

Under 19s Account

# Helping you to get things moving.

Banking for 11-15 year olds.



Lloyds TSB | for the journey...

# Welcome

## Your Lloyds TSB current Account.

### Thanks for joining us. Your Under 19s Account will provide you with all you need to make banking easier.

The Under 19s Account is a great way to look after your money. It gives you an easy way to pay money in, take money out and keep track of your spending. It can even help you to start saving for something special. And if you have any questions, you can come into any of our branches and ask a member of staff.

Our Under 19s Account offers you:

- instant access to your money, 365 days a year
- a competitive rate of interest. Earn a great variable rate of interest, paid quarterly, of 2.50% AER\* (2.47% Gross\*) on balances up to £2,500 and 0.10% AER on amounts above this.† Visit [www.lloydstsb.com](http://www.lloydstsb.com) for details of current rates
- choice of a:
  - Lloyds TSB Visa debit card which you can use to pay for things in shops, on the Internet, or to access your money at ATMs
  - or a Cashpoint® card for accessing your money at ATMs
- regular statements and free weekly 'Balance Advice' Text Alerts to help you keep track of your money
- free Overseas Transaction Alerts telling you when your Visa debit card has been used abroad
- over 1,900 branches – so you'll find us in nearly every high street
- one of the largest ATM networks in the UK – so you can access your money easily and quickly wherever you are
- top up your mobile at over 4,200 Lloyds TSB Cashpoint® machines. Successful mobile top ups will reduce the amount of money you can take out of your account that day. Please note, the Tesco top up service is not available at ASDA or Waitrose stores.

When you're older there are other benefits and services you can use as part of your Under 19s Account. See page 9 for more information.

\* AER (Annual Equivalent Rate) – the rate if interest was paid and compounded once a year. Gross rate – the rate before we take income tax off.

† Correct as at September 2009.

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# Under 19s Account...

## Using your Lloyds TSB Visa Card.

If you've asked for a Lloyds TSB Visa Card, it will give you a quick and easy way to get hold of your money.

### You can use your Visa debit card...

- in shops
- online (your Visa debit card won't work on websites that aren't suitable for your age group, such as gambling sites)
- over the phone
- to take out up to £300 a day from any of our 4,200 Lloyds TSB Cashpoint® machines free of charge or over 62,000 LINK cash machines (a charge may apply).

If you want to buy something and there is enough money in your account, everything will go through automatically. If there isn't, you shouldn't be able to buy the item as this Visa debit card is designed to make sure you can't spend money you don't have.

In the extremely unlikely event that something goes wrong, we won't charge you anything and we'll work with you to make sure your account is put right.

With a Cashpoint® card you can only withdraw cash from a cash machine using your PIN (Personal Identification Number), you can't use this card to make purchases in shops or online.

Always sign your cards using a ballpoint pen as soon as you receive them.

### Chip and PIN.

Chip and PIN means entering your PIN into a keypad when you use your card to buy something instead of signing a receipt.

Using it is simple:

- insert your Visa debit card into a card reader or PIN pad
- check the amount shown is correct then enter your PIN carefully, making sure no one else can see it
- the machine will check the PIN you entered is correct
- you will be given a receipt for your purchases which you will not need to sign. Keep these receipts safe and, after you've checked them against your statement, tear them up and throw them away.

# Lloyds TSB Visa Card security.

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## On the back of your Visa debit card:

You'll find seven numbers on the strip where you sign your name. Quite often, websites will ask you for the last three numbers – sometimes they're described as your 'security code'.

Information that could appear on your Visa card.

### 1. Valid from

This is the date you can start using your Visa card.

### 2. Expires end

You won't be able to use your Visa card after this date – but don't worry, we'll automatically send you a new one before then.

### 3. Cardholder's name

Your name will appear here.

### 4. Account number

Your eight-digit account number will appear here. This is unique to your bank account.

### 5. Sort code

This is the code that identifies your branch.

### 6. Card number

This is the long number across the front of your card. This is unique to your Visa card.

# Remembering your PIN (Personal Identification Number).

With your card comes a PIN which is a 'secret code' for your card. When you pay for something in a shop or take out money from a Cashpoint®, you will need to type in your PIN. If you're finding it hard to remember the one we've given you, then you can change it to one that's easier to remember.

