

Mobile Services

Keep on top of your
money wherever you are.



Lloyds TSB | for the journey...

Convenient and secure banking in the palm of your hand.

Who says you have to go to a bank to do your banking? With everything else going on in life, it's good to know you can stay in control of your money directly from your mobile phone.



With our Mobile Banking Pack you can check your account balance when you're out and about buying things to make sure you have enough money in your account to cover it all. You can also get a text update when your current account balance is close to or over your account limit to help you avoid any charges.

Our Mobile Banking Pack allows you to transfer money between your Lloyds TSB accounts, view a mini statement and top up your mobile phone credit while you're on the go, 24 hours a day. There's no calling or queuing, just follow the menus on your phone.

Plus, choose from a range of free Text Alerts, including weekly Balance Advice and Overseas Transaction Alerts if your Visa debit card is used abroad, all with Mobile Services from Lloyds TSB.

You can sign up for Mobile Services by phone, visiting us in branch or logging on to Internet Banking at www.lloydstsb.com/IB

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Your Mobile Services at a glance.

Mobile Services are designed to help you stay in control of your finances.

Free Text Alerts.

There is no charge for the following services, and you can register for them on their own or with the Mobile Banking Pack. If you're aged 11-15, with an Under 19s account you can apply for these two free Text Alerts, just come into a branch with a parent/guardian to register.

Balance Advice.

- Choose your day and timeslot, and we'll send you a weekly text with your balance and last six transactions.

Overseas Transaction Alerts.

- If your Visa debit card is used abroad, we'll send you a text telling you whether it was a withdrawal from a cash machine or if it was used to buy something (including online, phone or mail order purchases).

Mobile Banking Pack.

For £2.50 per month for each current account, you'll be able to receive extra Text Alerts and Mobile Banking services on your phone. If you take out or end this service part way through a month, you'll only pay for the days you have used. The pack is free for Premier Accounts and Private Banking Accounts. It's also free for Student Account holders until August 2010 and for Under 19s Accounts (once you are 16 or over).

A range of extra text services.

Limit Alerts.

- Get a text update when your current account balance is close to or reaches zero or your Planned Overdraft limit, so you'll know when you need to be careful with your spending.
- Then just make sure you pay in enough money to cover all your payments or arrange a Planned Overdraft by 3.30pm the same day, and we won't charge you a penny.

High/Low Balance Alerts.

- You can set your own limits, with High Balance Alerts to let you know when to move excess money into a savings account and Low Balance Alerts so you can make sure you always have enough money in your account to cover your outgoings.

Balance on Demand.

- Find out your current balance and the last six transactions on your account – handy if you're about to buy something but want to make sure you have enough money in your account.
- Text 'BAL', followed by a space and the last four digits of your current account number, to 62229. So it would read for example, 'BAL 1234'. You can find your current account number at the top of your bank statement or on the bottom of your Visa debit card.
- Tip: Saving this number to your contacts means there's one less thing to remember.

Mobile Banking.

Once you've downloaded the application, you can really start to use your mobile phone like an instant ATM with the services below.

Transfer money.

- Following the menus on your phone you can move money between your eligible Lloyds TSB accounts, such as between your current and savings accounts, to earn more interest on any extra money you may have.*

Top up your mobile.

- Set up the phones you want to top up (so you don't have to remember the account number each time), and then use the menus on your phone to add the money to your mobile. You can transfer up to £50 per day to a maximum of up to five pay-as-you-go mobiles from your selected current account.

View your transactions.

- Keep track of your spending with your last six transactions – handy for knowing what is going in and out of your account.

View your account balance.

- For an instant up-to-date balance on your mobile.

You need to set up Limit Alerts and/or High/Low Balance Alerts in order to download the Mobile Banking application and receive Balance on Demand texts to your phone.

Mobile charges.

Most mobile phone operators won't charge you for downloading or using Mobile Banking – but please check with them first. For example, for Orange and Virgin customers, Mobile Banking usage and downloads will be charged at your standard data tariff.

With Balance on Demand, there is no cost to receive your balance by text but your mobile operator may charge you for sending us the text request at your standard network rate.

*You can give us instructions 24 hours a day, 7 days a week, but some of those instructions cannot be processed until the next working day, for example if the instruction is given after 10pm or at weekends or bank holidays.

What do I need to sign up for Mobile Services?

Your checklist.

Before you register for any of the Text Alerts, make sure:

- ✓ You have a Lloyds TSB current account with an active Visa debit card.
- ✓ Your mobile phone is active, in your possession and the number you've registered is up to date.

