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The Lloyds TSB Islamic account

Your Shariah approved account

You can be confident the money you keep with us will not be used for any interest-based or non-Shariah approved activities.

Islamic account at a glance

- Banking in accordance with Shariah.
- No credit or debit interest.
- No minimum balance required.
- Internet banking, Phonebank and Text Alert services.
- No bank charges for everyday transactions on your Islamic account if you stay in credit.

Please refer to the Banking Charges insert (enclosed in this Welcome Pack) for charges on other bank services.

The Lloyds TSB Shariah Committee

We work closely with a committee of internationally recognised scholars to maintain a Shariah approved account that's in line with your beliefs.

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.

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

What you get with your new account

The Islamic account is perfect for everyday transactions such as paying in money and cheques, paying bills and withdrawing cash. You also get a Lloyds TSB Visa debit card and a choice of ways to bank so you can manage your money however you want.

Easy access to your money, when you want it

- Use your Lloyds TSB Visa debit card (with added security of chip and PIN) in over 500,000 places in the UK, 24 million outlets worldwide and online.
- Withdraw up to £200 a day from over 4,200 Lloyds TSB Cashpoint® machines free of charge.
- 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.

Great value service

- You won't be charged 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.
- ### Up to the minute banking
- You can normally have instant access to your money when you pay Lloyds TSB personal cheques into your account.
 - Real-time balances available from any of our Cashpoint machines, over the phone or via the Internet.

Lloyds TSB cheques left at a **depositpoint** before 4.30pm are credited to your account the same working day. Cheques paid in from other banks will take up to four working days to clear.

Our service

What you can expect from us

Over the next few months we'll work with you to make sure you get the most from your new relationship with Lloyds TSB.

- We'll contact you a couple of times in the next few months to check that everything is okay with your new account.

- And, if you ask us to, we'll contact you about a range of other banking services.
- Plus, if you need help, you can call us or visit any Lloyds TSB branch. We are happy to help you where we can.

What to do next

You should receive your new Lloyds TSB Visa debit card within 5 days of opening your account and your PIN a few days later.

- 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.

PhoneBank

PhoneBank is an automated Telephone Banking service, free to use from a UK landline. It's a quick and easy way to speak to a member of our staff and sort out your everyday banking needs.

- PhoneBank is open 24 hours a day, 7 days a week.
- To register call **0845 3 000 000**.

Internet banking

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

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

Switching service

Moving your account to us

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

If you didn't opt for this service when you opened your account, it's not too late to make the change. Our Switching Team will:

- get in touch with your old bank or building society for a list of all your standing orders and Direct Debits
- transfer your salary and other credits into your new account so that the money is there when you need it
- give your new sort code and account number to everybody you pay by Direct Debit, so they can amend their records to debit your new account

- set up standing orders
- arrange with your old bank for your account to be closed and your cheque book and cards to be cancelled
- keep you up to date along the way.

The timings may vary depending on how quickly the companies you pay by Direct Debit and your employer update their records with your new account number, but we aim to do this within 12 days.

For more information

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.

Day to day banking

Putting money into your account

You can pay money into your account in a number of ways; in our branches, online, over the phone and via our Cashpoint machines.

Paying money in

You can pay money in at all our branches across the counter, or using one of our **depositpoints** available at many of our branches:

- all you have to do is put your cash or cheque in one of the specially printed envelopes provided near the **depositpoint**, together with a completed paying in slip and put it in the **depositpoint**. Cash or Lloyds TSB cheques left at a **depositpoint** before 4.30pm are usually credited to your account the same working day.

You can also deposit cash and cheques at most of our Lloyds TSB Cashpoint machines:

- just key in the amount you're paying in and the Cashpoint will give you an envelope. Place your notes/cheques in the envelope and then feed it back into the machine. Your account will be credited immediately with uncleared funds.

Transferring funds

You can move money easily between your own Lloyds TSB accounts or to another person's Lloyds TSB account in a number of ways and the money will be transferred the same day.

- once you've registered for Internet banking you can use this service to move money and you can also use it for paying bills.

