

 Lloyds TSB | for the journey...

Graduate account

From learning to earning, we'll help you all the way...

Your guide to the features of
your new Graduate account.



Welcome and congratulations

You've done it. All your hard work has paid off, and you've gained your degree. It's an exciting new beginning and we can help you to make the most of all the opportunities ahead. Whatever your plans over the coming months and years, we're here to help you do the things you want to.

Our Graduate package offers you:

- an interest-free Planned Overdraft and a low cost Graduate Loan – subject to status
- access to over 1,900 branches and one of the largest ATM networks in the UK – so you can access your money easily and quickly wherever you are
- a Text Alert service (if you are registered for Internet banking or PhoneBank)
- 24 hour banking via our telephone and Internet banking services
- option to top up your 'Pay as You Go' mobile at most Lloyds TSB Cashpoint® machines
- a unique way to save – we're the only UK bank to offer Save the Change™ – a way to save every time you use your Lloyds TSB Visa debit card
- instant interest on your cheques.†

More people in the UK count on us for their current accounts than any other UK bank* and we are proud to have been voted Britain's most trusted bank for 7 years running.**

* Source: GfK Financial Research Survey 6 months ending Feb 2007, based on 28,769 Current account customers.

** Reader's Digest Most Trusted Brand survey, 2007.

† Applies to cheques paid over counters 9am-4.30pm weekdays, to a maximum value of £1,000. Only applies to Lloyds TSB personal current accounts paying interest.

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Graduate account

What you get with your new account

Whether you're taking time out or starting a new job, our Graduate account will help you take care of everyday banking needs like paying in money and cheques, settling bills and withdrawing cash.

Interest-free Planned Overdraft

- An interest-free Planned Overdraft of up to £2,000 in your first year after graduation, £1,500 in your second year and £1,000 in your third year.

Flexible finance when you need it

- A low cost Graduate Loan of up to £10,000 with the added option of our loan protection insurance in case you can't make the payments.
- A choice of credit cards with a limit of at least £500.

Easy access to your money

- A Visa debit card (with added security of chip and PIN) to use at over 500,000 places in the UK, 24 million outlets worldwide and online.
- Withdraw up to £200 a day from any Lloyds TSB Cashpoint machines free of charge or LINK cash machines (a charge may apply).
- Get up to £100 cashback free of charge in most supermarkets.

Great value service

- No charges for everyday transactions when you're in credit. Other charges may apply – please see our Banking Charges leaflet in branch or visit www.lloydstsb.com for details.
- Access to our telephone and Internet banking services 24 hours a day, 7 days a week.

How much we lend and the issue of a credit card is subject to our assessment of your personal circumstances. You must be over 18 to apply.

Our service

What you can expect from us

If you're a new customer, we want to work with you to make sure you get the most from your Graduate account. So we'll contact you a couple of times over the next few months to check that everything is OK with your new account.

- And, if you ask us to, we'll contact you about our range of other banking services such as mortgages, loans, insurance, savings and investments.
- Plus, if you need help, you can call us or visit any Lloyds TSB branch. We are always happy to help you.

Moving your account to Lloyds TSB is easy

If you are moving your account from another bank, you can take advantage of our dedicated Switching Service Team which provides a quick and easy way to get your new Lloyds TSB account up and running.

- You can check how things are progressing by calling us on **0845 9 303 303**. Lines are open Monday-Friday 9am-5pm, Saturday 9am-1pm.

What to do next

If you're a new customer, you should receive your new Lloyds TSB Visa debit card within 5 days of opening your account and your PIN a few days later. If you're a Lloyds TSB customer switching from a Student to Graduate account, you can continue using your existing Visa debit card.

- After you have deposited money into your account, you'll be able to use your new debit card to withdraw cash.
- To make it easier and more convenient for you to manage your new account, we recommend you register for two of our banking services – PhoneBank and Internet banking.

Day to day banking

Islamic Graduate account

We appreciate that following the requirements of your faith is important to you. We therefore offer a Shariah approved Islamic Graduate account. This means you can benefit from a great bank account plus the promise that your money is managed in a way that reflects your faith.

