

Ditch your current bank and grab £200 from Lloyds by switching to a Club Lloyds or Lloyds Premier account

- £200 market-leading switching offer available from 16th September
- Customers need to switch to a new Club Lloyds or Lloyds Premier current account
- Club Lloyds comes with exclusive offers, including the Club Lloyds Monthly Saver now paying 6.25%
- Lloyds Premier offers benefits worth over £100* every month, including remote Family
 GP and wellbeing services and cashback
- Customers can now book flights or hotels through the Lloyds app 'Travel Booking' feature

Lloyds is launching its latest switcher offer, paying a market-leading £200, for eligible new and existing customers, who switch from another bank to one of our range of Club Lloyds accounts or a Lloyds Premier account.

From 16th September 2025, customers who switch using the Current Account Switcher Service, will receive £200 within 10 working days - no hoops, no hassle. Customers can switch easily through the app or online.

Vivek Khattri, Personal Current Accounts & Overdrafts Director at Lloyds said: "We know switching bank can feel like a big step, so we're making it rewarding and easy. Whether you're after cashback, lifestyle perks like Disney+, cinema tickets or smart travel booking - it's all simple to manage on the go in our app. Plus switching to Club Lloyds or Lloyds Premier now means you get £200 in your pocket."

Benefits of switching to Lloyds

Alongside the cash offer for eligible customers, all Club Lloyds and Lloyds Premier customers can now spend fee-free using their debit card worldwide. Customers can also access the new Lloyds Travel booking feature - available in the Lloyds app - to book flights and hotels. Once booked, customers can keep track of their trips directly in the app and bookings come with a 'Best Price' guarantee. This means if a customer finds a better price within 24 hours of booking, Lloyds Travel will match the price.



Plus, Club Lloyds and Lloyds Premier customers can choose from a range of Lifestyle Benefits, including 12 months of Disney+ Standard With Ads, a choice of Vue or Odeon cinema tickets, a magazine subscription, or a digital Coffee Club and Gourmet Society membership.

Customers can also take advantage of Everyday Offers, providing cashback when shopping at select retailers and it's easy to sign up to Save the Change® when using a debit card. The service works by rounding the spend to the nearest pound and transferring the change to a nominated savings account.

What else does Club Lloyds come with?

Club Lloyds customers can earn up to £90 in credit interest each year, when qualifying criteria is met and access exclusive offers on other products, including

- The Club Lloyds Monthly Saver, which pays 6.25% gross/AER interest, where customers can save between £25 and £400 each month.
- o Customers can also qualify for a discount off their initial mortgage rate.

What are the benefits of a Lloyds Premier account?

Lloyds Premier, designed for people with income or assets over £100,000, comes with a host of exclusive benefits worth over £100 every month including:

- Bupa Family GP & Wellbeing subscription service: providing remote access to a range of services - from GP or nurse consultations, to physiotherapy treatment, mental health treatment and other wellbeing services
- Cashback: one percent cashback on eligible debit card spending, with customers able to earn up to £10 each month
- Competitive mortgage rates: 0.2% discount on residential new mortgages and remortgage rates
- Savings bonuses: a bonus on the standard rate for a one-year term deposit saver
- Credit interest: Earn up to 3% in credit interest each year.
- Easy investing: ready-made investment portfolios with zero management fees for the first year
- Coaching: access to appointments with Financial Coaches, empowering customers to make more informed financial decisions.
- Premier Planning Hub: a bespoke hub within the mobile app, offering exclusive tools including a Net Worth Calculator and Wealth Forecasting, providing a holistic view of personal finances

Customers must pay in £5,000 each month or have £100,000 of savings or qualifying investments with Lloyds Banking Group to be eligible for Lloyds Premier.

The Lloyds app also makes everyday banking on the go easy - customers can access a range of features including card controls, subscription management and checking credit health with the app using the latest tech to keep customers and their money safe.



Lloyds mobile app

Packed full of features making banking simple, fast and secure, including:

- Manage payments: Keep track of spending by setting up notifications for every time a card
 is used to make a payment, when money is received and when a regular payment is coming
 up.
- **Subscription management:** It's easy to manage regular subscriptions like TV streaming services or gym memberships using the app tool to view, cancel or block subscription payments.
- **Credit score checker:** Check a credit score, get alerted when it changes and access tips to make improvements.
- **Barcode cash deposit:** Generate a barcode in the app and pay notes and coins in at over 30,000 PayPoint locations.
- Pay in cheques: Simply take a picture and the app reads all the cheque details, with money usually available the next working day.
- Request money from friends and family: Request to pay is a fast way to request money back for shared purchases, such as restaurant bills. Easily share a secure link, or show a QR code from the app, without the need for sharing personal details.
- **Card management:** Card misplaced? No problem use the app to view card details and report cards lost, damaged or stolen.
- **Limit spending:** Take more control over spending by setting personalised contactless card payment limits, in £5 increments, or freezing certain types of payments, including gambling.
- In one place: View all accounts and products including bank accounts, savings and investments, credit cards, mortgages and insurance products - or easily apply for something new.
- **Everyday offers:** Take advantage of Everyday Offers, providing cashback when shopping using a debit or credit card at select retailers.
- **Save the Change**®: Save money when using a debit card by choosing to round the spend to the nearest pound and transferring the change to a nominated savings account.
- **Benefit finder:** Find support that you may be entitled to, such as Council Tax discounts, Universal Credit, home improvement grants and more. By answering some brief questions on our app, receive an estimate of any benefits they could be due, along with guidance on how