Alternatively you can transfer funds or move money by calling PhoneBank on **0845 3 000 000**; by visiting your local branch or by using our Cashpoint machines. To use this facility please contact your local branch who will be happy to set it up for you.

Getting more from your Visa debit card

Your Islamic account comes with a new Lloyds TSB Visa debit card which is welcome around the world wherever you see the Visa logo.

Paying for things

Use your card to make any purchase – large or small – at shops, restaurants, cafes and garages. If you need cash in your pocket you can withdraw it from ATMs both at home and overseas.

Your Lloyds TSB Visa debit card comes with the added security of chip and PIN. This represents a step-change in debit card security, giving you more confidence than ever to use your debit card abroad, in shops and online.

Getting cash

Your Lloyds TSB Visa debit card gives you instant access to your money, you can:

- 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
- get up to £100 cashback free of charge in most supermarkets.

There are charges for using your debit card, for example when abroad or at a non-Lloyds TSB cash machine. You can find details in our Banking Charges guide and at www.lloydstsb.com

Using your Personal Identification Number (PIN)

- You'll receive your PIN from us within a few days of receiving your 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 don't panic – just call us straightaway on **0845 3 000 000** and we'll send you a new one.

Day to day banking

Paying the bills

Remembering to make payments can be a headache, but there are many ways to make things easier for you.

Direct Debits

With Direct Debit, each bill is automatically collected from your account. You can set up Direct Debits by authorising whoever you wish to make the payment to, for example your gas company, to collect the payments from your account. (Remember, you can only pay organisations using Direct Debits, not individuals.)

Standing orders

These provide an ideal way to make regular payments into a savings or joint account. 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 set up or change a standing order through Internet banking or PhoneBank or by visiting your local branch. When you want to cancel a standing order, all you need to do is contact us.

Paying one-off bills

- You can pay one-off bills in any Lloyds TSB branch.
- Or you can pay your bills online once you have registered for Internet banking or through PhoneBank.
- You can also pay your bills at any Cashpoint machine by setting up a list of companies you want to pay. You can do this through Internet banking at www.lloydstsb.com, by calling PhoneBank on **0845 3 000 000** or by visiting any Lloyds TSB branch.

Important information

If you set up Direct Debit payments with companies allowing them to charge amounts to your debit card regularly (recurring transactions) you will be responsible for cancelling any instructions with the company as we are not able to do this for you.

Keeping track of your money

There are many ways to stay in touch with your money whether you're at home or on the go.

Statements

- It's quick and simple to print or download your statements with our Internet banking service.
- We'll send you regular bank statements that will show every transaction you make.
- You can print a full statement from any Cashpoint machine. Please keep this as a record as these transactions won't appear on your next postal statement. You can also print a mini statement showing the last seven transactions on your account.

Check your balance

- Your balance is always up to date – at cash machines, online, over the phone or by asking in branch.

Topping up your mobile

- To make life easier, you can use our top-up service for Pay as you Go mobile phone users, available at over 4,200 of our Cashpoint machines. Six pre-set amounts between £10 and £50 are available for the following networks: O2, Orange, Tesco Mobile, T-Mobile, Virgin Mobile and Vodafone.
- 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.
- Unfortunately this service is not 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

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).

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).

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

Your Lloyds TSB Visa debit card gives you a safe and convenient way to pay for things when abroad. We also offer a number of other services if you're travelling abroad or need to send money overseas.

Travel money

- For just £7.50 you can purchase our new pre-paid Travel Money Card. 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**
- You can buy your foreign currency and American Express® Travellers Cheques from any Lloyds TSB branch, through PhoneBank or Internet banking (if registered).
- To speak to a Lloyds TSB advisor call PhoneBank on **0845 3 000 000**. If you need to call us from abroad you can call PhoneBank on **(+44) 1733 347 007**.

Sending money abroad

We offer a wide range of International Payment services that allow you to send money overseas 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.

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.

Top tip

There are charges to use our International Services, if you'd like more information about our International Services, contact our helpdesk on **0845 300 0101**, Monday-Friday 8.30am-5pm, or call PhoneBank on **0845 3 000 000**, 24 hours a day. You can also visit any Lloyds TSB branch for our International Payments brochure.