In accordance with Shariah law, no interest is charged or received on our Islamic Graduate account. Neither will we use the money you keep with us for any interest based business activities. Our scholars have checked that we look after the money you leave with us in a Shariah approved way.

You can benefit from the following features on your Graduate account in accordance with Shariah law:

- an interest-free Planned Overdraft (subject to status) of up to £2,000 in the first year after you graduate, £1,500 in your second and £1,000 in your third
- personal account advice 24 hours a day, 7 days a week on **0845 3 000 000**
- a Lloyds TSB debit card, giving you quick and easy access to your money when you want it

- if you are registered for Internet banking you can get free weekly Balance Advice by text straight to your mobile
- the option to top up your 'Pay as You Go' mobile at most Lloyds TSB Cashpoint machines.

You also have the option to apply for a Graduate loan, credit card and sign up for Save the Change™ but these products are not Shariah approved.



Our Shariah committee consists of four scholars:

Sheikh Nizam Yaquby is regarded as one of the main authorities on Islamic finance across the world. He is based in Bahrain and advises several other banks around the world.

Dr Muhammed Imran Ashraf Usmani is well known in the UK Muslim community. He is highly qualified and lectures in Islamic law in Karachi.

Mufti Abdul Kadir Barkatullah is the Imam at the North London Finchley Mosque. He has built up a reputation amongst Muslims in the UK for his teachings.

Muhammed Nurullah Shikder is a Barrister-at-Law. He advises individuals and businesses on Islamic Finance.

Flexible finances

Interest-free Planned Overdraft

Money can be tight in the first few years after you graduate – especially if you have to repay your student loan and sort out somewhere to live. One way we can help you ease the financial pressure is to offer you an interest-free Planned Overdraft of up to £2,000.

Graduate Planned Overdrafts

- You can apply for an interest-free Planned Overdraft of up to £2,000 in the first year after you graduate (subject to status). As you settle into your new life and have more money coming in, we'll reduce your Planned Overdraft in stages so you can pay it off gradually.
- In your second year after graduation, your interest-free Planned Overdraft limit will be £1,500 and in your third year it will be £1,000.
- If you stay within your agreed interest-free Planned Overdraft limit, you won't pay any interest on the balance of your overdraft during those three years.
- You can apply to extend your Planned Overdraft beyond these interest-free limits but you will be charged interest on any amount above your interest-free limit. e.g. if you have a £1,500 limit but you are in your third year after graduation, you will pay interest on the £500 which is above your interest-free limit.

- To arrange or increase your existing Planned Overdraft call PhoneBank on **0845 3 000 000**, or visit any Lloyds TSB branch.

The grace period

If your account goes over its limit, you'll 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.

Stay in control

Register for our Text Alert services and have your account balance, recent transactions and Limit alerts sent straight to your mobile. For more information, see page 15 of this brochure.

Important Information

Please bear in mind that all our overdrafts are subject to a review of your circumstances and are repayable in full on demand.

If you slip into the red unexpectedly, we may agree to cover your payments with an Unplanned Overdraft. There are charges for this – see our Banking Charges booklet for details.

Low cost Graduate Loan

As you settle into your new way of life, you might find that you need to budget for a major expense, such as a car, or some extra furniture to make a new flat feel like home. That's where our low cost Graduate Loan could help.

Graduate Loan

- Borrow any amount from £1,000 to £10,000 (subject to status).
- Benefit from our Graduate Loan interest rates.
- Take up to 5 years to pay off your Loan.
- Our optional Graduate Loan Protection Insurance could help you to meet your monthly repayments should you have an accident, fall sick or become unemployed – it may even provide you with critical illness cover, life cover and hospitalisation cover.*

To apply for a Graduate Loan or to find out more information, call PhoneBank on **0845 3 000 000**, or visit **www.lloydstsb.com/graduate** or any Lloyds TSB branch.

