

Fixed Saver 1 Year Terms and Conditions

For use from January 2025

mbna

This booklet:

- Explains the agreement between us, how your account works and what to do if anything goes wrong.
- It also says how to contact us, and how we'll contact you.

We suggest you keep it to refer to. It's available on our website too. Please ask if you don't understand anything.

Section A – Our agreement

When you open an MBNA Fixed Saver 1 Year account, we enter an agreement with you. Most conditions of this agreement are in Sections A–L. If they aren't in this booklet, we'll give them to you separately.

Our agreement is made up of:

- 'Key features' (see Section B) – these are the main things you need to know about your account.
- 'General conditions' (see Sections A and C–L) – these are the underlying terms for your account. They include how to pay in, how we work out interest and whether we can make changes.
- 'Additional conditions' – these are other details like your interest rate. We haven't included them in this booklet. They're in other information we give or show when you open your account.

If there is a difference between the Key features or Additional conditions and the General conditions, the Key features or Additional conditions will apply.

This booklet also has some useful information that isn't part of your conditions but might help. This is in the Useful to know Section M at the back.

MBNA savings accounts are for personal customers only. They must not be used by a business, club, charity, or other organisation. You must not hold money for someone else in your account. We may close your account if you use it in this way.

You must be aged 18+ and living in the UK to open an account with us. We may ask for evidence of your UK address. In the future, if you no longer live in the UK, we may not be able to keep your account open or continue offering you the same level of service or account benefits.

You agree we can use and keep any personal information that you give us to provide payment services to you. This doesn't affect your rights under data protection law. You can end your agreement to this by closing your account.

Our privacy policy explains how we use your personal data. You can find it at: **www.mbna.co.uk/privacy** or by asking us.

When we use 'we, us, our' in this agreement we mean Lloyds Bank plc. MBNA is a trading style of Lloyds Bank plc.

'Lloyds Banking Group' includes us and other companies in our Group, including companies using the MBNA, Lloyds Bank, Halifax, and Bank of Scotland brands. For more information go to **Our brands – Lloyds Banking Group plc**.

Where to find what you want to know

Section

Our agreement	>	A
Explains what makes up the contract between you, our customer, and us, as your bank.		
Key features for MBNA Fixed Saver 1 Year	>	B
Contains the main day-to-day conditions that apply to your account.		
Contact details and information about your account	>	C
Explains how to get in touch with us, and how we can contact you – and tells you how we'll keep you up to date with your account.		
Security	>	D
Explains the steps you and we should take to protect your account and your information, and how we check that instructions have come from you.		
Making payments	>	E
Explains: <ul style="list-style-type: none">• how to pay money into your account;• how we'll return your savings; and• what to do if something goes wrong.		
Paying interest	>	F
Explains how we work out the interest to pay on your savings.		
Changing this agreement	>	G
Explains how and when we can change the contract for your account, plus how we'll tell you about any changes and what you can do if you don't agree.		
Can you ask someone else to operate your account?	>	H
Explains what happens if you need to ask someone else to look after your account for you.		
What if things go wrong?	>	I
Explains when we're responsible if things go wrong, and when they might be your responsibility.		
Can we take money from your account to pay off a debt you owe?	>	J
Explains how we can use money in your savings accounts to repay debts you owe us which are overdue, and the steps we'll take to make sure this is reasonable.		

**When can we close an account or stop or suspend a service?
When can you close your account?**

> K

Explains how you can close your account, and when we can close it.

Other important conditions

> L

Explains various things including how to make a complaint, the law that applies to this agreement and account limits.

Useful to know

> M

Includes some practical information that may help you use your account and our services.

Section B – Key features

MBNA Fixed Saver 1 Year – the key things you need to know

MBNA Fixed Saver 1 Year is a savings account for people wanting to save £1,000+ at a fixed rate for a year. You can only have an MBNA Fixed Saver 1 Year in your sole name.

