

Cash account

Looking after your money, everyday...

Your guide to our easy-to-open Cash account – giving you access to your money on the high street, over the phone and online.



Welcome to your Lloyds TSB Cash account...

Welcome to the easy-to-use Lloyds TSB Cash account, which offers you all your everyday banking services. In this guide we'll take you through all the features which will help you manage your money.

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What you can do with your Cash account...

Here's a quick look at what you get with your Cash account. You can find out more about these features further on in the brochure.

Withdrawing your cash

Convenient ways for you to withdraw your cash, when you want it take out up to a maximum of £200 each day.

Pay for everyday things

You'll receive a Lloyds TSB Visa debit card for use in store, online and over the phone at home and abroad.

Paying in cheques and cash

Pay in cheques and cash with your personalised paying-in book at any of our **deposit**points or over the counter at any Lloyds TSB or Post Office® branch.

Keeping up to date with your account

Check your balance or account statement online, on the phone or in branch. You can also get a mini statement at any Lloyds TSB Cashpoint® machine, which will list up to the last 7 transactions.

Making regular payments

You can set up, change or cancel your standing orders and view and cancel most Direct Debits online, over the phone or in branch.

Mobile phone top ups

Top up your mobile phone at our Cashpoint machines – for no extra charge.

What's not included in your Lloyds TSB Cash account...

Our Cash account is free for your everyday banking and offers straightforward account services which are easy to use.

As a result, there are some products and services which this account doesn't offer. Here are some of the features you won't find with the Cash account:

- Planned Overdrafts and loans
- Cheque books
- Credit interest
- Being able to use your Cashpoint card at cash machines that do not belong to Lloyds TSB in the UK.

Please check carefully to make sure the Cash account suits your needs. We have a wide range of accounts, so please talk to a member of our staff if you haven't found the account that's right for you.

Opening your Lloyds TSB Cash account...

Opening a Lloyds TSB Cash account is simple to do. Just visit any branch and arrange a time to come in and open your account. In most cases you'll need to bring with you one proof of your ID. Have a look below for what type of documents you can bring as ID.

When you apply for an account with us, we'll carry out some standard credit checks. We can still open an account for you if you have a poor credit history.

But, if your credit reference agency file shows that you have a history of fraud or are an undischarged bankrupt, we won't be able to accept your application.

Which documents will you need to bring along?

In most cases you will only need to produce one of the following:

- Current United Kingdom/ European Economic Area (EEA) photo driving licence or signed passport
- European Union/EEA National Identity Card
- Current Passport with Valid UK Visa issued by Australia, Canada, United States of America, New Zealand, South Africa, Singapore, Japan or Hong Kong.

Opening your Lloyds TSB Cash account...

If you can't provide one of the items overleaf, you will need to bring one document from each of the two lists below to prove your identity and your address:

Proof of identity

- Benefits or pensions notification letter confirming your right to benefit
- Current UK non photo driving licence
- Blue disabled driver's pass
- All other current signed passports with valid UK Visa

Please don't worry if you do not have any of the items listed above, as we may be able to accept other items. For more information ask for our Opening a Personal Account with Lloyds TSB, leaflet which you can find in any branch.

Proof of address

- Bank or building society statement (we don't accept internet statements)
- Current UK driving licence (if not already used as proof of ID)
- Utility bill (such as a gas, electricity or landline phone bill) dated within the last 3 months
- Local authority tax bill for current year
- Benefits or pensions notification letter confirming your right to benefit (if not already used as proof of ID)

Starting to use your account...

On the next pages you'll find everything you need to know about the day-to-day running of your account, from getting money out to making sure your bills are paid on time.

A few days after opening your Cash account, you'll receive your Cash account card, with a useful guide that will help you make the most of it. We'll send you the Personal Identification Number (PIN) separately, for security reasons. You'll need this to use your card.

It's important that you always keep your account in credit, with enough money in your account to cover cash withdrawals and payments out. There are no Planned Overdraft facilities on this account.

You can register for our Internet and PhoneBank services as soon as your account is open. See pages 15 and 16 for more information.

