

 Lloyds TSB | for the journey...

Under 19s account

When you're tired of staying in, there's a card to get you out.



Banking for 16-19 year olds.

Welcome

Your Lloyds TSB Current account

Whatever your plans over the coming months and years, your Lloyds TSB Under 19s account will provide you with all you need to make banking easier.

Your Under 19s account is a great place to save for something special, pay in your wages or just keep your money safe. And to make getting hold of, and spending, your money easier you will receive a Lloyds TSB Visa debit card.

Our Under 19's account package offers you:

- 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
- 24 hour banking using our Telephone Banking or Internet banking service
- Free Balance Advice by text (if you are registered for Internet banking or PhoneBank®)
- 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 debit card
- instant interest on your cheques paid into your account†

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 8 years running.*

Source: GFK Financial Research Survey six months ending December 2007, based on 29,252 Current account customers.

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

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

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Under 19s account...

What you get with your account

Whether you're at school, college, starting a new job or taking time out to travel, your Under 19s account will help you take care of your everyday banking needs – like paying in money and cheques, sorting out bills and withdrawing cash.

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, 27 million outlets worldwide and online.
- Withdraw up to £300 a day from any Lloyds TSB Cashpoint machines free of charge or LINK cash machines (a charge may apply).
- Withdraw up to £100 cashback free of charge in most supermarkets.

Great value service

- No charges for everyday transactions. Other charges may apply – please see our 'Banking Charges' leaflet in branch or visit www.lloydstsb.com or call **0845 3 000 000** for details.
- Access to our telephone and Internet banking services 24 hours a day, seven days a week.

Staying on in education Education Maintenance Allowance (EMA)

- If you choose to stay on in education or training after you reach school-leaving age and are entitled to claim the EMA, remember to give them your bank account details so they can pay it straight into your Under 19s account. That way you can be sure that it's in a safe place until you're ready to use it.

For more information on the EMA contact the Learning Skills Council on **0870 900 6800** or visit www.lsc.gov.uk

Our service

What you can expect from us

We're here to help you get the most from your new account. So if there's anything you're unsure about you can always talk to any of our branch staff, call us or visit us online.

- And, if you ask us, we'll contact you about our range of other banking services.

Moving to Lloyds TSB is easy

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

- You can check how things are going by calling us on **0845 9 303 303**. Lines are open Mon-Fri 9am-5pm, Sat 9am-1pm.

What to do next

You will shortly receive your new Lloyds TSB Visa debit card followed by your Personal Identification Number (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 save time and make it easier to use your new account, you should register for two of our free banking services – PhoneBank and Internet banking.

For information on how to register, see page 10.

Day to day banking

Using your Lloyds TSB Visa debit card

Your new Lloyds TSB Visa debit card gives you a quick and easy way to buy what you want wherever you see the Visa symbol. You can keep track of the money in your account with mini statements as often as you like from any Lloyds TSB Cashpoint.

Buying things

- You can use your debit card in most shops, cafes and many other places across the UK and abroad. And even online to buy music downloads.

Getting cash

- Provided you've got the money in your account you can withdraw up to £300 a day from over 4,200 Lloyds TSB Cashpoint machines free of charge.
- Use over 62,000 LINK cash machines (you may be charged for using non-Lloyds TSB machines).
- Withdraw up to £100 cashback free of charge in most supermarkets.

Going abroad

- If you decide to travel abroad you can use your card to pay for things anywhere where you see the Visa logo, including shops, restaurants and cafes.
- It's more convenient and safer than carrying lots of cash around, plus you can withdraw local currency from any cash machine that displays the Visa sign.

Charges apply. See our Banking Charges brochure for full information or ask any member of staff for details.

Things to remember

When you use your Lloyds TSB Visa debit card, some retailers will set aside 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.

Card security

We make the safety of your account our priority at Lloyds TSB. That's why your new chip and PIN card includes a chip which holds your PIN. You'll need this number whenever you use your debit card to buy things or withdraw cash from cash machines.

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

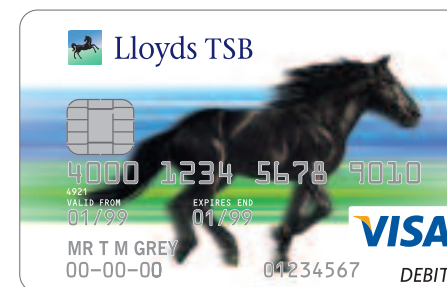
Using it is simple:

- insert your card into a card reader or PIN pad
- check the amount shown is correct then enter your PIN discreetly
- 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.