Having an MBNA Fixed Saver 1 Year

- Plan to have at least £1,000 in your account.
- Pay in by transfer from your nominated account – the UK current account you chose when you applied.
- Pay in during the 14 days after account opening – you can make as many payments in as you like during those first 14 days, but after that you can't pay in any more.
- At maturity, if you ask us to move the money from your MBNA Fixed Saver into another one, you won't be able to add any more money to it (except for the interest you've earned, if you choose this option). Your fixed term will start on the day your original Fixed Saver matures.
- Your fixed term will start on the day your account's opened, even if you don't pay any money in straightaway.

Interest

- We pay fixed interest – this means your interest rate won't change during the year you save.
- We pay your interest at the end of your fixed term.

Account information

- When you add to your savings, we'll send you a text message to confirm.
- Normally we provide a statement at the end of your account year.
- We'll also send you a closing statement shortly afterwards.

Maturity

- We'll contact you before the end of your fixed savings term to check what you want to do.
- On the day your account matures, you'll have easy access to your savings and interest.
- If we send your savings and interest to your nominated account it should arrive no later than the end of the next working day and will usually be quicker.

Bear in mind

You can't have any more than £750,000 in your account. You can have up to 15 fixed rate fixed term savings accounts with MBNA.

Plan to keep your savings in your account for the full term. Generally, you won't be able to close it early.

MBNA Fixed Saver 1 Year is a restricted savings account.

Section C – Contact details and information about your account

C1 How can you contact us?

Once your account is open, please call us on **0345 835 5376 (+44 113 366 0161** from abroad) if you need any help.

For example, if you change your address or nominated account, or if you have a question that isn't answered by information on our website.

Recording calls

We may listen to or record phone calls to:

- check we've done what you asked, and acted correctly;
- detect or prevent fraud or other crimes; and
- improve our service.

The Useful to know section has our telephone opening times.

Don't email us with confidential information.

You can't use your account by post.

C2 How will we contact you about your account?

We may get in touch by post, telephone or electronically, using the details you give us. This includes by email and text message.

In future we may also send electronic notifications through an online banking service. If we send them digitally, we'll also send you an email or other notification (such as a text) to say we've done this. Once we've sent you a message, we'll assume you've received it.

Our electronic messages may have an attachment in PDF or similar format. Make sure your devices are set up to receive them.

C3 How will you get information about your account?

Generally, we use statements to show information about payments in and out of an account. The Key features explain when we'll send one.

In future, we may send statements and other communications by post or digitally, or both. If we send them digitally, we'll also send you an email or other notification (such as a text) to explain you have a document ready to view, unless we've separately agreed not to.

If you need this before we send a regular statement, you can request a list of transactions by calling us.

You must tell us if your name or contact details change. If you don't, you may miss out on important information, or we could send confidential information to the wrong address. If this happens it won't be our fault.

Section D – Security

D

This section explains the steps you and we need to take to protect your information and account.

D1 How will we keep your account safe?

We will do everything we reasonably can to keep your account safe. Having up to date contact details, including your mobile phone number, will help us do this.

Before we provide you with account information or help with your savings, we'll check your details. We may also use a one-time passcode to check it's you.

If we suspect fraud or a security threat, we'll contact you by phone or send a text asking you to call us. We'll follow our security processes to check we are speaking with you.

We never ask for account or security information by email. Don't reply to any emails or other messages asking for this information.

D2 What can you do to keep your account safe?

You must do what we ask to keep your account safe. This includes:

- not letting anyone else access your account, or information about it, unless you've agreed this with us or given permission for them to act on your behalf, for example, by a power of attorney
- doing everything you reasonably can to stop anyone finding out your account details, including any passcode we send you. Don't write them down or keep them with your other account information. Don't let anyone watch or listen to you using them.

You must tell us as soon as possible if you think someone else can access your account without your permission, or that it may not be secure.