To register for Mobile Banking, you'll also need to make sure:

- ✓ You have already registered for Internet Banking at www.lloydstsb.com/IB
- ✓ You know your User ID, Password and Memorable Information for Internet Banking.

Keep this brochure to hand so you can refer to it as you set up your services.

Like to sign up now?

If you'd like to start receiving Text Alerts or you'd like to make changes to your Mobile Services in the future you can do one of the following:

- 1 Log onto Internet Banking at www.lloydstsb.com/IB and select 'Mobile Services' from the menu.
- 2 Call us on **0845 3 000 000** to register.
- 3 Of course we'll always be happy to help you at your local branch.

If you are already enjoying your Text Alerts and would like to sign up for Mobile Banking or make changes to your Mobile Banking services:

Log onto Internet Banking at www.lloydstsb.com/IB and select 'Mobile Services' from the menu.

How to set up Mobile Banking online.

Follow the on-screen instructions and you'll be done in about 15 to 20 minutes. Here are the basic steps you'll need to go through:

- Log on to Internet Banking at www.lloydstsb.com and select 'Mobile Services'
- Choose one or more of the following Alerts from the Mobile Banking Pack:
 - Limit Alerts
 - Low/High Balance Alerts

Remember, you won't be able to set up Mobile Banking and use Balance on Demand until you have chosen at least one Limit Alert for the Mobile Banking Pack.

- We'll then check your phone is compatible with Mobile Banking and verify that you have it with you while you register.
- Next you'll need to select which accounts you want to register for Mobile Banking.
- You can then give your accounts nicknames to help you easily identify your accounts (as we won't show your full account number or sort code on your mobile phone when you come to use Mobile Banking).
- We'll send the Mobile Banking application as a link to your phone so you can download it (it only takes a minute).
- Mobile Banking will start when the download has completed, and the connection has been tested.
- Finally, you'll be asked to set a 5-8 digit Mobile Banking passcode. This should be easy to remember, but difficult to guess.

Technical support.

For technical questions, for example if you are having trouble downloading the application, call us on **0808 168 2963** or **+44 (0) 1202 714 557** from overseas, Monday to Friday 8am to 9pm and Saturday and Sunday from 8am to 8pm (UK time, except Christmas Day).

Keeping you secure.

Whichever way you bank, your security is our priority, and like all our services our Mobile Banking comes with a high level of protection. That's why we provide a number of safety features and recommendations.

Passcodes and Authentication.

You can only register for Mobile Banking once you have authenticated yourself in Internet Banking. Once you have set up your passcode, it is encrypted and stored securely. You'll then need to use it each time you open the application on your phone.

If you leave the Mobile Banking service open, it will automatically shut down after five minutes. Once you've closed the Mobile Banking service, none of your account details will be retained on your mobile phone.

If you forget your passcode, you'll need to request a new one by logging into Internet Banking and selecting 'Mobile Services' from the menu. Then select 'Mobile Banking' and 'Request a new Mobile Banking passcode'. This is to ensure no one can access your account if your phone has been lost or stolen. We'll send your new passcodes in the post and you should receive it within two to three working days. You'll then be able to start using Mobile Banking again.

Nicknames.

When you register, you'll also be asked to create an account nickname so that your account number and sort code can't be seen by anyone else using your mobile phone.

Phone and text safety.

- You should protect your account information by deleting the text after you've read it and by setting a PIN on your mobile phone and changing it regularly.
- Never click on any links within a text if you are in doubt about its source. Remember a legitimate Lloyds TSB text will:
 - always quote the last four digits of the account or card
 - never ask you to type in security or Internet Banking log on information
 - never direct you to a web page that asks you to type in security or log on information.

You can find all the latest security information and guidelines on your Internet Banking welcome page.

Information about using Mobile Services.

1. Pausing or stopping Mobile Services

- You may cancel, pause or change your Mobile Services at any time. You'll continue to pay your Mobile Banking Pack monthly fee while it is paused.
- If you cancel your Mobile Banking Pack within the first 14 days after registering an account, we won't charge you.
- You may want to pause your Mobile Services when you go abroad. Your mobile operator may also charge higher rates for using Mobile Services, so you should check with them before you travel.
- It's a good idea to check whether you're allowed to receive financial or encrypted information through your mobile phone while you're abroad.