Most outlets will use an online authorisation to check that you have enough money in your account to make the purchase before agreeing to the sale. However, this may not always happen.

Top Tip

As we can't guarantee that every outlet or website will check your account before you buy something, it's really important you know that you have enough in your account to cover what you want to buy. Check your balance at any Lloyds TSB Cashpoint machine or by using PhoneBank or Internet banking.



Want to save?

Remembering your PIN

If you are having difficulty remembering the PIN we've issued you, then you can change it to one that's easier for you to remember.

To change your PIN at any Lloyds TSB Cashpoint machine:

- insert your card
- select 'Other services' then 'PIN services'
- choose 'Select your own PIN' and enter a four-digit number of your choice.

Remember, your PIN is confidential – you should never write it down or give it to anyone else.

Top Tip

Choose a number that's special just to you and that you can memorise. For security, you can't choose consecutive numbers such as 1234 or repeated numbers like 5555 and it's best not to choose a year or your birthday.

Lost or stolen cards

Carrying your Lloyds TSB debit card is much safer than carrying lots of cash. But you must report any theft or loss as soon as possible so that we can prevent other people from using your account.

- 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.
- Please follow up any telephone call with a letter, and inform the police.

You will receive replacement cards and/or cheque books from us within 5 working days of notifying us.

Save the Change™

We know it's hard to save if you're at school, college or you've just started a job, 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, provided 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 Lloyds TSB 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 savings accounts visit www.loydstsb.com/savings or 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.



Keeping track of your money

It's your money so we'll do everything we can to help you keep track of it whichever way you choose to bank.

If you don't want to spend your free time at the bank, our PhoneBank and Internet banking services give you access to your account 24 hours a day, seven 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 to family and friends
- set up, view and cancel standing orders
- check and cancel direct debits
- order your travel money
- pay bills.

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. PhoneBank is open 24 hours, 7 days a week.

How to register

Call our PhoneBank team 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 347007**

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.
- View statements online, order foreign currency and much more.

How to register

Go to **www.lloydstsb.com**, call PhoneBank on **0845 3 000 000** or visit any Lloyds TSB branch.

Free weekly Balance Advice by text

If you're on the move and want your account information sent straight to your mobile phone, you can register for our handy free weekly Balance Advice by text.

- Once you've signed up for Internet banking or PhoneBank, you'll be able to apply online or by calling PhoneBank on **0845 3 000 000**.
- We'll send you a weekly text message (you choose when you get them) showing how much you've got in your account and up to your last six transactions.
- You can find out more information about all our Text alert services at **www.lloydstsb.com/text** or by calling PhoneBank on **0845 3 000 000**.

How to register

You can register for Balance Advice by calling PhoneBank on **0845 3 000 000** or through Internet banking at **www.lloydstsb.com** if you are registered for the service.

Top-up your mobile

To make life easier, you can use our free 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, the Tesco mobile top up service is not available at ASDA or Waitrose stores.



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 because you cannot 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 gives you the up to date position on your account and shows your last seven withdrawals.
- We'll also send you regular statements showing all the money that has been paid in or taken out of your account – see below.

Top Tip

If you want to take out money but you're not sure how much is left in your account, register for Internet banking and check your statement at any time of day or night.

The image shows a sample Lloyds TSB Under 19s account statement. It includes the following elements:

- 1:** Account holder's name and address.
- 2:** Date of each transaction.
- 3:** Location where cash was withdrawn.
- 4:** Amount of money leaving the account.
- 5:** Amount of money paid into the account or credits received.
- 6:** Statement sheet number.
- 7:** Account number, sort code, and branch name.

- Your name and address.
- Date of each transaction.
- Where you took out cash.
- Money leaving your account.
- Money you have paid into your account, or credits you've received.
- Use this sheet number to keep your statements in order.
- Your account number, sort code and branch name.

What happens next?

What you can expect from us in the years to come

In the year of your 18th birthday we will contact you about our Student account or other appropriate current accounts.

Student account

If you are thinking of continuing with your studies, you'll need a bank that can help give you advice and support with your finances throughout your time there.

Our Student account is simple, flexible and specifically tailored for you if you are studying for a full time degree in the UK.