If we, the police, or another authority investigate any problem with your account, you must provide any information they or we ask for. Neither we nor the police will ask you to transfer your money to a 'safe account'. We may pass information about your account to other banks or companies that deal with payments. We may also provide information to the police or other authorities in the UK and abroad.

Please check any information we send you in text messages, letters, and statements. We'll correct any errors as soon as reasonably possible once we know about them.

Section E – Making payments

This section explains:

- how to pay money into and out of your account;
- how long this takes; and
- what to do if something goes wrong.

Paying money in

E

E1 How can you pay into your account?

You can only pay into your account by electronic transfer, from the current account you chose when you opened your MBNA Fixed Saver 1 Year. We call this your 'nominated account'. It must be in your name (either just in your name or held jointly with someone else). It must be with a bank or building society based in the UK.

Any payment into your account must be in pounds. We can't convert other currencies for you.

E2 When will the money you pay in start to earn interest?

When we receive a payment from your nominated account, it will usually be in your MBNA Fixed Saver 1 Year within two hours of us receiving it. You'll start earning interest on the amount that day.

E3 What happens if money is paid into your account from another account in the UK by mistake or fraud?

If another bank tells us that money has been paid into your account by mistake, we can return it without asking you. We will act reasonably and tell you if we do this.

If, within two months of receipt, we find out that a payment into your account was made by mistake or fraud, we will:

- remove the amount of the payment or stop you from accessing it;
- tell you we will return the payment.

If you tell us within 15 working days of us doing this that the payment was not made by mistake or fraud, we won't return it.

If we find out that a payment into your account was made by mistake or fraud more than two months after it was made, we'll usually stop you using the money. We'll tell you before we take any more action.

If we can't return the money, we may give information about you and your account to the payer's bank so they can recover it.

We can refuse to accept or make a payment if we reasonably believe that the payment could:

- cause us (or another company in the Lloyds Banking Group) to break the law; or
- expose us (or another company in the Lloyds Banking Group) to action from any government or regulator.

Taking money out

E4 How can you take money out of your account?

Generally, you can't take money out until your MBNA Fixed Saver 1 Year has matured. We'll contact you about the maturity beforehand. We'll ask what you want to do. You'll have easy access to your savings and interest from the day your account matures. If we send your savings and interest to your nominated account it should arrive no later than the end of the next working day and will usually be quicker.

To avoid delays, you must let us know if there's a change to your nominated account and check the new details you give us are correct. If you switch your nominated account to another bank using the Current Account Switch Service, and we are able to access the new details, we will use them – but this may not always be possible, so you mustn't rely on us tracing your new account.

If your savings and interest are returned to us, for example because you've closed or changed your nominated account, we will try once more to pay them to the nominated account which we have the details for. If the payment is returned a second time, we will pay them back into your MBNA savings account and change it to an easy access account with a variable interest rate. We will send you more details before your account matures, but you'll have easy access to your money.

You can't send payments to other accounts, either with us or with another bank or building society.

In exceptional circumstances, such as your death, bankruptcy, or serious illness, we may allow early access to your savings. This will be at our discretion, although we will always give your representatives access if you die.

E5 When can we stop a payment?

Your account is not designed for making day to day payments. The only expected payment at maturity; for example, is back to your nominated account, or if exceptional circumstances mean your account is closed before maturity. We can stop a closure payment, if we reasonably think it is necessary to keep your account and savings secure.

We'll tell you before we do this and why, unless a legal or security reason means we can't. In that case, we'll tell you as soon as possible afterwards. We'll act reasonably and try to reduce your inconvenience.

If we reasonably suspect a closure involves illegal or fraudulent activity, we may ask you to take further steps to check the payment is not illegal or fraudulent, for example by checking the details of a changed nominated account are valid.

In these circumstances, we may pause our processing of your account maturity (if your money is transferring back to your nominated account) or early closure. This could give you time to check the nominated account detail, talk to someone about it or tell us you wish to make a change.