You may be charged a fee if:

- Your account becomes overdrawn, for example if a cheque you pay in is returned unpaid and you have already withdrawn money against it.
- If a Direct Debit or standing order is rejected because there is not enough money in your account to cover the payment.
- In some instances, we may agree to cover a payment by giving you an Unplanned Overdraft where you do not have enough available funds to make that payment. We will give you a buffer of up to £10 and we will not charge you for it. If you exceed this, you will be charged.
- If you use our special services, such as a Banker's draft.

For more details about our charges, please look at our 'Banking Charges Leaflet' and 'Personal Banking terms and conditions' in branch or visit **www.lloydstsb.com**

Withdrawing your cash...

Your Cash account card has a variety of uses. You can use it to take out up to £200 a day from over 4,200 Lloyds TSB Cashpoint machines and over 14,200 Post Office® branches around the country. It can also be used in supermarkets, online and abroad, wherever you see the Visa symbol.



Please note – you cannot withdraw cash from any other bank or building society cash machines in the UK.

Your Cash account card explained

- 1 Valid from** This is the date you can start using your card.
- 2 Expiry date** You won't be able to use your card after this date – but don't worry, we'll automatically send you a new one before then.
- 3 Cardholder's name** Your name will appear here.
- 4 Account number** Your 8 digit account number will appear here.
- 5 Sort code** This is the sort code of your branch, which together with your account number will uniquely identify your account.

Your Personal Identification Number (PIN)

Your card comes with a PIN, which is your personal security code to make sure only you can use your account card.

You can change the PIN to one you'll remember at any Lloyds TSB Cashpoint machine by choosing 'Other services' then following the instructions on screen. For security reasons, you can't choose consecutive numbers such as 1234 or repeated numbers like 5555 and try not to choose obvious 4 digit numbers like "2001".

Remember, your PIN is confidential – don't write it down in a way someone will recognise and never give it to anyone else.

Getting your cash at a Lloyds TSB Cashpoint

- Put in your card, then key in your PIN
- Choose the service you want – you can check your balance on-screen before you take money out
- You have a choice of pre-set amounts – just choose the one you need or ask for a different amount
- Remove your card
- Take and check your cash and the receipt if you asked for one

Getting your cash at a Post Office® branch

- Tell the member of staff how much you want to take out. This is not limited to multiples of £10 – it can include pounds and pence
- You'll need to insert your card into the terminal on the counter and enter your PIN. You can check your balance before taking any money out
- When advised, remove your card and the member of staff will hand you your money and a receipt

Everyday shopping

Carry your card with you and use it to:

- Pay for everyday shopping
- Book or buy over the phone
- Get up to £100 cashback at most UK supermarkets
- Shop online securely
- Pay your utility, store and credit card bills

Take it on your travels

Next time you're planning to go abroad, you can use your card to book your travel and accommodation. And while you're away, your card will work in just the same way as it does at home. There are charges to use your card abroad – please see our Banking Charges brochure or **www.lloydstsb.com**

How to pay money into your account...

Your salary, benefits and other income

Paying your regular income, for example salary or benefits payments, into your new Lloyds TSB Cash account is a safe way to look after your money. You can then use your account to pay bills by Direct Debit or standing orders. You can arrange for your regular income to be paid in automatically, which will save you a trip to the bank.

To have your salary or other income paid into your new account, just give your new sort code and eight digit account number to your employer or benefits office, or to whoever is sending you the money.

If you have any questions about your benefit payments, for example late payments or an incorrect amount, please contact your benefits office.

Paying in your cash and cheques

At a **deposit**point

You can pay in cash and cheques at the **deposit**points that you'll find in many of our branches. All you have to do is put your cash or cheque in one of the specially printed envelopes provided near **deposit**points, together with a completed paying-in slip, and put it in the **deposit**point. If you use one of the paying-in slips provided in the branch, you will need to fill in your sort code and account number on the paying-in slip. If you deposit cash or Lloyds TSB cheques at a **deposit**point before 4.30pm, we'll usually credit your account on the same working day.

Please allow an extra day if you pay in a cheque after 4.30pm at a **deposit**point.