* Loan Protection Insurance is subject to eligibility criteria and terms and conditions. Please see important information on page 21 for more details.

Credit cards

A choice of credit cards

If you want to spread the cost of things you need to buy now, you can apply for a Lloyds TSB credit card. And because our cards are accepted in shops, restaurants and hotels around the world, they're also ideal if you decide to travel.

The Lloyds TSB Airmiles Duo Credit Card account

Whether you're shopping, eating out with friends or treating yourself to some new clothes, you can earn Airmiles; with our Lloyds TSB Airmiles Duo Credit Card account.

You get two great cards on one easy account – a Lloyds TSB Airmiles Duo American Express® Card and a Lloyds TSB Airmiles Duo MasterCard. While you enjoy all the benefits of two cards, you still have one account, one PIN, one statement and one monthly payment.

1 Airmile per £10 spent on American Express

1 Airmile per £50 spent on MasterCard

Typical **15.9% APR** variable.



The Classic MasterCard

Our Classic MasterCard is great for day-to-day shopping or one-off purchases. It offers competitive interest rates on purchases and balance transfers from other non-Lloyds TSB credit and store cards.

19.9% APR variable.

Benefits of a Lloyds TSB Credit Card

The Lloyds TSB Airmiles Duo and the Classic MasterCard offer a safe, convenient and flexible way to manage your finances:

- up to 56 days interest-free credit on every purchase if you pay off your balance in full by the due date shown on your statement*
- make flexible monthly payments of any amount from the minimum amount to the full balance
- manage your card online, by phone or at a local branch
- guarantee against fraud loss, including internet fraud loss protection**
- extra security with a chip and PIN card
- Payment Protection Cover available – to protect your repayments against accident, illness or unemployment †
- optional Sentinel® Card Protection against card loss
- worldwide acceptance.

* There is no interest-free period on balance transfers, cash withdrawals or credit card cheques.

** You are not liable if someone uses your card account without your or an additional cardholder's consent. But, you and additional cardholders must take reasonable measures to protect cards and PINs. You should never disclose your PIN, not even to Lloyds TSB staff or the police. You can give suppliers your card details (but not PINs) and won't be liable if they misuse them. If you've given someone else your card details you are liable for all transactions unless you have first told us they are not authorised.

† For more information on Payment Protection Cover, please see page 22.

How to apply

To apply for a credit card or to find out more information visit a Lloyds TSB branch, go online at www.lloydstsb.com or call PhoneBank on

0800 056 0150

Lines are open Monday-Friday 8am-9pm, Saturday 9am-5pm.

Payment Protection Cover

This optional cover gives you the reassurance that your monthly payments could be covered should you be unable to work due to an accident, sickness or unemployment. You can protect against the unexpected for just 79p a month for every £100 of your outstanding balance. For more information call **0870 010 6622**.

Sentinel® Card Protection

Optional Sentinel Card Protection offers complete, convenient protection for all your cards if lost or stolen for only £20 a year. One policy covers everyone in your household. For your free 30 day trial, call Sentinel on **0800 414 717** and quote LTSB301.

Day to day banking

Using your Lloyds TSB Visa debit card

You don't always want to carry lots of cash when you're out shopping or meeting up with friends. Instead, you can use your Lloyds TSB Visa debit card to pay directly from your account.

Buying things at home or abroad

Your Lloyds TSB Visa debit card is welcome anywhere in the world where you see the Visa logo and you can use it at 24 million outlets worldwide including shops, restaurants, cafes and garages.

Getting cash

- Withdraw up to £200 a day from over 4,200 Lloyds TSB Cashpoint machines free of charge, provided you have money available in your Current account.
- Use over 58,000 LINK cash machines (you may be charged for using non-Lloyds TSB machines).
- Get up to £100 cashback free of charge in most supermarkets.

