits to and withdrawals from the Account.

### 3. Interest

- 3.1 Account interest rates are variable and will vary depending on the amount in the Account.
- 3.2 We will pay interest once a year on the anniversary of opening the Account.
- 3.3 You can ask us to pay interest into a different account with us.

## Instant Access Saver Account (formerly Guaranteed Saver)

The Instant Access Saver Account (formerly Guaranteed Saver) is an instant access savings account with an interest rate that tracks the Bank of England base rate. It is provided by Lloyds TSB Scotland plc if your Account is with a branch in Scotland, otherwise it is provided by Lloyds TSB Bank plc.

### 1. Eligibility

- 1.1 To have the Account you must be 16 or over and open the Account with a deposit of at least £2,000.

### 2. Deposits and Withdrawals

- 2.1 You can pay money into the Account in branch, or by transferring money from another account with us or another bank.
- 2.2 You can make withdrawals from this Account at any of our branches but you can only make payments from the Account to another Lloyds TSB current or savings account in your name (or in the case of a joint account, in any of your names). You cannot set up standing orders on the Account to make these payments.
- 2.3 You can ask us for a Cashpoint® card to make deposits to and withdrawals from the Account.

### 3. Interest

- 3.1 The Account interest rate only applies to balances of £2,000 or more. The interest rate is variable.
- 3.2 We will pay interest once a year on the anniversary of opening the Account unless you choose to receive it monthly. Monthly interest is paid on the same date each month as you opened the Account.
- 3.3 You can ask us to pay interest into a different account with us.

### 4. Interest Rate Guarantee

- 4.1 We agree to pay a gross annual interest rate which tracks at 0.75% below the Bank of England base rate (but the rate will never be less than 0.10%) unless your balance falls below £2,000.
- 4.2 We will change the interest rate on the day that the Bank of England base rate changes.

## Instant Gold Savings Account

The Instant Gold Savings Account is an instant access savings account with variable interest rates. It is provided by Lloyds TSB Scotland plc if your Account is with a branch in Scotland, otherwise it is provided by Lloyds TSB Bank plc.

### 1. Eligibility

1.1 To have the Account you must be 16 or over and open the Account with a deposit of at least £2,500.

### 2. Deposits and withdrawals

- 2.1 You can pay money into the Account in branch, or by transferring money from another account with us or another bank.
- 2.2 You can make withdrawals from the Account at any of our branches but you can only make payments from the Account to another Lloyds TSB current or savings account in your name (or in the case of a joint account, in any of your names). You cannot set up standing orders on the Account to make these payments.
- 2.3 You can ask us for a Cashpoint® card to make deposits to and withdrawals from the Account.

### 3. Interest

- 3.1 The Account interest rates only apply to balances of £2,500 or more. The interest rates are variable and will vary depending on the amount in the Account.
- 3.2 We will pay interest once a year unless you choose to receive it quarterly. We pay annual interest on 10 April and quarterly interest on 10 March, June, September and December. For accounts that were formerly 60 Day Notice Accounts interest will be paid either annually on 1 April or monthly on the same date as that of account opening.
- 3.3 You can ask us to pay interest into a different account with us.

## Flexible Savings Account

The Flexible Savings Account is an instant access savings account with a variable interest rate. It is provided by Lloyds TSB Scotland plc if your Account is with a branch in Scotland, otherwise it is provided by Lloyds TSB Bank plc.

### 1. Eligibility

1.1 To have the Account you must be 16 or over and open the Account with a deposit of at least £250.

### 2. Deposits and withdrawals

- 2.1 You can pay money into the Account in branch, or by transferring money from another account with us or another bank.
- 2.2 You can make withdrawals from the Account at any of our branches but you can only make payments from the Account to another Lloyds TSB current or savings account in your name (or in the case of a joint account, in any of your names). You cannot set up standing orders on the Account to make these payments.
- 2.3 You can ask us for a Cashpoint® card to make deposits to and withdrawals from the Account.

### 3. Interest

- 3.1 The Account interest rates only apply to balances of £250 or more. The interest rate is variable.
- 3.2 We will pay interest once a year unless you choose to receive it monthly. We pay annual interest on 10 March and monthly interest on the 10th of each month. For accounts opened before 5 May 1998 interest will be paid on 1 April.
- 3.3 You can ask us to pay interest into a different account with us.

Please contact any Lloyds TSB branch if you'd like this in Braille, large print or on audio.

You can contact us using RNID Typetalk on any of our telephone numbers. If you need to be called back and would like us to call you through RNID Typetalk, please tell us when you call.

Cashpoint® is a registered trademark of Lloyds TSB Bank plc. We may monitor or record calls to make sure we have carried out your instructions correctly and to help improve the quality of our service. Lloyds TSB Bank plc Registered office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 2065. Lloyds TSB Scotland plc Registered office: Henry Duncan House, 120 George Street, Edinburgh EH2 4LH. Registered in Scotland no. 95237. Authorised and regulated by the Financial Services Authority. We are members of the Financial Services Compensation Scheme and the Financial Ombudsman Service. This information is correct as at July 2009.