At a Post Office® branch

You can also pay cash and cheques in at all Post Office® branches – just take along a completed paying-in slip from the book we'll give you.

To pay in cheques at a Post Office® branch you'll need to take along a completed paying-in slip and a special deposit envelope. (You can get these by calling 0800 056 2951 and leaving your details.) Any cheques you pay in should be made payable to you. Put them inside the deposit envelope together with the filled-in paying in slip. Please try to keep a record of the cheque details.

Please pay in cash and cheques separately. In both cases, the Post Office® staff will give you a printed receipt which you should keep for any future queries.

When you pay money into your account through the Post Office® service, it may take extra time to show on your balance. A credit will normally show on your account at some time during the next working day, although cheques will normally take up to a week to clear. Post Office® branches also have a cut off time each day (which varies between branches) after which any money you pay in will take an extra day to show on your balance.



Paying in a cheque...

When you pay in a cheque, we will list the full amount as a credit on your account the same day.

The cheque still has to be cleared, which means we have to contact the other person's bank and they have to agree to pay it before the money is yours to spend. Lloyds TSB personal cheques can usually clear straight away – so you should be able to get the money the same day. Non-Lloyds TSB cheques or Lloyds TSB Business cheques normally take up to four working days to clear, not counting the day you pay it in. So, if you bank the cheque on Monday, the money should be ready for you to use on Friday.

Foreign cheques take longer to clear. Just ask a member of staff for details.

If you need to be sure that a cheque will clear

We can contact the other person's bank for you when you pay the cheque in, but we do charge a fee for this.

If the other bank returns the cheque unpaid

We have to deduct the cheque amount from your account. We will always write and tell you if this happens. We usually know within six working days of you paying the cheque in. We will normally still be entitled to debit the money from your account, even if you've already spent it. This may result in your account becoming overdrawn.

Out of date cheques

A cheque becomes out of date six months after it has been signed and dated. If it hasn't been paid and cleared by then, you'll have to get a new cheque from the person who gave it to you.

A 'working day' ends at 5pm, and is any day except Saturdays, Sundays and Bank Holidays.

Paying your bills...

Some bills such as gas, electricity and telephone come in on a regular basis. Here are two convenient ways to make payments direct from your account – saving you time and making sure your bills are always paid.

Direct Debit

This is when you give an organisation permission to withdraw money from your account and pay it into their account. The payment is likely to be repeated – often monthly or quarterly – but the amount and the exact date it is taken can vary.

You can set up or cancel Direct Debits from your account by writing to the company you are paying. You can view and cancel most Direct Debits through Internet banking and PhoneBank.

- This method is useful for paying bills, and many companies offer you a discount or special terms for paying this way.
- You can only pay organisations using Direct Debits, not individuals. To arrange a Direct Debit, you will need to contact the organisation being paid, for example, British Gas.
- Your rights are always protected under the Direct Debit Guarantee. To cancel a Direct Debit, you need to write to the organisation that's being paid and then write to us.

Please make sure enough money is in your account to meet standing order and Direct Debit payments when they are presented. If your account goes over its limit, you will have until 3.30pm (UK time) that day to pay in enough money to cover all your payments. If you do, you won't incur a penny in overdraft fees. If we can't make a payment because you do not have enough money, you will be charged a returned item fee. Please see our 'Banking Charges' booklet for details.

Paying your bills...

Standing orders

A standing order is when you ask us to pay the same amount regularly from your account to a person or organisation. You can arrange the payment monthly, quarterly or even annually. This method is useful for paying rent or other regular payments.

It takes three working days for these payments to reach another account held with a different bank. However, transferring money to another Lloyds TSB account will usually reach the other person on the same day.

To set up a standing order, please tell us the amount you want to pay, who you want to pay and the dates you want to pay it. You can also set up a standing order through Internet banking or PhoneBank. When you want to cancel a standing order, all you need to do is contact us.



Banking when you want it...

Manage your account with Internet banking

Internet banking gives you access to your accounts 24 hours a day, 7 days a week. It's secure, easy to use, and lets you do your banking whenever it suits you.