Using your Personal Identification Number (PIN)

- If you're a new customer, you'll receive your PIN from us within a few days of receiving your new debit card. You'll need this number whenever you use your debit card to buy things or withdraw cash from ATMs.
- You can change your PIN to a more memorable one at any Lloyds TSB Cashpoint machine. Just insert your card, select 'Other services' then 'PIN services' and follow the on-screen instructions.
- If you lose your card or it gets stolen, don't panic – just call us straightaway on **0845 3 000 000** and we'll block it and issue you with a new one.

Things to remember

When you use your Lloyds TSB Visa debit card, some retailers will ' earmark ' the amount of the transaction. This means that the amount of the transaction is reserved until the money leaves your account. So you won't be able to use the money for anything else, even though it's still shown in your account.

If you set up payments with companies allowing them to charge an amount to your Lloyds TSB Visa debit card regularly (known as recurring transactions) and later want to stop those payments, remember to cancel any instructions with the company. We can't do this on your behalf.

Day to day banking

Mobile top-ups

Topping up your mobile

- To make life easier, you can use our top up service for 'Pay as You Go' mobile phones, available at over 4,200 Lloyds TSB Cashpoint machines.
- Six pre-set amounts between £10 and £50 are available for the following networks: Orange, Vodafone, O2, Virgin Mobile, Tesco Mobile and T-Mobile.
- Your bank account will be debited in the same way as a cash withdrawal. Successful top up transactions will reduce the daily withdrawal limit that applies to your account.
- Please note, this service isn't available at our Cashpoint machines at BP or Texaco garages and the Tesco mobile top up service isn't available at ASDA or Waitrose stores.



Day to day banking

Keeping track of your money

It's your money, so we'll do everything we can to help you keep track of it. You'll get regular bank statements from us that will show every transaction you make. Whenever you check your balance it will be up to date – at cash machines, over the phone, online or in branch.

With Lloyds TSB you choose how and when you do your banking. So, if you're too busy to visit the bank, our PhoneBank and Internet banking services give you access to your account 24 hours a day 7 days a week – perfect for sorting out your everyday banking whenever, and wherever, it suits you best:

- get an up to date balance
- check your recent transactions
- transfer money between accounts
- set up, view and cancel standing orders
- check and cancel Direct Debits
- pay your bills
- order your travel money.

PhoneBank

- PhoneBank is a fast and simple way to access your account – from finding out how much money is in your account to paying a bill.
- You can call PhoneBank 24 hours a day, 7 days a week.

To register call PhoneBank on **0845 3 000 000** and ask to register a Security Number to help you get to your account faster. If you need to call us from abroad, or prefer not to use our 0845 number, you can call PhoneBank on **+44 (0) 1733 347 007**.

Internet banking

- Internet banking gives you instant access to your account 24 hours a day, 7 days a week. It's also a quick and convenient way to manage your account.

To register go to www.lloydstsb.com, call PhoneBank on **0845 3 000 000** between 8.30am-8pm Monday to Friday or visit any Lloyds TSB branch.

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 on weekends or bank holidays).

You can choose:

- which current accounts you receive Text Alerts for
- which day of the week you want to receive Balance Advice texts – Monday to Friday.
- and the time you'd like to receive Balance Advice texts – between 8am-10am, 10am-midday, or between midday and 6pm.

How to register

You can register for Text Alert services by calling PhoneBank on **0845 3 000 000** or through Internet banking at www.lloydstsb.com if you are already registered for Internet banking.

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

Going abroad?

Travel money options

If you're taking time out to travel or you just fancy a well-earned holiday, your Lloyds TSB Visa debit card gives you a safe and convenient way to pay for things when you're abroad. You can use it at cash machines*, shops, restaurants and outlets worldwide. We also have a number of other services if you're travelling abroad or need to send money overseas.

Travel Money Card

- For just £7.50 you can purchase our new pre-paid Travel Money Card in either euros or US dollars. It's a safe and convenient way of paying for all your holiday expenses and helps you stay in control of your spending whilst abroad.
- To find out more visit www.lloydstsb.com/travelmoneycard or to buy one call us 24 hours a day, 7 days a week on **0845 3 000 000**.