Where we (or the systems we use) still reasonably suspect the payment instruction is fraudulent after you have carried out further steps, we can refuse to make a payment until we are sure we will return your savings to you or someone you have properly appointed.

E6 When can we refuse to make a closure payment or accept a deposit?

We can refuse to make a closure payment or accept a deposit (including a reinvestment) if:

- we need to make additional security checks, including making sure we're dealing with you;
- our systems or processes don't allow the transaction. For example, it is over our transaction limits;
- the deposit or closure payment seems unusual and we want to investigate further or speak to you. We may ask for further details of the deposit or closure payment;
- the payment instruction isn't clear or doesn't include all the details we need, for example if exceptional circumstances mean the account is to be closed early and sent to a third party (like a solicitor or insolvency practitioner);
- your nominated account doesn't accept faster payments;
- the law or a regulation tells us to;
- we reasonably believe that you or someone else is acting illegally or fraudulently;
- to protect you or us from fraud or to ensure we don't breach any law or regulation;
- we reasonably believe that someone else has rights to the money in your account. We can ask a court what to do if we need to;
- we cannot contact you to carry out a regulatory requirement. For example, you have not given us your up to date telephone numbers; or
- any other reason set out in this agreement.

We will tell you if we can't make a closure payment, unless there is a legal or security reason why we can't. We will usually tell you before the payment should have reached the bank or building society it's going to.

Section F – Paying interest on your account

The email we sent you at account opening will confirm your interest rate. Our website shows our current and historic interest rates. If you're still unsure you can call us for details.

F1 When do we pay interest?

Your Key features or Additional conditions tell you when and how we pay interest on your account. As long as you have enough money in your account, we'll pay you interest on amounts we hold for you.

F2 How is interest on your account balance calculated?

We calculate interest on money you pay in from and including the day we add it to your balance.

The amount of interest you get will depend on your account balance. We work out interest on the daily balance of your account, up to and including the day before it's closed and your savings and interest leave your account.

We don't take tax from the interest we pay you. You're responsible for paying any tax you owe.

Section G – Changing this agreement

This agreement could last a long time, so we may need to make some changes to it. We can predict some circumstances in which it would be fair for us to make changes and we have explained these below. But we can't predict all the reasons why a change might be needed and so we may make changes for other reasons.

We may change the conditions in this document. You may be able to close your account if a change disadvantages you, and you're not happy with it.

If we say any term, like the interest rate, is 'fixed' we won't change it for the period we've agreed to keep it fixed.

G

G1 Why will we make changes?

(a) We can change this agreement because:

- our costs of providing you with the account or service have changed, or we reasonably expect that they will change;
- there's been a change, or we reasonably expect there will be a change, to the law, regulations, industry guidance or standards that affect us, or that we reasonably think will affect us; or
- we need to reflect a decision of a court or an ombudsman.

For example, new laws might mean we have to update what we say about the security of your account.

(b) We may also make changes:

- to reflect new technologies, innovations or changes to payment systems;
- to reflect any changes in systems or operating processes;
- to reflect changes to the way we do business; or
- to do something positive for you.

(c) In addition, we may change our agreement because:

- we need to make sure our business is run effectively, efficiently, and prudently taking into account the market and economic climate; or
- of any other change that affects us if it is fair to pass on the impact of the change to you.

We may also make changes for any other reason.

We will always act reasonably and won't go beyond what we think is necessary to make the change.

G2 How and when will we tell you about a change?

If we make changes to your account conditions that are positive or neutral, we'll tell you by putting a notice online, or send you information by post or electronically within 30 days of making the change.

If we make a change that disadvantages you, we'll send you information about it at least 60 days before the change takes place. If you're unhappy about the disadvantageous change, you can close or switch your account without charge any time before it takes effect.

If you keep your account open after a change has been made, we can assume you have accepted it.

Section H – Can you ask someone else to operate your account?

