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# Lloyds Premier: More than just a bank account

Lloyds Premier, a new bank account from the UK's biggest bank, is now available - bringing together the best in financial perks and premium lifestyle services, designed for people with income or assets over £100,000.

As the only UK provider which brings together banking, savings, mortgages, cashback, remote Family GP and wellbeing services, lifestyle benefits, travel perks, and financial coaching, Lloyds Premier offers benefits worth over £100\* every month, with customers able to access and manage their account on-demand through Lloyds' award-winning mobile app.

## Benefits worth over £100 every month - what does Lloyds Premier come with?

Lloyds Premier comes with a host of new, exclusive perks with a great digital experience:

- 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: When two Direct Debits are paid from the account every month, Lloyds Premier pays:
  - 1.50% AER (1.49% gross p.a.) variable credit interest on balances between £1 and £3,999.99
  - 3.00% AER (2.96% gross p.a.) variable credit interest on any part of the balance between £4,000 and £5,000
- 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

Lloyds Premier also comes with great benefits Lloyds already has to offer:

- **Club Lifestyle perks:** choose from either 12 months of Disney+ Standard with Ads, six cinema tickets, an annual digital Coffee Club or Gourmet Society membership or an annual magazine subscription.
- **Global spending freedom:** fee-free spending abroad on debit card
- **Overdraft:** £100 interest-free overdraft

Contact

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**“Lloyds Premier is more than your everyday bank account” said Jo Harris, Director of Consumer Relationships, at Lloyds.**

“We know customers are busy, often time-poor, with work, family and personal commitments all clamouring for attention.

“Enter Lloyds Premier – a bank account delivering a massive range of perks, worth over £100 every month. Our customers have told us what they want to achieve financially and what’s holding them back – so we’ve developed a unique account, designed to meet their needs, which will help empower them to reach their financial goals.

“Lloyds Premier is incredible value – particularly as the account comes with cashback and credit interest, which means many people will make money by having a Lloyds Premier account.”

**Jo continued** “We’re the UK’s largest bank and the sole integrated provider of banking, insurance and wealth services, which means we’re uniquely placed to meet the demands of customers with more complex financial needs.

“Lloyds Premier is a strategically important milestone in our growth ambitions for affluent customers - a part of the market where we have historically been under-represented. Our new Lloyds Premier account is the latest way we are delivering for our affluent customers, offering experience-led, tailored and personalised solutions in financial, health and lifestyle, while growing our presence in this part of the market.”

## **What is the Lloyds Premier criteria?**

Customers must pay in £5,000 each month or have £100,000 of savings or qualifying investments with Lloyds 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.

## **Ends**

## **Notes to Editors**

Learn more about Premier here: [Lloyds Premier](#) | [Current Accounts](#) | [Lloyds Bank](#)

\*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.

## **Contact**

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