Travel Money and Travellers Cheques

- You can buy your foreign currency and American Express® Travellers Cheques from any Lloyds TSB branch, through PhoneBank or Internet banking (if registered) and at www.lloydstsb.com using any credit or debit card.**
- To speak to a Lloyds TSB advisor call PhoneBank on **0845 3 000 000**. If you need to call us from abroad, or prefer not to use our 0845 number, you can call PhoneBank on **+44 (0) 1733 347 007**.
- You can also call our Travel Money Hotline on **0845 300 1160** Mon-Fri 9am-5pm (excluding Bank holidays)†

* Charges apply, please see our Banking Charges brochure for more information.

** If you use a credit card or non-Lloyds TSB debit card to purchase your travel money then charges may apply.

† If you order via the Travel Money Hotline using a non-Lloyds TSB debit or credit card, the card issuer may treat it as a cash advance and charge you a cash handling fee. Lloyds TSB currently does not charge a cash handling fee for purchase of travel money via the Travel Money Hotline using a Lloyds TSB credit or debit card. For full details of all our fees, please refer to our Banking Charges brochure which you can pick up at any branch or ask any member of our staff.

Want to save?

Save the Change™

We know it's hard to save in the early years after you graduate, but Save the Change™ is a simple way to put a little bit aside without even knowing you're doing it.

- Sign up for Save the Change™ and every time you make a purchase with your Lloyds TSB debit card, when your account is in credit, we'll round up the amount spent to the nearest pound. We'll then transfer the difference into a Lloyds TSB savings account of your choice the following working day after the debit card transaction has been deducted.
- Save the Change™ transfers can also be made from Current accounts held by family members to your chosen Savings account if they wish.
- For further information on Save the Change™ or our range of Saving accounts visit www.lloydstsb.com/savings, call **0845 3 000 000** or ask in branch.

The following accounts are not eligible for Save the Change™: Lloyds TSB Monthly Saver, Mini Cash ISA, TESSA ISA, Term Deposit, Guaranteed Investment account and Child Trust Fund.



Know your budget

Making the most of your new salary

To help you draw up a budget based on your new salary, we've listed some useful information below. Using this, you can work out how much you'll have available to spend after your tax, National Insurance and student loan repayments.

All the figures given here are for the tax year 6 April 2007 to 5 April 2008.

Income tax

Your personal tax allowance for the 2007-8 tax year is £5,225. This is the amount of money you can receive without paying any tax on it.

For earnings above £5,225, you'll pay tax at the following rates:

- starting rate: 10% for the first £2,230 of taxable income
- basic rate: 22% for £2,231 to £34,600 of taxable income
- higher rate: 40% for more than £34,600 of taxable income.

National Insurance

For the 2007-08 tax year you won't pay any National Insurance (NI) if you earn less than £100 per week.

- You'll pay NI at 11% on earnings between £100 and £670 a week or £435 and £2,904 a month.
- You'll pay NI at 1% on any earnings above £670 a week or £2,904 a month.

For more information on income tax and National Insurance, go to www.hmrc.gov.uk – or your local tax office.

To help you work out how much money you'll take home each month once you start earning, we've provided some examples showing how much income tax and National Insurance you would pay on a range of salaries.

Annual gross pay	£12,500	£15,000	£18,000	£22,000
Monthly gross pay	£1,041.67	£1,250	£1,500	£1,833.33
Tax	£111.07	£156.90	£211.90	£285.23
National Insurance	£66.73	£89.65	£117.15	£153.82
Net take-home pay	£863.87	£1,003.45	£1,170.95	£1,394.28

Student loans

You'll need to start repaying your loan from the April after you graduate and when your pre-tax income is more than £15,000 per year (which equates to £1,250 per month or £288 per week).

- In most cases, HM Revenue & Customs will collect your repayments directly from your salary, through your employer – in the same way as your employer deducts your tax payments from your salary each month under the Pay As You Earn (PAYE) system. Your repayments will be shown on your payslip.
- Repayments are calculated as a percentage of your income above £1,250 per month.
- Currently, you will pay 9% of anything you earn above that threshold. If your income falls below £1,250 in any month, no repayments will be collected that month.