To change your PIN at any Lloyds TSB Cashpoint® machine:

- insert your Visa debit card or Cashpoint® card and enter your current PIN
- select 'PIN services' (on some machines you may need to select 'Other services' first)
- choose 'Select your own PIN' and enter a four-digit number of your choice.

Remember, your PIN is secret – we recommend you don't write down your PIN. But if you do need to write it down, disguise it so that it's not recognisable as your PIN and never keep it with your Visa debit card or Cashpoint® card. You must never give your PIN to anyone else including bank staff and the police.

## If your card is lost or stolen.

Your Visa debit card or Cashpoint® card is much safer to carry around than cash. But you must report any theft or loss of your card as soon as possible so that we can prevent other people from using it.

- Please call into any Lloyds TSB branch, or you can call the Lloyds TSB 24 hour Lost & Stolen Cards service on **0800 096 9779**, in the UK, or **(+44) 1702 278 270** from abroad.

We will usually send you another card within three to five working days.

### Top Tip

Choose a number that's special just to you and that you can remember. It's a good idea to avoid birthdays and repeating the same number (like 5555).

# Making things easy.

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As a Lloyds TSB customer there are a few things we can do to help make looking after your money easy.

## Balance Advice.

Receive a free weekly text with your balance and details about the last six times money has been paid in or out of your account, so you can keep up to date with your finances.

## Overseas Transaction Alerts.

Receive a free text message when your Visa debit card is used abroad. So if it wasn't you, you can do something about it.

If you think someone else used your card without your knowledge, come into a branch as soon as you can so we can put your account right.

## What do I need to sign up for Text Alerts?

You'll need to have a Lloyds TSB current account and Visa debit card. You can sign up by dropping into your local branch with a parent or guardian.

### Find out more

If you want to know how to pay in your pocket money, allowance or wages, come into any branch and we'll show you what to do. For more information see page 10.

# Your statement

## Staying in control.

Your Under 19s Account makes it simple to keep track of what you're spending and what's left in your account. This is important so that you don't withdraw more cash than is available in your account.

- You can use Lloyds TSB Cashpoint® machines 24 hours a day to check your balance or print a mini statement. A mini statement (short versions of the ones you get in the post) help you to keep track of your spending.
- We'll also send you regular statements showing all the money that has been paid in or out of your account – see the picture of a statement below.
- Check your statements carefully and tell us straightaway if there are any entries that you don't recognise or didn't make.

### Top Tip

If you want to take out money but you're not sure how much is left in your account, you can always check how much money you've got in your account at any Lloyds TSB Cashpoint® machine.

The image shows a sample Lloyds TSB Under 19s account statement. It includes the Lloyds TSB logo, account details, a summary section, and an account activity table. Numbered callouts (1-7) are placed on the document to highlight specific areas: 1 points to the Lloyds TSB logo, 2 to the account activity table, 3 to the account summary section, 4 to the account details section, 5 to the account activity table, 6 to the account details section, and 7 to the account summary section.

