

Classic account

# Welcome aboard...

Your guide to the features of your new Classic account.



Lloyds TSB

for the journey...

# Welcome aboard

Thanks for joining us. You've made the right choice. Your Classic account will provide you with all you need to make everyday banking easier. So here's a guided tour of your new account.

You've joined the UK's most popular current account provider. We look after current accounts for one in five people in the UK and we are proud to have been voted Britain's most trusted bank for 8 years running.\*

- We have over 1,800 branches – so you'll find us in nearly every high street.
- Our ATM network is one of the largest in the UK – so you can access your money easily and quickly wherever you are.
- We offer 24 hours a day, 7 days a week banking by phone or through our Internet banking service.
- We're the only UK bank to offer Save the Change® – a unique way to save every time you use your Lloyds TSB Visa debit card.
- We are the only UK high street bank to give you instant interest on your cheques.\*\*
- You can have a Planned Overdraft on your Classic account (subject to application and approval).

\* Source: Reader's Digest Most Trusted Brand survey, 2008.

\*\* 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.

# Contents

## What's where in this guide

---

What you get with your new account	4
What you can expect from us	5
What to do next	5
Moving your account to us	6
Putting money into your account	7
Getting more from your Visa debit card	8
Paying the bills	9
Keeping track of your money	10
Text Alert services	11
We're here to help	13
Save the Change®	14
Upgrading your account	15
We've got lots more to offer you	16
Your questions answered	17

# Classic account

## What you get with your new account

The Classic 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, 27 million outlets worldwide and online.
- Withdraw up to £300 a day from over 4,000 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](http://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.
- We will start crediting you with interest immediately when you pay in a cheque.\*
- Real-time balances available from any of our Cashpoint machines, over the phone or via the Internet.

Plus innovative features such as Save the Change®. See page 14 for details.

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

# 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 such as mortgages, loans, insurance and investments.
- 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®

Using PhoneBank® is 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 quick and 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 **depositpoint**s 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.

- Transfers can be made through Internet banking, once you've registered. You can also use this service for paying bills and much more.
- Alternatively you can transfer money by calling PhoneBank® on **0845 3 000 000**, by visiting your local branch or by using our Cashpoint machines. To use this facility on our Cashpoint machines please contact your local branch who will be happy to set it up for you.

# Day to day banking

## Getting more from your Visa debit card

Your Classic 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 – 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 £300 a day from over 4,000 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 non-Lloyds TSB cash machines. You can find details in our Banking Charges leaflet in branch or visit [www.lloydstsb.com](http://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.



# 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.



### Important information

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

## Pay regular bills with your Visa debit card

Pay your bills automatically using your Lloyds TSB Visa debit card. Give the organisation you wish to pay your debit card details and they will charge the amount you've agreed to your debit card. Payments can be made monthly or annually.

## 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.

# Day to day banking

## 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 seven latest transactions on your account.

### Check your balance

- Your balance is always up to date – at cash machines, online, over the phone, or 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 Lloyds TSB 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 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.

# 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

For more information or to register for our Text Alert services call PhoneBank® on **0845 3 000 000**, visit any of our branches or go to **[www.lloydstsb.com](http://www.lloydstsb.com)**

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.

### Commission free Travel Money

You can buy your foreign currency and non-Sterling American Express® Travellers Cheques from any Lloyds TSB branch, through PhoneBank® or Internet banking (if registered).

### Commission free buy-back

If you have any foreign banknotes or non-Sterling American Express® Travellers Cheques leftover when you get back home, we'll buy them back from you commission free in any branch.

#### Ordering your Travel Money

**Online** – [www.lloydstsb.com](http://www.lloydstsb.com) if you are registered with Internet banking

**Phone** – Call PhoneBank® on **0845 3 000 000** or call the Travel Money Hotline on **0845 300 1160**

**In-branch** – At one of our 1,800+ branches. Plus some of our branches stock Travel Money.

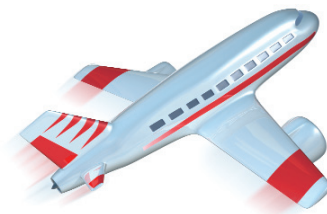
### Travel Money Card

For just £7.50 you can purchase our 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](http://www.lloydstsb.com/travelmoneycard)

### 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.

Call PhoneBank®, go online or visit any branch for more details.