As this account is designed to run for the full term most customers won't need to contact us about their accounts. If you need someone else to operate your account, for example if you need an attorney to look after your finances, you or they should call us. We'll need to see their legal authority.

The law might require us to allow someone else to operate your account. This could happen if you aren't able to manage your account anymore, or if you become bankrupt or die.

We aren't responsible for loss caused by someone operating your account under this condition, unless we know or suspect they are acting dishonestly.

H

I

Section I – What if things go wrong?

This section explains when we'll be responsible if things go wrong, and when you might be responsible.

I1 When will we refund an incorrect payment?

Your account isn't designed for making payments. Normally the only payment will be when we return your savings and interest to your nominated account.

If we make a mistake, and your closure payment isn't made properly or never arrives, we'll usually refund you. We'll do this as quickly as we can.

If it is our fault that your closure was delayed, you can ask us to make sure that your bank treats it as if it had been made on time.

If you gave us incorrect details for your nominated account, or any other account to which you or your representative want your savings to be sent, we won't refund you. We'll try to recover the payment for you but may charge reasonable costs for doing this.

You must tell us about any incorrect payment within 13 months of it being made. If you don't tell us in this time, we may not refund you.

I2 What if a payment has been made from your account that you didn't ask for?

You should tell us as soon as possible if an unauthorised payment has been taken from your account. An unauthorised payment is one made without your permission.

You may be entitled to a refund.

To get a refund you must tell us about the unauthorised payment within 13 months of it being taken from your account.

What happened?	Will we refund you?
You acted fraudulently	We won't refund you in any circumstances
<p>You have:</p> <ul style="list-style-type: none"> • been 'grossly negligent' with information about your account, including any passcode we send; or • deliberately failed to keep them secure. 	We usually won't refund any payments made before you tell us that you're concerned about the security of your account. We will refund payments made before you tell us you are concerned about the security of your account if we have failed to provide a way to report concern over the security of your account.
In any other situation where an unauthorised payment was taken from your account	We'll refund you

If we refund you, you'll receive the payment by the end of the working day after you told us about the unauthorised payment. We'll also pay any interest that we should have paid on the amount. We may take longer to refund you if we reasonably suspect fraud.

13 What happens if we break this agreement?

We must compensate you if we break this agreement and you suffer loss as a result. Sometimes this doesn't apply:

- We don't have to compensate for losses that are unusual or that we cannot predict or which we can't reasonably control or do anything about. Examples include machine breakdown, problems with IT systems or strikes.
- We don't have to compensate you if we are required to break the agreement for regulatory reasons.
- We don't have to compensate you for any business losses or costs, because this agreement covers personal accounts only.

This agreement doesn't limit our responsibility to compensate you if we act fraudulently or very carelessly. We will only limit our responsibility as far as the law allows.

We are not responsible for any loss of opportunity, loss of goodwill, loss of business or loss of profit. If you suffer a loss, we could not have predicted when you gave us an instruction, we won't be responsible to you for that loss.

Section J – Can we take money from your account to pay off a debt you owe us?

Unless a court or the law prevents it, we can take money from your account to reduce or pay off an overdue debt you owe us (including where we use a trading style, for example Lloyds Bank uses MBNA as a trading style for personal loans). This could include money you owe under a credit card, mortgage, overdraft, or other agreement. We can do this even if there is a court decision against you or you are fined, and we can include interest incurred after the date of any final court decision or fine.

We will only do this if we think it is reasonable and we will take into account your circumstances, including whether you will have enough money to cover your essential living expenses. We will act within regulatory requirements.

We can take money from your MBNA savings account to pay off or reduce debts in your sole name and joint debts you owe with other people. For example, to reduce a joint overdraft debit you have on your joint Lloyds Bank current account.

We may receive notice or a legal instruction to hold your money or pay it to someone else. If this happens, we'll first take off any money you owe us. We'll then pay the rest to the person we are required to pay it to unless the law doesn't allow this.

