Lloyds Banking Group hunts for the UK's next standout start-ups and scale-ups

- Launch Innovation returns with new opportunities for ambitious start-ups and scale-ups
- The programme gives UK founders from any sector direct access to Lloyds Banking Group's technology and expertise

Lloyds Banking Group is inviting ambitious start-ups and scale-ups to pitch technology and solutions that could shape services used by millions of customers.

Successful applicants will work directly with specialists from across the Group, gaining insight into the needs of 28 million retail customers and around one million businesses across banking, mortgages, insurance, investments and motor finance. They will develop and test their ideas against real customer and business challenges, with the strongest propositions potentially progressing to a commercial proof of concept or longer-term partnership.

Four opportunities for founders to solve customer challenges

This year, applicants are being asked to show how their technology could address one of four areas:

- **Simpler home ownership:** Helping people find, buy, manage, improve and protect their homes through better data, personalised support and simpler digital experiences.

- **Better mortgage broker journeys:** Finding ways to cut down on paperwork and other admin by making it easier to collect important information, link systems, automate common tasks and give brokers clearer information, during a mortgage application.

- **More connected customer services:** Helping customers manage travel, motoring, energy bills and more through relevant and convenient digital experiences.

- **More confident investing:** Giving customers clearer guidance, insight and tools to understand what they can afford to invest, find suitable investments and manage their portfolios.

Applications are open to technology businesses and individuals from any sector that can demonstrate a relevant solution, a clear customer benefit and a credible commercial case.

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What successful applicants will receive

Selected participants will work with Lloyds Banking Group specialists from mortgages to investments, to develop and test their solution against one of the challenges, while getting valuable insight into customer and business needs.

Ideas will be pitched to the bank's expert Launch Innovation team, with the strongest ideas potentially progressing to a proof of concept or longer-term collaboration.

Taking part can be a springboard for ambitious people and businesses, helping them sharpen their ideas and build other relationships across Lloyds Banking Group. Relevant applications may also be reviewed by the Group's Fintech Investment team, with the potential to explore wider opportunities beyond the programme.

Launch Innovation participation can lead to longer-term partnerships

Previous Launch Innovation participants have gone on to work with Lloyds Banking Group on customer tools and services. Success stories from the programme include:

- **Caura:** An all-in-one motoring platform that received a £4 million investment from Lloyds Banking Group and went on to power a white-labelled app for Lex Autolease. The app allows customers to manage their lease, book vehicle maintenance and access new vehicle offers in one place.
- **Planna**: A Neighbourhood Guide digital tool, providing local insights on areas including house prices, living costs, transport and schools to support people planning a move.
- **ApTap**: A fintech partnership that began with Bill Switcher, helping customers compare and switch household services, and has since expanded to power an offers marketplace where Lloyds customers can access discounts through the Rewards section of the Lloyds app.

Paul Wilkinson, Rewards and Launch Innovation Director at Lloyds Banking Group, said: "For an ambitious start-up, finding the right entry point into a large financial services group can be challenging. Launch Innovation gives founders a clear route to our specialists, customer insight and the opportunity to test whether their technology can solve a genuine business challenge.

"We have seen participants turn that opportunity into investment, customer-facing services and longer-term commercial relationships. We are looking for founders with strong technology, a clear customer benefit and the ambition to take their proposition further."

For more information and to apply, visit the Launch Innovation website.

Ends

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Notes to Editors

Applications are now open until 30th September 2026.

About Lloyds Banking Group

Lloyds Banking Group is the largest UK retail and commercial financial services provider with around 27 million customers and a presence in nearly every community. We are proud to support British businesses, with nearing one million UK businesses supported by our leading digital and relationship banking services. Our main business activities include retail and commercial banking, general insurance and long-term savings, provided through well recognised brands including Lloyds, Halifax, Bank of Scotland and Scottish Widows.

Our purpose is Helping Britain Prosper. We have served Britain through our products and services for more than 320 years, across every community, and millions of households. Our success is interwoven with the UK's prosperity, and we aim to help Britain prosper by operating as a responsible, sustainable and inclusive Group.

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