- If you want to pay off your loan more quickly, you can make voluntary repayments direct to the Student Loans Company (SLC), whether or not your income is above the £15,000 threshold. SLC will send you an annual statement of your loan account each tax year, until your loan is fully repaid.

- If you move abroad after you graduate you will fall outside of the UK tax system and your loan payments will be collected directly by the Student Loans Company.

For more information, go to the Student Loans Company website at www.slc.co.uk. If you have a query about your repayments, please call the SLC helpline on **0870 240 6298**. Lines are open Monday-Friday, 8am-5.30pm.

Please note: the figures shown in the diagram above are purely illustrative. The amount of net pay you actually receive will vary depending on your personal circumstances, including your personal tax code and the type of pension scheme you join.

Your questions answered

Instant cheque value

When do I earn interest on cheques I'm paying in?

When you pay in cheques of up to £1,000 in a day, on the same day we will start paying any interest due to you on the whole amount, or use it to start reducing any interest you owe to us (for example, on an overdraft).

If you pay in more than £1,000 in a day, on the third working day we will start paying any interest due on the amount over and above £1,000, or use it to reduce any interest you owe us.

So, if you have an interest-earning personal Current account and you pay in £1,700 worth of cheques on a Monday, you'll find the whole £1,700 showing on your account on the Monday, we'll start paying interest on the first £1,000 from Monday and we'll start paying interest on the remaining £700 from Wednesday.

How do I stop a cheque?

If your debit card has a cheque guarantee facility, we cannot stop a cheque that has been guaranteed by your debit card or other cheque guarantee card, because the card is our promise that we will pay cheques up to your card guarantee limit.

If you need to stop any other cheque you've written from being paid, please call PhoneBank on **0845 3 000 000** or visit your Lloyds TSB branch. To stop your cheque, we need to know:

- the cheque number
- the amount
- the date it was issued
- who you made it payable to.

Please also give details of any replacement cheque you write.

Lost or stolen debit cards and cheque books

You must report any theft or loss as soon as possible so that we can prevent other people from using your account. Please call any Lloyds TSB branch or Sentinel Card Protection, if you're registered with them straightaway. Or you can call the Lloyds TSB 24-hour Lost & Stolen Cards service on **0800 096 9779** or **(+44) 1702 278 270** if calling from abroad. Please follow up any telephone call with a letter, and inform the police. You will receive replacement cards and/or chequebooks from us within five working days of notifying us.

Safeguarding your account

What can I do to avoid theft or fraud?

We have listed some simple rules to follow so that you're always in control of your money.

- Please make sure that your chequebook and cards are safe, but don't keep them together.
- 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.
- Always sign your cards in ballpoint pen as soon as you receive them.
- Never let anyone else know your PIN.
- Always be sure that before you give your bank details out to any third party that you know who they are and why they need the information.
- Ensure that you keep your debit card receipts in a safe place and dispose of them carefully making sure the debit card details cannot be read.

Can I change my mind about taking out my account?

If you are not happy with your choice of Current account within 14 days of opening your account, don't worry. We'll help you move to another of our accounts or return any deposits you have made with any earned interest to you.

Important information

Terms and conditions of your Graduate account.

Your Graduate account

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 gives 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 of the Personal Banking Terms and Conditions please contact your local branch or visit **www.lloydstsb.com**

About account opening:

The opening of a Graduate account is subject to our assessment of your personal circumstances.

To be eligible for a Graduate account you must be a UK resident, aged 18 or over and have obtained a degree or diploma from a UK university or college and graduated within the last three years. The Graduate account is available as a sole account only.

The Graduate account is available to graduates for three years from graduation. On or around the third anniversary of your graduation, we will automatically convert your account to a Classic account (or a similar account if this account is no longer available). We will write to remind you at least 30 days before converting your account, giving you the relevant details of your new account. Once your account is converted, you will no longer be eligible for the benefits connected to your Graduate account.