If we pay you money to settle a complaint or to pay you compensation for accounts or services provided under this agreement, we can take off any money you owe us from that amount first.

Section K – When can we close an account or stop or suspend a service? When can you close your account?

This agreement will either:

- last until the end of the fixed term unless you or we end it; or
- if your maturity payment is returned to us, last until it is later closed as explained in Section E4.

You can't close your account until it has matured. In exceptional circumstances, we may allow early closure. There is more information about this in Section E4.

If we end this agreement, we will act reasonably and reduce any inconvenience to you.

We can end this agreement and close your account without telling you in advance if we reasonably think that:

- there is or may be illegal or fraudulent activity connected to the account;
- you are or may be behaving improperly. This includes being abusive or threatening to our staff;
- a regulator or government may take action against us (or another Lloyds Banking Group company) unless we end it;
- we may break the law or regulatory requirement if we don't end it; or
- you have broken the agreement in a serious way.

If we want to end the agreement for any other reason, we must tell you at least two months in advance.

Legal rights and obligations that arise under the agreement will continue after it ends. This includes our right to take money from your account to pay back amounts you owe us. If we need to do so, we can continue to hold and use your personal data.

When the agreement ends, you'll have easy access to your savings and interest. We'll contact you beforehand, to find out what you want to do with your money. We may take off any money you owe us or money to cover any losses we have suffered.

If you die before this agreement ends, we may need to see formal documents before we release your money to anyone dealing with your estate.

Section L – Other important conditions

L1 Account limits

To respond to economic circumstances affecting the banking industry, we can:

- limit the amount you have in accounts with us; or
- charge you if your account balance is over a certain amount.

We'll give you at least two months' notice in writing if we think such a limit or charge will apply to you.

L2 Giving your rights to someone else

You can't give any rights, benefits or income from your account to anyone else unless we say in writing that you can. You can't ask someone else to do anything we have asked you to do unless we agree.

L3 Enforcing this agreement

We may choose not to enforce, or to delay enforcing, our rights under this agreement. For example, we may give you more time to pay into your account at the start of the term. If we choose not to enforce, or to delay enforcing, any part of the agreement, this will not affect our right to enforce the same part later (or on a separate occasion) or the rest of the agreement.

L4 How can I complain?

If you are not happy with an account or service, please let us know. We have a three-stage process to make sure we deal with complaints quickly and fairly. If you would like more information about our complaints process, please visit mbna.co.uk/support/complaints-procedure, or call us.

a) Step 1 – Tell us about the problem

You can call us on **0345 835 5376 (+44 113 366 0161)** outside the UK). 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 www.relayuk.bt.com

We will try to resolve your complaint by the end of the third working day after you contact us.

If we can't do this, we will write to you within five working days to tell you what we have done to resolve the problem or let you know when to expect our full response. We will tell you the name and contact details of the person or team dealing with your case.

b) Step 2 – Refer to Customer Services

If you want our Customer Services team to look at your complaint, ask the person you first raised your complaint with to pass the matter to them. Or you can write to them directly at MBNA Customer Services BX1 1LT.

c) Step 3 – Contact the Financial Ombudsman Service

If you disagree with our decision, you can ask the Financial Ombudsman Service to review it. This won't cost you anything. You can ask us for details or get further information at www.financial-ombudsman.org.uk

L5 The law that applies to our agreement

Usually, English law and the courts of England and Wales will decide legal questions about our agreement. If you live in Northern Ireland, you can bring a claim in the courts of Northern Ireland. If you live in Scotland when you open your account, Scottish law and the courts of Scotland will decide any legal questions about our agreement.

If this agreement conflicts or overlaps with any law, it will still apply unless the law says we are unable to change or exclude the effect of that law.

We communicate in English. We may sometimes provide you with translation tools, for example automated translation, to help you if you need them. If we do this, English is still the language of this contract. If there are any differences between a translation of this contract and the English version, the English version will apply.

