



Lloyds Banking Group announces Halifax to rebrand to Lloyds

- Lloyds to become the Group's lead brand in England, Wales and Northern Ireland, as the Halifax brand changes to Lloyds
- Bank of Scotland will remain the lead brand for customers in Scotland
- There are no immediate changes for customers, and everything will continue to work as it does today

Lloyds Banking Group has today confirmed that the Halifax brand will change to Lloyds.

Existing Halifax customers will start to use the Lloyds app in the coming months and will see their accounts rebranded to Lloyds over time. As part of this change, the Halifax brand will stop opening new accounts.

Halifax branches will be rebranded to Lloyds – meaning that Lloyds will continue to offer one of the largest branch networks in the UK today.

There is no change to Bank of Scotland, which will continue to offer the same market leading experience and propositions, exclusively to customers in Scotland.

Jas Singh, CEO, Consumer Relationships at Lloyds Banking Group:

“As Halifax changes to Lloyds, our Halifax customers will keep everything they know and love today - the same fantastic app design, the same friendly faces in our branches – even the same sort code and account number. But as Lloyds customers, they'll get the best innovation and experiences we offer.”

“Our Lloyds customers are already benefiting from a significant investment into propositions like Club Lloyds, Lloyds Premier, Lloyds Ultra and Lloyds Rewards – and now we're really excited that Halifax customers can bank on Lloyds for more.”

Halifax and Bank of Scotland have been part of Lloyds Banking Group since 2009. Since early 2025, customers of all brands have been able to manage their accounts across all Lloyds Banking Group branches and customers can already manage all their accounts in a single app or phone call. This means that thousands of Halifax customers already manage their accounts through the Lloyds app and colleagues in both Halifax and Lloyds branches already serve customers of both brands.

There are no changes to previously announced plans for branches, and there are no role reductions as part of today's announcement. Throughout 2027, Halifax branches will either rebrand to Lloyds, or where there is another branch close by, customers will be served by an existing Lloyds branch in the same community.

Lloyds Banking Group is committed to its role in the town of Halifax, and the wider Yorkshire and Humber region. Lloyds recently made a £116m investment in its Trinity Road office in Halifax town centre and the 3000 colleagues based there will continue to play a key role in the Group's future.

Key information for Halifax customers:

- There's nothing Halifax customers need to do today.
- Over the coming days and weeks, we will start to contact customers directly through trusted channels, including the Halifax app, online banking, email and by letter.
- Account numbers and sort codes will stay the same as they are now.



- There is no change to Financial Services Compensation Scheme protection. Anything customers have in existing Halifax accounts will continue to be separate to any balances in new Lloyds accounts.
- Their money is safe and remains exactly where it is – we will never ask customers to move money, transfer funds or share security details as part of this change. If anyone contacts a customer asking them to do this, it is a scam.
- Customers will get the same service they're used to, and everything will feel familiar. The Lloyds app is the same as the Halifax app, with a few added extras, and the same branch and call centre colleagues will continue to support customers.
- In the coming weeks, we'll start to invite Halifax customers to move across to the Lloyds app and online banking.
- Once customers are managing Halifax accounts through Lloyds, they'll have access to Lloyds products for renewals, upgrades or downgrades, without having to change sort code or account number.
- Halifax mortgages will continue to be available through intermediaries until 2027, when Halifax Intermediaries will rebrand to Lloyds Intermediaries.

Following the changes, Halifax customers will join Lloyds customers in enjoying seamless access to new leading propositions including:

- Club Lloyds; an account that gives customers more including interest on credit balances, no debit card fees abroad and great perks
- Lloyds Premier; a premium current account with a range of lifestyle benefits including cashback, BUPA GP service, no debit card fees abroad and exclusive offers
- The Lloyds app; with new additional features including an AI financial coach and more options for customers to personalise experiences
- Lloyds Rewards, which provides a wider range of rewards and loyalty offers

Notes to Editors

Our Colleagues - There are no role reductions or branch closures as part of this announcement. Customers can already use all Halifax and Lloyds branches, irrespective of the brand on their account, and all colleagues are able to support them whichever branch they're in too.

Colleagues working in branches, and in teams that support them, have been advised of the changes and will be supported in next steps. In many cases, this will include keeping their role in the branches that are rebranded to Lloyds.

The ability to manage accounts across brands is in place for customers of Lloyds, Halifax and Bank of Scotland only.

Our heritage - Lloyds Banking Group is formed of the oldest financial institutions in the UK. Lloyds was founded as Taylor & Lloyds in 1765 in Birmingham, and the Bank of Scotland was founded in 1695. The Group, which was formed in 2009 as a result of the merger between Lloyds TSB and Halifax Bank of Scotland, has a strong track record of adapting to the changing needs of customers and society and is now the UK's largest digital bank.

The group employs over 65,000 people in the UK, including over 1600 in Northern Ireland and 3000 in Halifax, making it the largest employer in the West Yorkshire town. Lloyds has confirmed its commitment to Halifax town with a recent £116m sustainable refurbishment of its Trinity Road offices. These colleagues will continue to play a key role in the future of the Group, and the new office will feature a celebration of the Halifax brand through the years.



Halifax heritage timeline

- **1853** – Halifax is founded as the Halifax Permanent Benefit Building Society in West Yorkshire, helping local people save and buy homes
- **1873** – Becomes the Halifax Building Society, expanding its role in supporting home ownership across the UK
- **20th century** – Grows to become one of the UK's largest and most recognised building societies, known for accessible savings and mortgage products
- **1997** – Demutualises and lists on the London Stock Exchange, becoming Halifax plc
- **2001** – Merges with Bank of Scotland to form HBOS (Halifax Bank of Scotland)
- **2009** – HBOS is acquired by Lloyds Banking Group, bringing Halifax into the Group alongside Lloyds and Bank of Scotland, creating one of the UK's largest financial services groups
- **2010s–2020s** – Halifax continues as a high street brand, serving millions of customers across current accounts, savings and mortgages