Your Islamic Graduate account

Your Islamic Graduate account generally has the same terms and conditions as the Graduate account, but we agree to operate your account in accordance with the rulings and guidance given by The Lloyds TSB Shariah Committee.

This means that the Personal Banking term and conditions will apply in so far as they are relevant. Some conditions, for example, those relating to interest, will not apply because your account is interest free and all money deposited will be held in conformity with the rules of Shariah as determined by our Shariah Committee.

We may also vary the Islamic features of the terms and conditions from time to time to follow guidance from the Shariah Committee and as allowed in the Personal Banking terms and conditions.

The same eligibility criteria as the Graduate account apply to your Islamic Graduate account but if you cease to be eligible for the account we will convert your account to an Islamic account.

About charges:

We do not charge a monthly fee for this account. You can get details of the other charges associated with this account at **www.lloydstsb.com**, by calling **0845 3000 032** or you can visit any branch of Lloyds TSB.

We don't charge for savings accounts.

Overdrafts, Loans and Credit Cards:

How much we lend and the issue of a credit card is subject to our assessment of your personal circumstances. You must be over 18 to apply. Overdrafts are repayable in full on demand.

Interest rates

For more details of our current interest rates (including any overdraft rates) please contact any Lloyds TSB branch, visit **www.lloydstsb.com**, or call us on **0845 3 000 000**.

Loan Protection

Loan Protection insurance is optional and not a condition of taking out the loan. A summary of the eligibility criteria, limitations, cover and exclusions can be found in the Loan Protection Insurance policy summary. We only cover the critical illnesses we define in our policy and no others. For full details of the policy including the definitions of Critical Illness please refer to the Loan Protection policy document (copies of both are available on request).

Loan Protection is underwritten by Lloyds TSB General Insurance Limited (Company No. 204373), and is also underwritten by The Prudential Assurance Company Limited. Lloyds TSB General Insurance Limited, registered office: 25 Gresham Street, London EC2V 7HN. The Prudential Assurance Company Limited. Registered in England and Wales No. 15454. Registered office is at Laurence Pountney Hill, London EC4R 0HH. For full details please refer to the policy document. Both companies are authorised and regulated by the Financial Services Authority.

Payment Protection Cover

This optional cover gives you the reassurance that your monthly credit card payments could be covered should you be unable to work due to an accident, sickness or unemployment. You can protect against the unexpected for just 79p a month for every £100 of your outstanding balance. For more information call **0870 010 6622**.

Sentinel Card Protection

Optional Sentinel Card Protection offers complete, convenient protection for all your registered cards if lost or stolen for only £20 a year. One policy covers everyone in your household. For your free 30 day trial, call Sentinel® on **0800 414 717** and quote LTSB301. Payment protection cover is underwritten by London Edinburgh Company Limited registered in England, no: 924430, registered office: 8 Surrey Street, Norwich, NR1 3NG and Norwich Union Life & Pensions Limited, registered in England, no: 3253947. Registered office: 2 Rougier Street, York YO90 1UU. Both companies are members of the Aviva Group and are authorised and regulated by the Financial Services Authority.

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Debit card fees

For details on all our charges, please refer to our Banking Charges leaflet in branch or visit www.lloydstsb.com

Sending money abroad

We offer a wide range of international payment services, allowing you to send money overseas quickly, securely and easily. When sending money to Europe you should always use the recipient's BIC and IBAN. These fulfil a similar function as sort codes and account numbers in the UK and are vital to ensure your payment is credited promptly and accurately. There are charges to use some of our International Services, if you'd like more information contact our helpdesk on **0845 300 0101**, Monday to Friday 8.30am-5pm, or call into any Lloyds TSB branch for our Travel & International Payments brochure.

Please contact your branch if you'd like this in Braille,
large print or audiotape.

www.lloydstsb.com

If you have a speech impairment and would prefer to use a Textphone, please feel free to contact us on **0845 3000 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.

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All information correct as at November 2007.