2. Changing your mobile number

It is important you let us know if you change your mobile number so you can continue to use Mobile Services. If your mobile phone number changes, you can let us know by updating it via Internet Banking, calling us on **0845 3 000 000** or visiting us in branch. If you're registered for Mobile Banking, you may need to do the following:

- If you're still using the same phone, all you need to do is download Mobile Banking onto your phone again by logging into Internet Banking and selecting 'Mobile Services' from the menu.
- If you have a new phone, then you'll need to register for Mobile Banking again by logging onto Internet Banking and selecting 'Mobile Services' from the menu. Don't worry, we won't charge you for doing this.

3. Free Text Alerts

- Please bear in mind, we can only send you each Text Alert once, and you won't be able to reply to it.

- We generally send Text Alert messages on weekdays (except for bank holidays), however, we will send you Overseas Transaction Alerts whenever a transaction is made abroad, even on the weekends. You won't receive more than three Overseas Transaction Alerts in a 12 hour period.

4. Limit and Balance on Demand Alerts

- We won't keep sending you Limit Alerts or High and Low Balance Alerts if your account balance doesn't change again.
- We will send you Balance on Demand Text Alerts as soon as you request them, any time during the week.
- There is no limit to the number of times you can request your Balance on Demand.
- We'll charge a £2.50 monthly fee for each account registered for the Mobile Banking Pack.

5. Glossary

Here are the abbreviations we use on Text services:

BGC: Bank giro credit	DEB: Visa debit card
BP: Bill payment	DEP: Deposit
CHG: Charge	EUR: Euro Cheque
CHQ: Cheque	FE: Foreign exchange
COMM: Commission	IB: Internet Banking
COR: Correction	INT: Interest
CPT: Cashpoint	OTH: Other
CR/DR: Credit/Debit	PAY: Payment
CSH: Cash	PSV: Paysave
CSQ: Cash & cheques	SAL: Salary
DD: Direct Debit	SO: Standing order

Terms and conditions.

These terms add to and should be read with your Personal Banking terms and conditions.

1. The services this agreement covers

- 1.1 Our Mobile Services include a range of Text Alert services involving us sending you text messages with information about your current accounts and Mobile Banking which allows you to access eligible current and savings accounts through your mobile phone. Our current range of Mobile Services include:
 - (a) **'Balance Advice'** Text Alerts which are explained in condition 3;
 - (b) **'Overseas Transaction Alerts'** which are also a type of Text Alert and are explained in condition 4; and
 - (c) the **'Mobile Banking pack'** which is explained in conditions 5-9 and includes three types of Text Alert and the Mobile Banking service.
- 1.2 We will only allow you to register one mobile number with us at any time. This will apply to all of your accounts. However, joint account holders may each register for Mobile Services and receive information about the joint account and their other accounts.
- 1.3 Mobile Services are provided by Lloyds TSB Bank plc, unless you register Mobile Services for an account you hold with Lloyds TSB Scotland plc, in which case they are provided by Lloyds TSB Scotland plc.

2. All Text Alert services

- 2.1 If you register for a Text Alert service, we will send information about your current accounts (including those in joint names) to a mobile phone registered with a United Kingdom (UK) network operator, but not information about your savings or loan accounts.
- 2.2 We do not send texts on weekends or bank holidays except for Balance on Demand Text Alerts and Overseas Transaction Alerts, which we may send any time during the week.
- 2.3 We will only send you each text once. If you delete a text we cannot send it again.
- 2.4 You can ask us to pause Text Alerts at any time. To do so, you must pause the Text Alert service for all your accounts.

3. Balance Advice service

- 3.1 If you register for our Balance Advice service we will send you a text showing the account balance and up to the last six transactions on the account.
- 3.2 We will send you these texts once a week on the day of your choice.
- 3.3 There is currently no charge for our Balance Advice service.

4. Overseas Transaction Alerts

- 4.1 If you register a current account for which you have a Visa debit card for our Overseas Transaction Alert service, we will send you a text when your card has been used to obtain cash, or, authorise a payment outside the UK (including purchases made on a website, or, by telephone or mail order from a company based overseas). We will give you a telephone number so you can contact us if that person was not you.
- 4.2 We will send you one text, promptly on being notified that your card has been used and authorised overseas. This may be at any time during the week (including Saturday and Sunday). As we do not want to bombard you with texts we will not send you more than three Overseas Transaction Alerts in any 12 hour period.
- 4.3 Although we will usually be notified by the relevant overseas bank or retailer when your card is used and authorised, this will depend on the retailer and banking practice in the country where your card is used.

- 4.4 There is currently no charge for Overseas Transaction Alerts.

