

LHV Bank Limited

Easy Access Summary Box

29 May 2026

Account name	Easy Access Account	
What is the interest rate?	4.07% Gross / 4.15% AER Interest is calculated daily and added to the balance of your Easy Access account paid monthly.	
Can LHV Bank change the interest rate?	Yes, the interest rate is variable and can be changed at any time. If we reduce the rate, we'll give you at least 14 days' notice before we make the change. If we increase the rate, we'll make the change immediately and let you know within 30 days.	
What would the estimated balance be after 1 year based on a £1,000.00 deposit?	Interest rate (AER): 4.15%	Estimated balance after 1 year: £1,041.47
	The estimated balance is based on £1,000.00 deposited into your account on the first day of your account opening and assumes you don't add or withdraw any money during the year. This estimation is provided for illustrative purposes only and doesn't take into account your individual circumstances.	
How do I open and manage my account?	To open an Easy Access account: - You'll need to have an LHV Bank Current Account - You must be aged 18 and over - You must be a UK resident You can deposit a maximum of £100,000.00 across all Easy Access accounts you may hold with LHV Bank. You can open and manage your Easy Access account in your LHV Bank app.	
Can I withdraw money?	Yes, there is no restriction on the number of withdrawals you can make. Withdrawals will be made to your LHV Current Account.	
Additional information	You can cancel your Easy Access account within the first 14 days of opening it and we'll return your money to your LHV Bank Current Account. AER stands for Annual Equivalent Rate. This shows you what the interest rate would be if interest was paid and compounded once each year. Interest is paid gross without the deduction of income tax.	

LHV Bank Limited (13180211) is registered in England and Wales at 1 Angel Court, London, United Kingdom, EC2R 7HJ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority under FRN 993767. Our lending products are not included within the scope of this regulation; for more information, please see [The Financial Services Register](#).