Section M – Useful to know

The information in this section isn't part of your agreement with us but useful to know while you're a MBNA customer.

Telephone banking

If you need to get in touch about your account, for example to let us know about a change to your address or nominated account, you can call us on **0345 835 5376** (+44 113 366 0161 from abroad). Lines are open 8am–6pm Monday to Saturday, excluding UK Bank Holidays.

Cancellation

There is no right to cancel MBNA Fixed Saver 1 Year.

Dormant accounts

We voluntarily participate in the Dormant Assets Scheme. The Scheme was established under the Dormant Bank and Building Societies Accounts Act 2008. Later this was updated and expanded by the Dormant Assets Act 2022 (known together as 'the Acts').

The purpose of the Scheme is to:

Protect your rights, or those of your beneficiaries to reclaim money you hold with us at any time; and enable the value of dormant assets that is not required to cover future reclaims to be distributed to social and environmental causes that benefit communities across the UK.

Under the Scheme, we may transfer dormant account balances to RFL. RFL is a not-for-profit organisation which is authorised and regulated by the FCA.

If your account balance is transferred to the Scheme, RFL is legally responsible for repayment if you or your beneficiary reclaim your money. On behalf of RFL, we are responsible for managing all aspects of the relationship with you including handling all repayment claims. You should continue to contact us if you have any queries or complaints in relation to your account or balance. We do not provide RFL with individual personal data, such as your name, account number etc.

Your money continues to be protected. If RFL is, or looks likely to be, unable to meet its responsibility to repay a dormant account balance owed, HM Treasury would assess the most appropriate course of action. This may include the use of a loan to RFL.

If you are unhappy you can contact the Financial Ombudsman Service (FOS) which is available to settle complaints that cannot be settled through our internal complaints procedure.

For further information on RFL and the Scheme, please visit RFL's website at www.reclaimfund.co.uk

Tax

We pay any interest to you without taking tax off. Depending on your personal circumstances, you may need to pay tax on the interest you earn. You are responsible for paying any tax you owe to HMRC. Any interest we pay you will count towards your personal savings allowance.

Taxes or costs may apply to you that aren't charged by us and / or won't be paid through us.

Company information

- Our company details: MBNA is a trading style of Lloyds Bank plc. Registered in England and Wales No 2065. Registered Office: 25 Gresham Street, London EC2V 7HN.

To find out more about our company, see the Registrar's website, www.companieshouse.gov.uk or call the Registrar on 0303 1234 500

- Our VAT number is 244155576.
- We lend money and offer savings, insurance, and other financial services to our customers.
- To find out more about us, see the Financial Services Register: www.fca.org.uk

Industry codes and memberships

- We are a member of UK Finance. Please see www.ukfinance.org.uk to find out more.
- Eligible deposits with Lloyds Bank plc are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS).
- We are a member of the Financial Services Culture Board (FSCB). Find out more at www.financialservicescultureboard.org.uk
- We follow advertising codes regulated by the Advertising Standards Authority ('ASA'). If you would like to find out more about the advertising codes or the ASA, or complain to them about any of our advertising, please see www.asa.org.uk, call the ASA on 020 7492 2222 (textphone 020 7242 8159), email them at enquiries@asa.org.uk, fax them on 020 7242 3696 or write to the Advertising Standards Authority, Mid City Place, 71 High Holborn, London WC1V 6QT.

Get in touch



mbna.co.uk/support/contact-us



0345 835 5376 (+44 113 366 0161 from abroad)

Lines are open 8am–6pm Monday to Saturday, excluding UK Bank Holidays. Calls and online sessions may be monitored and recorded. Not all Telephone Banking services are available 24 hours a day, seven days a week.

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: www.relayuk.bt.com

SignVideo services are also available if you're Deaf and use British Sign Language:

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

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This information is correct as of January 2025 and is relevant to MBNA products and services only.