

Changes to our Club Lloyds Account

We're making some changes to our Club Lloyds Account. It's important to understand what the changes mean for you – so please take the time to read them.



Removing our debit card foreign currency fees

From **14 April 2025** we're removing our debit card fees when you use your Club Lloyds debit card to:

1. Make payments in a foreign currency.
2. Take out money in foreign currency or pounds sterling **outside** the UK, Channel Islands or Isle of Man. This is at a cash machine or over the counter.
3. Take out money in a foreign currency at a cash machine **in** the UK, Channel Islands or Isle of Man.

These conditions don't change the exchange rate that applies to these transactions.

If you've added the Travel Smart service to this account, we'll remove any weeks you have not used.

When you buy things outside the UK, you may be asked to pay in pounds sterling, or in the local currency. Paying in a local currency could help you to avoid charges. If you pay for something in pounds sterling, the provider of the currency conversion may still charge you. Some cash machine providers may also charge a fee.

These terms will end when you no longer have one of the accounts they apply to.

All the other account conditions stay the same.

From **14 April 2025** – go to lloydsbank.com/clublloyds for a copy of the updated terms and conditions.



We're increasing the monthly fee from £3 to £5

From **2 June 2025**, the monthly fee will change. We'll continue to waive it if you pay in at least £2,000 to your Club Lloyds account each month.



Interest-free amounts on arranged overdrafts are increasing to £100

From **14 April 2025**, you won't pay daily interest on what you borrow up to the first £100 if:

- you already have an arranged overdraft or,
- you apply and we approve an arranged overdraft.

We'll continue to charge interest on any arranged overdraft you use over £100.

Arranged overdrafts are helpful in the short term for when you need some extra money unexpectedly. Using it increases your overall borrowing and may affect your credit score.

For more information, and a cost calculator, go to lloydsbank.com/overdrafts

Go to
lloydsbank.com

Call us on
0345 300 0000

Visit a branch

If you need this communication in another format, such as large print, Braille or audio CD, please contact us.

You can call us using Relay UK if you have a hearing or speech impairment. There's more information on the Relay UK help pages at relayuk.bt.com

SignVideo services are also available if you're Deaf and use British Sign Language: lloydsbank.com/contact-us/sign-video

If you need support due to a disability please get in touch.

Calls and online sessions may be monitored and recorded. Not all Telephone Banking services are available 24 hours a day, seven days a week.

Eligible deposits with us are protected by the Financial Services Compensation Scheme: lloydsbank.com/legal/financial-services-compensation-scheme

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This information is correct as of February 2025 and is relevant to Lloyds Bank plc products and services only.