Date	Description	Debit	Credit	Balance
1 May 07	Balance			100.00
1 May 07	Transfer	10.00		90.00
1 May 07	Transfer	10.00		80.00
1 May 07	Transfer	10.00		70.00
1 May 07	Transfer	10.00		60.00
1 May 07	Transfer	10.00		50.00
1 May 07	Transfer	10.00		40.00
1 May 07	Transfer	10.00		30.00
1 May 07	Transfer	10.00		20.00
1 May 07	Transfer	10.00		10.00
1 May 07	Transfer	10.00		0.00
1 May 07	Transfer	10.00		(10.00)
1 May 07	Transfer	10.00		(20.00)
1 May 07	Transfer	10.00		(30.00)
1 May 07	Transfer	10.00		(40.00)
1 May 07	Transfer	10.00		(50.00)
1 May 07	Transfer	10.00		(60.00)
1 May 07	Transfer	10.00		(70.00)
1 May 07	Transfer	10.00		(80.00)
1 May 07	Transfer	10.00		(90.00)
1 May 07	Transfer	10.00		(100.00)
1 May 07	Transfer	10.00		(110.00)
1 May 07	Transfer	10.00		(120.00)
1 May 07	Transfer	10.00		(130.00)
1 May 07	Transfer	10.00		(140.00)
1 May 07	Transfer	10.00		(150.00)
1 May 07	Transfer	10.00		(160.00)
1 May 07	Transfer	10.00		(170.00)
1 May 07	Transfer	10.00		(180.00)
1 May 07	Transfer	10.00		(190.00)
1 May 07	Transfer	10.00		(200.00)
1 May 07	Transfer	10.00		(210.00)
1 May 07	Transfer	10.00		(220.00)
1 May 07	Transfer	10.00		(230.00)
1 May 07	Transfer	10.00		(240.00)
1 May 07	Transfer	10.00		(250.00)
1 May 07	Transfer	10.00		(260.00)
1 May 07	Transfer	10.00		(270.00)
1 May 07	Transfer	10.00		(280.00)
1 May 07	Transfer	10.00		(290.00)
1 May 07	Transfer	10.00		(300.00)
1 May 07	Transfer	10.00		(310.00)
1 May 07	Transfer	10.00		(320.00)
1 May 07	Transfer	10.00		(330.00)
1 May 07	Transfer	10.00		(340.00)
1 May 07	Transfer	10.00		(350.00)
1 May 07	Transfer	10.00		(360.00)
1 May 07	Transfer	10.00		(370.00)
1 May 07	Transfer	10.00		(380.00)
1 May 07	Transfer	10.00		(390.00)
1 May 07	Transfer	10.00		(400.00)
1 May 07	Transfer	10.00		(410.00)
1 May 07	Transfer	10.00		(420.00)
1 May 07	Transfer	10.00		(430.00)
1 May 07	Transfer	10.00		(440.00)
1 May 07	Transfer	10.00		(450.00)
1 May 07	Transfer	10.00		(460.00)
1 May 07	Transfer	10.00		(470.00)
1 May 07	Transfer	10.00		(480.00)
1 May 07	Transfer	10.00		(490.00)
1 May 07	Transfer	10.00		(500.00)
1 May 07	Transfer	10.00		(510.00)
1 May 07	Transfer	10.00		(520.00)
1 May 07	Transfer	10.00		(530.00)
1 May 07	Transfer	10.00		(540.00)
1 May 07	Transfer	10.00		(550.00)
1 May 07	Transfer	10.00		(560.00)
1 May 07	Transfer	10.00		(570.00)
1 May 07	Transfer	10.00		(580.00)
1 May 07	Transfer	10.00		(590.00)
1 May 07	Transfer	10.00		(600.00)
1 May 07	Transfer	10.00		(610.00)
1 May 07	Transfer	10.00		(620.00)
1 May 07	Transfer	10.00		(630.00)
1 May 07	Transfer	10.00		(640.00)
1 May 07	Transfer	10.00		(650.00)
1 May 07	Transfer	10.00		(660.00)
1 May 07	Transfer	10.00		(670.00)
1 May 07	Transfer	10.00		(680.00)
1 May 07	Transfer	10.00		(690.00)
1 May 07	Transfer	10.00		(700.00)
1 May 07	Transfer	10.00		(710.00)
1 May 07	Transfer	10.00		(720.00)
1 May 07	Transfer	10.00		(730.00)
1 May 07	Transfer	10.00		(740.00)
1 May 07	Transfer	10.00		(750.00)
1 May 07	Transfer	10.00		(760.00)
1 May 07	Transfer	10.00		(770.00)
1 May 07	Transfer	10.00		(780.00)
1 May 07	Transfer	10.00		(790.00)
1 May 07	Transfer	10.00		(800.00)
1 May 07	Transfer	10.00		(810.00)
1 May 07	Transfer	10.00		(820.00)
1 May 07	Transfer	10.00		(830.00)
1 May 07	Transfer	10.00		(840.00)
1 May 07	Transfer	10.00		(850.00)
1 May 07	Transfer	10.00		(860.00)
1 May 07	Transfer	10.00		(870.00)
1 May 07	Transfer	10.00		(880.00)
1 May 07	Transfer	10.00		(890.00)
1 May 07	Transfer	10.00		(900.00)
1 May 07	Transfer	10.00		(910.00)
1 May 07	Transfer	10.00		(920.00)
1 May 07	Transfer	10.00		(930.00)
1 May 07	Transfer	10.00		(940.00)
1 May 07	Transfer	10.00		(950.00)
1 May 07	Transfer	10.00		(960.00)
1 May 07	Transfer	10.00		(970.00)
1 May 07	Transfer	10.00		(980.00)
1 May 07	Transfer	10.00		(990.00)
1 May 07	Transfer	10.00		(1000.00)