to make a claim.

Lloyds mobile app is available on IOS and Android. You can find more details <u>here</u>.



Note to editors

This information is intended for the sole use of journalists and media professionals.

Terms and Conditions:

To qualify for the £200 switching offer ("the offer") you must switch to a new Club Lloyds Account, Club Lloyds Platinum Account, Lloyds Premier Account or Club Lloyds Silver Account using the 'Current Account Switch Service' to switch from a bank account held with another bank. The following conditions apply:

- Use the 'Current Account Switch Service' to transfer all the active credits and debits from the bank account that you hold with another bank to a new Club Lloyds Account (a £5 monthly fee may apply), a new Club Lloyds Platinum Account (£22.50 monthly fee applies, plus £5 monthly Club Lloyds fee may apply), a new Club Lloyds Silver Account (£11.50 monthly fee applies, plus £5 Club Lloyds fee may apply) or a new Lloyds Premier Account (£15 monthly fee applies) ('Qualifying Account'). The 'Current Account Switch Service' will close your old account with the other bank; and
- Your switch must include the transfer of a minimum of 3 active direct debits from your old account being switched to Lloyds as part of the
 offer. Direct debits set up after your switch has been started and other types of automated payments, such as standing orders and recurring
 card payments, won't count towards the offer; and
- Start your switch from your old bank account using the 'Current Account Switch Service' to a Club Lloyds Account, Club Lloyds Platinum
 Account, Club Lloyds Silver Account or a Lloyds Premier Account from 16th September 2025.

Existing customers qualify for the switching offer as long as they open a new Club Lloyds Account, Club Lloyds Platinum Account or Club Lloyds Silver Account and meet all of the conditions above.

You are not eligible for the offer if:

- You switch to any account other than Club Lloyds Account, Club Lloyds Platinum Account, Club Lloyds Silver Account or Lloyds Premier Account
- You switch to any existing Lloyds account.
- You change your existing Lloyds Current Account to a Club Lloyds Account, Club Lloyds Silver, Club Lloyds Platinum Account or Lloyds
 Premier Account and switch to that account.
- You've received a switching offer since April 2020 for switching to any Lloyds, Halifax or Bank of Scotland Current Account.
- You are switching to a joint account and one of the parties to the joint account has already received a switching offer since April 2020.
- The bank you are switching from does not participate in the 'Current Account Switch Service'. To find out more visit www.currentaccountswitch.co.uk.
- You are an employee of Lloyds Banking Group, or if an employee is on any bank account held in joint names.
- 1. The offer applies to applications received online, by phone or in branch from 16th September 2025. The offer is subject to change and can be withdrawn without notice at any time.
- 2. The offer does not automatically guarantee an arranged overdraft and any application for an arranged overdraft facility will be subject to status. If your qualifying account has an arranged overdraft, you won't pay any daily arranged overdraft interest for 3 months provided you stay within your arranged overdraft limit and do not increase or otherwise change the arranged overdraft limit agreed.
- 3. After 3 months, or if you change your account, you'll be charged daily arranged overdraft interest applicable to the account you hold if you use your arranged overdraft. Please see the Bank accounts and switching to us leaflet for full details on arranged overdraft interest. You'll have been given this when you opened your account, but if you would like another one, please ask in branch or look at our website.
- 4. Only one offer is available per customer. Joint accounts will only be paid one payment.
- 5. The offer will be paid directly into your account within 10 working days of your switch completing and will appear as a cash credit.



Learn more about Premier here: Lloyds Premier | Current Accounts | Lloyds Bank

Lloyds Premier eligibility: Customers must pay in £5,000 each month or have £100,000 of savings or qualifying investments with Lloyds Banking Group to be eligible for this account. The monthly fee of £15 will be refunded each month a customer meets the eligibility criteria. Accounts are regularly reviewed, with customers contacted if they aren't meeting the criteria.

*Over £100 worth of benefits per month based on an account holder's assumed average usage of benefits, each month. Exact value will be based on individual customer usage of account and benefits.

Learn more about Club Lloyds accounts here: Club Lloyds