Other services

We've got lots more to offer you

In addition to your Islamic current account, we can offer you the choice of other Shariah approved services at Lloyds TSB.

Islamic Home Finance

Owning your own home is a big financial step. We understand that it requires relying on estate agents, banks and solicitors to help you along the way. But, when you're also buying a home with your Islamic faith in mind, a conventional mortgage might not be right for you.

Lloyds TSB can introduce you to the Arab Banking Corporation International Bank (ABC) for Islamic Home Finance. ABC offer alburraq, a Shariah compliant home finance service that helps you buy your home the Islamic way. We can forward your details to ABC and they will then contact you about Shariah compliant home finance.

To find out more call **0845 6007 789** and book an appointment, or visit your local branch.

Your home is at risk if you do not keep up payments due under your lease and diminishing ownership agreement.

Finance is subject to status and valuation. Written quotations are available on request. Applicants must be 18 or over unless otherwise specified.

We will need to consider your circumstances and value the property before we can offer you finance.

Shariah Baby Bond®

Every child born on or after 1st September 2002 is eligible for a voucher of at least £250 from the Government to open an account under the Child Trust Fund scheme. Developed in partnership with The Children's Mutual, the Shariah Baby Bond® offers you a choice that will enable your child's savings to grow without compromise. The Shariah Baby Bond® is entirely in keeping with Islamic law and is the first and only Shariah approved Child Trust Fund account.

If you already have a Child Trust Fund account, it's free and simple to switch.

To find out more or switch to the Shariah Baby Bond®, please call: **0845 608 0045** (Lines are open Monday to Friday 8am to 8pm and Saturday 9am to 1pm).

Islamic Business account

Opening an Islamic Business account means the money you keep with us isn't used for any interest-based or non-Shariah approved business activities. It has been designed to support both businesses just starting out, and established businesses who wish to move their account from another bank.

There are no extra charges for managing your account in accordance with Shariah. And of course, you'll still receive the benefits you would expect from banking with Lloyds TSB, such as a choice of ways to bank, access to a dedicated business manager and key business services including automated bulk payment options.

Call us on **0800 056 0056** to discuss your application with one of our advisors.

Islamic Student account

We also offer a Shariah approved Islamic Student account so you can benefit from a great package of benefits and services that will help you stay ahead of your finances as you study, plus promise that your money is managed in a way that reflects your faith.

You can apply for an Islamic Student account at any Lloyds TSB branch or call **0845 6007 789** to book an appointment, (available 24/7).

Find out more:

Call us on **0845 6007 786** or log on to www.lloyds.com/islamicfinancialservices or visit any Lloyds TSB branch.

Your questions answered

Paying bills and making regular payments from your account:

A Direct Debit is when you authorise a business or other organisation to collect varying sums of money from your account on a regular basis. The organisation must give you advance notice of the amounts and dates. And with all Direct Debit payments you have our guarantee of a refund in case of any mistakes.

When an organisation collects a Direct Debit, the money will always leave your account and reach theirs on the same day, whichever bank they're with.

How do Direct Debits work?

- You can set up Direct Debits to make regular payments direct from your account. You do it by authorising whoever you want to make the payment to, for example your gas supplier, to collect the payments from your account.
- When you want to end or change an agreement, write to the company collecting the payments, and then write to us.
- We guarantee all payments made by Direct Debit. Should a company collect one of your payments by mistake, we will refund your account as soon as we know there is a problem.

How do standing orders work?

A standing order is an instruction you give us to make regular fixed payments to another bank account. It takes three working days for these payments to reach an account at a different bank, so if you've asked us to make a standing order payment on the first working day of the month, it will reach the other person's account on the third working day of the month.

You can set up standing orders through PhoneBank on **0845 3 000 000** or through Internet banking. Alternatively if you're not registered for Internet banking, simply:

- tell us your sort code and account number
- who you'd like to pay
- the amount you wish to pay
- the start date and the frequency of payments
- post your request to Periodic Payments, Lloyds TSB, Box 1, BX1 1LT or hand it in at your nearest Lloyds TSB branch.