1. Your name and address.
2. Date of each transaction.
3. Describes the payments into and out of your account.
4. Money leaving your account.
5. Money you have paid into your account, or credits you've received.
6. Use this sheet number to keep your statements in order.
7. Your account number, sort code and branch name.

# What happens next?

## What you can expect from us in the years to come.

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As you get older, we'll be able to provide you with more banking benefits and services. So, we'll keep in touch to let you know what's available to you and when.

### **When you turn 16, you'll be able to register for:**

- Internet Banking and Telephone Banking for instant access to your account.
- Save the Change®, which makes saving really easy. Just use your Visa debit card and we'll round up the amount you spend to the nearest pound and put this extra money in your eligible Lloyds TSB savings account.
- Our Mobile Services, which include Text Alerts and Mobile Banking, so you can use your phone to help keep you in control of your finances. It normally costs £2.50 a month but is free for your Under 19s Account.
- AA Driving School discounts.

We've teamed up with the AA to offer you discounts because you have an Under 19s Account.

- Money off driving lessons.
- Free AA 'Pass your Test' CD-ROM.
- Money off 'Pass Plus': This qualification could secure a discount of up to 35% on car insurance.

### **If you go on to further education:**

- We'll change your account to a Student Account once your place at university is confirmed.

### **In the year of your 19th birthday:**

- If your account hasn't been changed to a Student Account we will change it to a Classic Account or similar account if it's no longer available.

We won't make these changes to your account without telling you first. To find out more on all of our available current and savings accounts, please call into branch, or visit [www.lloydstsb.com](http://www.lloydstsb.com)

# Day-to-day banking

## Paying money in.

It is much safer to pay money in to your Under 19s Account than carrying cash or cheques around with you. There are lots of ways to pay in money – you'll soon find those that suit you best. Here's the basic information.

## Paying in money at any Lloyds TSB branch.

Lots of people pay in over the counter, but to save time, you can use one of our **depositpoints**™. Just use the special paying-in envelope and paying-in slip situated near the **depositpoint**™. We can even send you a personalised paying in book with all your details to save you even more time – just ask a member of staff for more information.

As long as you pay cash in at the **depositpoint**™ before the cut off time of 3.30pm it'll be processed on the same day and you'll then be able to take out the money straightaway. Cheques can take up to six working days after we receive them for you to be sure the money will be available for you to use.

If you use this service after 3.30pm or at the weekend, we will start processing your payment the next working day. Please remember that weekends and Bank Holidays are not counted as working days.

## When do I earn interest on the cheques I pay in?

When you pay in cheques of up to £1,000 over the counter at a Lloyds TSB branch between 9am and 4.30pm on a weekday, we'll pay you interest the moment you pay them in.

For more information about when cheques you write or pay in will be processed and the money can be used, please see 'Your Banking Relationship with Us' (the Personal Banking terms and conditions).

## Setting up a standing order.

You could ask your parents to set up a standing order from their bank account for your pocket money/allowance. This means that the money will be paid directly into your account which you can take out with your Visa debit card. Just give your parents your account number and sort code and they can arrange it for you.

## Taking money out of your account.

The minimum amount of money you can take out from a Lloyds TSB Cashpoint® machine is £10. Alternatively you can use your Visa debit card to buy things in shops or online rather than taking out cash to do this.

## Keeping your account safe and taking care against theft and fraud.

Always be sure before you give your bank details to anyone else, that you know who they are and why they need this information.

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

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

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