To register for Internet banking, simply go to www.lloydstsb.com/IBreg, or call Phonebank on 0845 3 000 000. You can also visit any branch and staff will be able to help you register.

With just a few clicks of the mouse you can:

- Set up, view and cancel standing orders
- Order your Travel Money
- Pay your bills
- Transfer funds between your Lloyds TSB accounts
- Check your up-to-the-minute balance

Manage your account using PhoneBank

Our PhoneBank service is quick and easy to use and is available 24 hours a day, 7 days a week on 0845 3 000 000. When you call you have the choice of using our fast automated service or speaking to an advisor.

You can register for Phonebank by calling us on 0845 3 000 000. When you call, have your account number and sort code to hand as you will need this information to register. You'll also be asked to give a six digit Security Number to use every time you call us.

With just one call you can:

- Check your current balance
- Find out what's gone in and out of your account
- Pay your bills
- Transfer money between your own accounts or to another person
- Set up standing orders and check Direct Debits
- Order your Travel money

Banking when you want it...

Internet and telephone payments

When you use our Internet banking services to make a payment, it takes four working days for the money to reach an account at a different bank. So for instance, if you set up the payment online on Monday, the money will leave your Lloyds TSB account on Tuesday and reach the other person's account on Thursday.

Top up your Mobile phone at a Lloyds TSB Cashpoint

You can top up your Orange, Vodafone, Virgin Mobile, Tesco Mobile, T-mobile or O2 mobile at a Cashpoint with between £10 and £50. Unfortunately you can't use this service at BP or Texaco petrol stations, or top up the Tesco Mobile network at Asda or Waitrose stores.

- Select the mobile phone top up button on the Cashpoint menu and choose the phone company and the amount you want to top up.
- Enter your 11 digit mobile phone number and confirm it when asked.
- Once you get the OK, the phone credits will be topped up within minutes and the money will leave your bank account at the same time.

Please note that you can only withdraw £200 each day – and phone top ups are also included in this amount.

Text Alert services...

Sign up to our Text Alert services direct to your mobile to keep in touch with your money.

The services

There are two types:

1. **Balance Advice:** Receive free weekly balance updates at a time convenient to you. This service sends your latest account balance along with up to six of your most recent transactions to your mobile.
2. **Limit Alert Service:** We'll send a text message to your mobile by 10am the day your account is close to or over your account limit. There are two types of alert:
 - a 'Near Limit' alert, when your balance is within £50 of your account limit.
 - an 'Over Limit' alert when your balance is over your account limit or if a payment (for example, a standing order) can't be made.

There's a monthly fee of £2.50 for each account you have registered with the Limit Alert service during any month.

For both services, we text you during the week (not weekends or bank holidays). You can choose which current accounts you receive text alerts for.

For Balance Advice texts, you can choose which day of the week you want to receive them (Monday to Friday) and the time you'd like to receive them (between 8am-10am, 10am-midday or midday-6pm).

For more information about our Text Alert services visit www.lloydstsb.com or call us on **0845 3000 000**.

We'll send you a welcome pack with full details when you register.

Information you might find useful...

Here's some information to help you get up and running with your account. More information can be found in your Personal Banking terms and conditions.

If your account is with a branch in Scotland your agreement is with Lloyds TSB Scotland plc, otherwise your agreement is with Lloyds TSB Bank plc.

Our Personal Banking Terms and Conditions apply to this account and give you important information about your relationship with us. It covers things like:

- How long it takes for payments in and out of your account;
- How we use your personal information;
- How we can change our rates and charges or other terms;
- How we deal with things if there's a problem;
- How we can act on instructions on a joint account given by one of you;
- How you can close your account.

If you need another copy, just visit www.lloydstsb.com or one of our branches.

About charges:

We do not charge a monthly fee for this account.

Where you do not have enough available funds to make a payment we may agree to cover it with an Unplanned Overdraft. If we don't, you will not be able to make the payment. In either case, fees may be charged.

If you don't have enough money in your account to cover a payment, you can pay into your account before 3.30pm (UK time) enough money to cover all your payments that day. If you do, we'll make the payments requested and you won't be charged a penny in returned item or Unplanned Overdraft fees.