5. The Mobile Banking Pack

- 5.1 The **'Mobile Banking Pack'** includes:
 - (a) **'Limit Alerts'**: these Text Alerts are explained in condition 6;
 - (b) **'High and Low Balance Alerts'**: these Text Alerts are explained in condition 7;
 - (c) **'Balance on Demand'** Text Alerts which are explained in condition 8; and
 - (d) **'Mobile Banking'** which is explained in condition 9.
- 5.2 We will charge a monthly fee for each account registered for all or some of the services included in the Mobile Banking Pack. If the account is a joint account, we will only charge a single fee for the account. Details of the monthly fee and when it is taken from the account are in this Mobile Banking brochure and on our website.
- 5.3 Unless you cancel the Mobile Banking Pack, you must continue paying the monthly fee, even if you pause the Text Alerts in the Mobile Banking Pack.
- 5.4 If you cancel the Mobile Banking Pack within the first 14 days after registering an account, we will not charge you for the service for that account.
- 5.5 Your network operator may also charge you for using Mobile Banking, for example registering, downloading or using the Mobile Banking application. You will be responsible for charges made by your network operator so you should check with them about the charges that will apply.

6. Limit Alerts service

- 6.1 If you register for Limit Alerts on your current accounts, we will then send you two types of texts:
 - (a) a **'Near Limit alert'** to tell you if you have less than £50 of available funds on the account;
 - (b) an **'Over Limit alert'** to tell you if you do not have enough available funds for:
 - (i) a standing order you have tried to make from the account, where we have had to give you an Unplanned Overdraft or returned the payment; or
 - (ii) another type of payment that is to be paid later that day.
- 6.2 We will send you one text, as appropriate, before 10am (UK time) each day the alert is triggered.
- 6.3 As we do not want to bombard you with texts each time your available funds fall below £50, we will not send you Near Limit Alerts more than two days in a row, unless your account balance changes. (For example, if your available funds drop to £45 and we send a first Near Limit Alert on Monday, we will repeat it on Tuesday if you are still at £45, but not on Wednesday unless your balance has changed to, say, £30.)
- 6.4 If we send you a Near Limit Alert or an Over Limit Alert, it gives you the opportunity to increase the available funds in your account (for example, by paying extra money into your account) to meet payments for which you may not otherwise have available funds. You can contact us to find out by how much you need to increase your available funds as a result of an Over Limit Alert. Then:
 - (a) if a standing order triggered that alert, and you increase the available funds by 3.30pm (UK time) the same day, we will not charge you for having returned the standing order or for having given you an Unplanned Overdraft to cover it; or
 - (b) if another type of payment triggers that alert, you can increase the available funds by 3.30pm (UK time) the same day in order to cover the payment. Otherwise, we may return the payment or agree to give you an Unplanned Overdraft to cover it.

7. High and Low Balance Alerts

- 7.1 If you register for our Balance Alerts service on your current accounts, you can choose to receive two types of texts:
 - (a) a '**High Balance Alert**' to tell you when your balance on the account equals or exceeds a limit that you set.
 - (b) a '**Low Balance Alert**' to tell you when your balance on the account first equals or goes below a limit that you set.
- 7.2 We will send you one text, as appropriate, before 10am (UK time) each day the alert is triggered.
- 7.3 As we do not want to bombard you with texts each time your available funds equal or go beyond the limit you set, we will not send you Balance Alerts more than two days in a row, unless your account balance changes. (For example, if you set your High Balance Alert at £1,000 and your available funds are £1,050, we will send a first High Balance Alert on Monday, we will repeat it on Tuesday if you are still at £1,050, but not on Wednesday unless your balance has changed to, say, £1,100.)

8. Balance on Demand service

- 8.1 To use this service text 'BAL' followed by a space and the last four digits of your account number to 62229 and we will send you a text showing your current balance and up to the last six transactions on the account, 24 hours a day, 7 days a week.
- 8.2 To use this service the relevant account must already be registered for Limit Alerts and/or High and Low Balance Alerts and must have a Visa debit card. It will take up to 24 hours after registering for Limit Alerts and/or High and Low Balance Alerts before you can use the Balance on Demand service.
- 8.3 There is no limit to the number of times you can request your Balance on Demand.
- 8.4 Other than the monthly fee for the Mobile Banking Pack, there is currently no extra charge for our Balance on Demand service although your network operator may charge you for sending the text request. You will be responsible for charges made by your network operator so you should check with them about the charges that will apply.