# Flexible finances

## We're here to help

---

We'll contact you after a few weeks to check that your account is running smoothly. And provided everything is moving in the right direction we can talk about more ways to help you manage your money.

### Personal review

We will invite you to a free personal review at your branch six months after you have opened your account. Together, we will look at how you can:

- make more of your money – for instance with a different account
- save money – for example by avoiding unnecessary charges where you can
- get the most out of the services we offer – by using more convenient ways of banking such as PhoneBank® or Internet banking.

In the meantime, if you have any queries just visit any Lloyds TSB branch.

### Planned Overdrafts

A Planned Overdraft (subject to application and approval) can help when you need to make your money go further – for example if you have an unexpected bill to pay, but your salary isn't due for a few days:

- it's easy to set up a Planned Overdraft. Once agreed, you can access the money straightaway
- to arrange a Planned Overdraft call PhoneBank on **0845 3 000 000**, go to **www.lloydstsb.com** or visit any Lloyds TSB branch.

**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.**

### The grace period

If you haven't set up a Planned Overdraft or find yourself a bit short, and 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.

# Want to save?

## Save the Change<sup>®</sup>

Saving doesn't have to be tough. That's why we've come up with Save the Change<sup>®</sup>, a simple everyday way to save for the things you want. It's so easy you'll forget you're even doing it.

- Sign up for Save the Change<sup>®</sup> and every time you make a purchase with your Lloyds TSB Visa debit card, we'll round up the amount you spent to the nearest pound and transfer the difference into your nominated savings account the next working day. We will only do this if your account is in credit.
- So, use your card to buy things big or small, from coffees and sandwiches to your weekly shop. You'll soon discover that your small change will start to add up.



### How to register

All you need is a Lloyds TSB Current account and an eligible Lloyds TSB Savings account. Save the Change<sup>®</sup> is available on most of our Savings accounts except Monthly Saver, Term deposit, Child Trust Fund or ISA accounts.

- The easiest way to register for Save the Change<sup>®</sup> is through our Internet banking service at [www.lloydstsb.com/savethechange](http://www.lloydstsb.com/savethechange)
- To find out more about our range of Savings accounts ask at any branch, call us anytime on **0845 3 000 000** or visit [www.lloydstsb.com](http://www.lloydstsb.com)

# Accounts that offer more

## Upgrading your account

When you're ready, you might consider upgrading your account with us. We have a range of accounts that offer a wide range of benefits designed to save you time, money and stress and make your money work a lot harder.

### Vantage

Get more from your money by adding Vantage to your Classic account. Vantage offers competitive, tiered interest rates, so, the more money you have in your account, the more interest you'll receive. And Vantage costs absolutely nothing to add onto your Classic account.

Vantage interest rates are calculated daily on your balance in your account up to £7,000. To get this, all you need to do is stay in credit and pay in at least £1,000, for example your salary, each month.

You'll earn the standard interest for your Classic account when you don't meet the Vantage conditions and on any money in your account over £7,000. Vantage rates are variable and paid monthly.

### Accounts with added benefits

We have a range of accounts with added benefits, including AA Breakdown Cover, Mobile Phone and Travel Insurance, Identity Theft Protection, collect Airmiles and much more. These currently cost from £7.95-£25 a month.

#### Find out more

For more details about accounts with added benefits and Vantage interest rates and tiers, please visit us in branch, go online at [www.lloydstsb.com](http://www.lloydstsb.com), or call us on **0845 3 000 000**.

# Other services

## We've got lots more to offer you

As well as your Current account, we can help with a wide range of other great products to make your life easier, including:

### Savings

Whether you're looking for easy access savings or longer term investments we can help you find a way to make the most of your money. For more information call us on **0845 3 000 000** 24 hours, 7 days a week.