You can find out details of our other charges at www.lloydstsb.com, by calling **0845 3000 032** or you can visit any branch of Lloyds TSB.

14 days to change your mind

If you are not happy with your choice of current account within 14 days of opening your account, we will help you move to another of our accounts or return any deposits you have made.

Your account

Lloyds TSB will keep your money under your name in an individual account with a special number, which is your account number.

Transactions

This refers to any payment in or out of your account. A transaction can be:

- A credit – any payment that adds to the money in your account
- A debit – any payment that reduces the money in your account
- A cash withdrawal – when you take cash out of your account
- A deposit – when a cheque, cash or other payment is paid into your account

Account balance

This is the amount of money in your account at a particular time. Sometimes the balance we give you will include payments that have been made to your account but are not yet available to you because they haven't cleared yet. This means that the money has not been received by us, and therefore is not available for you to spend.

Interest

We do not pay or charge any interest on the Cash account.

PIN

When you receive your Cash account card, we will also send you a PIN. This stands for Personal Identification Number – a secret number for you to memorise and use at Lloyds TSB Cashpoint machines. On most of our machines, you can change the PIN to a new number of your own choice.

Information you might find useful...

The PIN is designed for security, as it stops anyone else using your card. Never keep your PIN with your card, or give it to someone else – not even retailers or our staff.

If you need to write down your PIN, disguise it so that it's not recognisable as your PIN, and never keep it with any of your cards.

depositpoint

Lloyds TSB **depositpoints**, which are located in most Lloyds TSB branches, are places where you can pay money into your account. Cash or Lloyds TSB cheques paid in at a depositpoint before 4.30pm are credited to your account the same working day.

Helping you avoid theft and fraud

Here are some simple rules to follow so that you are always in control of your money:

- Please make sure that your Cash account card is in a safe place
- Never give your bank details to anyone unless you know who they are and why they need them.
- Never give your PIN to anyone, not even bank staff
- Never keep your PIN with your card
- Don't forget to sign your card with a ballpoint pen as soon as you receive them

Lost or stolen cards

It is extremely important that you report any theft or loss immediately, so that we can prevent other people from using your account. Please call any Lloyds TSB branch straight away. If it is closed, call our 24-hour service on 0800 096 9779. Please follow up any telephone call with a letter and inform the police. We'll send you a replacement card within a few days of you telling us.

Damaged cards

If for any reason your card is damaged, call us on 0845 3 000 000 or write to us at the address below and we will send you a replacement card. You won't receive a new PIN as your existing number will still be valid.

Please write to Lloyds TSB Bank Plc, Andover Service Centre, Andover, BX1 1LT.

International payments

We offer a wide range of International Payment services, allowing you to send money abroad quickly, securely and easily. Whether you're sending money to family living overseas, buying a car abroad, paying for a holiday home or transferring money into your foreign bank account, we can arrange it all for you. There is a charge for using this service.

You need two codes to send money to a bank account abroad: the international bank code (BIC) and international bank account number (IBAN) of the person you are sending money to. These are similar to our sort codes and account numbers in the UK and you must have these numbers to make sure a payment is credited promptly and accurately. The person receiving the money must give you their bank details.

To find out more about our International Services charges

Pick up a Travel and International Payments brochure in any branch

Call our helpdesk on 0845 300 0101

Monday to Friday 8.30am to 5pm

Or visit www.lloydstsb.com

Lloyds TSB Cash account at a glance

- ✓ It's quick and easy to open an account – in many cases we only need one ID document
- ✓ Withdraw cash and pay for everyday items with the Lloyds TSB Visa debit card.

Get in touch

0845 3 000 000

Visit

www.lloydstsb.com

Or come into any branch.

Please contact us if you'd like this in Braille, large print or audio. If you have a hearing or speech impairment and would prefer to respond to this by textphone, please call 0845 300 2281, or via RNID typetalk.

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

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 and signatories to the Banking Codes.

We are members of the Financial Services Compensation Scheme and the Financial Ombudsman Service.