9. Mobile Banking

- 9.1 You may register for Mobile Banking if:
 - (a) you have registered for both Internet Banking and Limit Alerts and/or Balance Alerts on a current account on which you have an active Visa debit card;
 - (b) you have a mobile phone registered with a participating network operator (prepay or monthly contract); and
 - (c) you have a suitable mobile phone.

Your mobile phone is likely to be suitable if:

 - (i) it is Java compatible;
 - (ii) has at least 64kb of free memory;
 - (iii) is configured with the standard Internet data connectivity settings for your network operator (GPRS or 3G); and
 - (iv) has free space in your mobile phone email or service inbox to receive text messages. (If your mobile phone has games installed it is very likely to be Java compatible. Please refer to your mobile phone manual for further information and you can also find more information about connectivity settings in the Frequently Asked Questions which can be found by visiting www.lloydstsb.com/mobilefaqs).
- 9.2 Mobile Banking is provided by MONILINK Limited on our behalf. To receive Mobile Banking you will need to complete the registration process through Internet Banking and download the MONILINK Mobile Banking

application to your mobile phone. By downloading the MONILINK application you will be agreeing to the MONILINK Software Licence with MONILINK. A copy of the licence is available online at www.lloydstsb.com/softwarelicence

- 9.3 You can currently use Mobile Banking for eligible current accounts and savings accounts to request:
 - (a) an account balance;
 - (b) a mini-statement of the last six transactions on an account;
 - (c) a transfer of money between your accounts; and
 - (d) a transfer of money from a current account to up to five mobile phone accounts.
- 9.4 Your network operator may not support all the services listed in 9.3
- 9.5 Mobile Banking can be used abroad in countries with compatible mobile networks but you may be charged by your network operator (for more information about charges, please read condition 5).
- 9.6 These terms cover your use of Mobile Banking for your Lloyds TSB accounts. You may be able to use the MONILINK Mobile Banking application to access an account you hold with another bank. If you do so, MONILINK's or that bank's terms, as appropriate, will apply and we will not be liable for any losses or costs you suffer in respect of those accounts.
- 9.7 If you change your network operator or your mobile phone it is your responsibility to register for Mobile Banking again.
- 9.8 It is your responsibility to delete the Mobile Banking application from your mobile phone if you cancel Mobile Banking or you change your mobile phone.

10. General Provisions

- 10.1 You can usually use Mobile Services at any time but repairs, updates and routine maintenance on our systems and those of our suppliers mean particular services may be slow or unavailable from time to time. We will not be liable if any Mobile Service is unavailable at any time or if you do not receive any Mobile Service promptly, or at all, for reasons in your control such as your phone being switched off or out of coverage or you changing your phone.
- 10.2 You are responsible for making sure no one has access to confidential information shown on (or stored in) your mobile phone and for telling us immediately if your mobile phone is lost or stolen, or if you change your network operator or your mobile phone number. Otherwise we will continue to provide Mobile Services to the mobile phone and we will not be liable if your account information becomes known to someone else as a result.
- 10.3 If we do not provide Text Alerts (or we provide Text Alerts that are inaccurate), we will only be liable for any charges on your account that you could otherwise have avoided paying.
- 10.4 If you want to stop using any of the Mobile Services you must give us notice in accordance with your Personal Banking terms and conditions in writing, by phone or personally in one of our branches but you also need to cancel Mobile Banking through Internet Banking or through the application on your phone.

For our contact details, and information about how we are regulated, please see our website or the other materials we have given you for our text services and your related current account.

Please contact us if you'd like this in Braille, large print or on audio.

Cashpoint® is a registered trademark of Lloyds TSB Bank plc.

If you have a hearing or speech impairment and would prefer to use a Textphone, please feel free to contact us on 0845 300 2281 or via RNID Typetalk.

We may monitor or record phone calls with you in case we need to check we have carried out your instructions correctly and to help improve our quality of service. If you need to call us from abroad, or prefer not to use our 0845 number, you can also call on 01733 347 007.

Lloyds TSB Bank plc Registered office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 2065.

Lloyds TSB Scotland plc Registered office: Henry Duncan House, 120 George Street, Edinburgh EH2 4LH. Registered in Scotland no. 95237.

Authorised and regulated by the Financial Services Authority.

Authorised and regulated by the Financial Services Authority under numbers 119278 and 191240 respectively. We are members of the Financial Services Compensation Scheme and the Financial Ombudsman Service.

Information correct as at September 2009.

Visa, Worldwide Partner 2012 Olympic Games.