### Mortgages

Whether you are moving house or just looking for a better deal as a homeowner, we offer a range of mortgages to suit your requirements. Your home may be repossessed if you do not keep up repayments on your mortgage. For more information call **0845 3 000 000** 24 hours, 7 days a week.

### Loans

It's quick and simple to arrange a loan with us. You can borrow from £1,000 up to £25,000 and we'll normally give you a decision in 30 minutes. For more information call us on **0800 068 1217** 8am-10pm, 7 days a week. (Subject to Status.)

### Credit cards

We offer a wide choice of credit cards with competitive interest rates on purchases, attractive balance transfer deals and other benefits including Airmiles. For more information call us on **0800 056 0150** Monday-Friday 8am-9pm, Saturday 9am-5pm. (Subject to Status.)

### Insurance

We have a range of low cost, easy to arrange insurance plans to cover your home, car and you and your family when you travel abroad.

Home Insurance **0800 056 0122**

Monday-Friday 8am-10pm, Saturday 9am-5pm, Sunday 10am-4pm.

Car Insurance **0800 460 460**

Monday-Friday 8am-8pm, Saturday 9am-5pm.

Travel Insurance **0800 056 4262**

Monday-Saturday 8am-8pm, Sunday 9am-5pm.

For more information about these services, visit any Lloyds TSB branch or go to **[www.lloydstsb.com](http://www.lloydstsb.com)**

# Your questions answered

## Using your debit card

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

When you use your card the 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.

## 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) & 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.

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 telephone PhoneBank® on **0845 3 000 000**, 24 hours a day. You can also visit any Lloyds TSB branch for our International Payments brochure.

## 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.

### What can I do with out-of-date cheques?

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.

# Your questions answered

## Internet and telephone payments

When you use our telephone or Internet banking services to make a payment, it can take up to 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.

If you instruct us to make a payment via the Internet, by phone or by standing order we will still go on crediting you with the interest value of your payment for the time it takes for the money to leave your account and get to the other account.

## Faster Payments

Since May 2008, certain payments made through Internet and Telephone Banking may be processed quicker than before, with payments processed in hours rather than days. We will advise you when you make a payment whether this service is available to you.

## Safeguarding your account

### What can I do to avoid theft or fraud?

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

- 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 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 telephone 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

Terms and conditions of your **Classic** account and policy documents.

## Your Classic 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](http://www.lloydstsb.com)

### **Current and Plus accounts**

The opening of a Classic, Silver, Gold, Platinum or Premier current account is subject to our assessment of your personal circumstances. You must be 18 or over to apply.

There is no monthly fee for a Classic account.

For details of our current interest rates and charges, please see our rates and charges leaflets in branch or visit [www.loydstsb.com](http://www.loydstsb.com)

### **Overdrafts, Loans and Credit Cards**

How much we lend, if any, and the issue of a credit card depends on our assessment of your personal circumstances. You must be 18 or over, and resident in the UK, to apply. Overdrafts are repayable on demand.

### **Cooling off**

If you're not happy with your Classic account within 14 days of opening your account, we'll help you to move to another of our accounts or return any deposits you have made with any earned interest to you.

### **Insurance**

Lloyds TSB Bank plc and Lloyds TSB Scotland plc, act as an insurance intermediary for the sale of general insurance products. Lloyds TSB Insurance Services Limited, Lloyds TSB General Insurance Limited and Lloyds TSB Bank plc are all members of the Lloyds TSB Group.

### **Mortgages**

You must be at least 18 years old to take out a loan. Before agreeing a loan we will want to satisfy ourselves about the suitability of your application. This will include assessing your ability to afford the payments and, normally, valuing the property.

Please contact any Lloyds TSB branch if you'd like this in Braille, large print or on audio tape.

[www.lloydstsb.com](http://www.lloydstsb.com)

If you have a 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.

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

**depositpoint**™ is a trademark of Lloyds TSB Bank plc.

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

Save the Change® is a registered trademark of Lloyds TSB Bank plc.

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

Telephone: **020 7626 1500**.

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

Telephone: **0131 225 4555**.

Authorised and regulated by the Financial Services Authority and signatories to the Banking Codes.

All information correct as at August 2008.