Just tell us at any time if you need to cancel or change the payment.

Using your debit card

When does money leave my account following a debit card transaction?

When you use your card your money will normally leave your account within three working days. When you pay with your debit card, some retailers will ' earmark ' the transaction. This means the transaction amount is reserved until your debit is passed and you will not be able to use this earmarked money even if it still appears in your account balance.

Making your automated payments

These are any payments you ask us to make directly from your account – whether by Direct Debit or standing order, or via Internet banking or PhoneBank.

Any automated payment you make to another Lloyds TSB account will usually get there on the same day the money leaves your account.

Using cheques

What if I need to be completely certain that a cheque I'm paying in will not be returned unpaid?

We can contact the other person's bank for you – please be sure to ask us at the time you pay the cheque into your account. We will charge you for this service.

Your questions answered

How can I stop a cheque?

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

If you need to stop any other cheque you've written from being paid, please call us straightaway and then confirm it to us in writing. 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.

What if the cheque is out-of-date?

Banks usually treat a cheque as 'out of date' six months after it is dated. If it hasn't been paid by then you will normally have to get a new cheque from the person who gave it to you. If you've written a cheque to someone else that hasn't been paid within six months, they may ask you to write a new one. If they do, you should ask for the old cheque back and destroy it (or ask the bank to 'stop' the cheque) before writing a new one.

Internet and PhoneBank payments

When you use our telephone or Internet banking services to make a payment, it takes four working days for the money to reach an account at a different bank.

So 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 bank account on Thursday.

Safeguarding your account

What can I do to avoid theft or fraud?

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

- make sure your chequebook and cards are safe, but don't keep them together
- if you need to write down your PIN (personal identification number), disguise it so that it's not recognisable as your PIN, and never keep the number 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 to any third party, that you know who they are and why they need the information
- ensure you keep your debit card receipts in a safe place and dispose of them carefully making sure the debit card details cannot be read.

What should I do if my debit card and chequebook are lost or stolen?

You must report any theft or loss as soon as possible so that we can prevent other people from using your account. Please call your branch straightaway. If it is closed, call our 24-hour service on **0800 0 969 779** or **(+44) 1702 278 270** if calling from abroad. Please follow up any phone call with a letter and inform the police. You will receive replacement cards and/or cheque books within five working days of notifying us.

Important information

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 Islamic Accounts are interest free and all money deposited in them will be held in conformity with the rules of Shariah as determined by our Shariah Committee. In so far as they are relevant, the Personal Banking Terms and Conditions apply to your Islamic Account. Conditions relating to interest, for example, will not apply. This document 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 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.

Shariah-approved features of the Islamic Account

We will operate the Islamic Account in accordance with the rulings and guidance given by the Lloyds TSB Shariah Committee. We agree to be bound by the rules and guidance of our Shariah Committee in all matters of interpretation and application of Shariah to the Islamic Account.

What we charge you for your Islamic account

We do not charge a monthly fee for this account. You can obtain details about charges associated with your Islamic Account from the Banking Charges leaflet, online at www.lloydstsb.com, by calling **0845 300 0032** or visiting any Lloyds TSB branch.

Changes to the Islamic account

We can vary the Islamic features or 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.

Cancelling your Islamic account

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

Shariah Baby Bond® is a registered trademark of Tunbridge Wells Equitable Friendly Society. **alburaq** is a registered trademark of ABC International Bank plc ('ABC') and the brand name under which Islamic products are provided.

The Bank of Ireland is ABC's appointed provider of Islamic home finance and is authorised to use the **alburaq** brand name under licence. ABC International Bank plc is regulated and authorised by the Financial Services Authority. The Governor and Company of the Bank of Ireland is authorised by the Irish Financial Regulator and the Financial Services Authority; regulated by the Financial Services Authority for the conduct of UK business. One Temple back East, Temple Quay, Bristol BS1 6DX. The **alburaq** home finance product is a regulated mortgage product under the rules of the Financial Services & Markets Act 2000. All information correct as at November 2007.