Classic Current account

If you decide not to continue with your studies and open a Lloyds TSB Student account we will automatically transfer your account to an appropriate current account.

There are more details about what happens next in the Important Information.

Your questions answered

Paying money in

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

What is BACS?

If you've got a job, it is likely you'll be paid by BACS as most large companies and shops use this method. The money is moved electronically from your employer's bank account to yours. Just give your employer your account name, account number and sort code and they can arrange everything.

However, some employers may choose to pay by cash or cheque. You can pay these into your account in the usual way, by using your paying-in book.

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.

Remember that it'll take a few hours to process any cash or Lloyds TSB cheques paid in at the **depositpoint**, so you won't be able to make withdrawals straightaway.

If you use this service at the weekend, the funds will not be available until the next working day. Please remember that weekends and Bank Holidays are not counted as working days.

Paying bills and making regular payments from your account

How do Direct Debits work?

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.

- 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, you just 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 are aware there's 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 3 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. Or 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 if you need to cancel or change the payment.

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 through Internet or Telephone Banking.

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

When you call our Telephone Banking 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.

If you set up any instructions to allow a business to charge regular payments to your debit card, it will be your responsibility to cancel those instructions with the business when the time comes. We are not able to do this for you.

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 on your account balance.

Faster Payments

From the end of 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.

Your questions answered

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 must always use the beneficiary's BIC & IBAN. These fulfil a similar function as sort codes and account numbers in the UK and are vital to ensure a 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 to 5pm, or call into our branch for our Travel and Overseas Payments brochure.

Clearing cycle for cheques and automated payments

What happens when I pay in any cheques to my account?

The Lloyds TSB Under 19s account is an interest paying account, so when you pay in a cheque, we will list the full amount as a credit on your account the same day and will also start crediting you with the interest immediately, for the value of the cheque up to £1,000.

The cheque still has to be cleared, though. In other words, it has to get to the other person's bank and it has to agree to pay it, before the money is yours to spend. How long this takes depends on the kind of cheque it is, and where you pay it in.

What about paying in a cheque from another Lloyds TSB personal account?

We can usually clear these straightaway. So you should be able to access the money the same day.

What about paying in a non-Lloyds TSB cheque or a Lloyds TSB Business Cheque?

These cheques normally take four working days to clear, not counting the day you pay it in. So, if you bank the cheque on Monday, the money should be ready for you to use on Friday.

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

Please allow for an extra day – if you pay in a cheque after 4.30pm at a depositpoint™

Additional time is also required if you pay in a cheque at a Post Office® branch.

If you have a foreign cheque to pay in it will take longer to clear. Please ask and we'll be glad to give you details.

What happens if the other bank returns the cheque unpaid?

In this case, we will have to deduct the cheque amount from your account. We will always write and tell you if this happens. We would usually know within six working days of you paying the cheque in. We are normally entitled to debit the money from your account, even if you've already spent it.

Can I check that a cheque will clear?

We can contact the other person's bank for you. Please be sure to ask us at the time you pay the cheque in. We charge a fee for doing this check for you.

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'll 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.

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 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.

Other information you might find useful

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

You can only get an Under 19s account if you are between 11 and 18 years old. In the year of your 18th birthday we will check with third parties (for example, UCAS) to confirm whether you have applied to be a full time student on an eligible course. Once results have been announced and your place has been confirmed, we will automatically upgrade your Under 19 account to a full Student account. If we are unable to match your details with UCAS we will ask you to visit your local branch to confirm your place.

If you are unable to demonstrate that your place has been confirmed or you decide not to go to university/defer your place we will convert your account to a Classic account before your 19th birthday. Where we make any changes to your account we will tell you at least 30 days before making the change and will give you relevant details of your new account.

All benefits connected with your Under 19s account will automatically cease when you cease to be eligible.

For more details of the Under 19s account and current interest rates, please contact any Lloyds TSB branch, visit www.lloydstsb.com or call **0845 3 000 000**.

Charges

We do not charge a monthly fee for your Under 19s account.

We do not provide a Planned Overdraft on an Under 19s account and we will not charge fees for an Unplanned Overdraft. There may be charges for other services, for example, when using your card abroad.

For full details on all of our charges, please refer to our Banking Charges brochure in branch, or visit www.lloydstsb.com or call PhoneBank on **0845 3 000 000**.

Cooling off

If you're not happy with your choice of 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.

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

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.

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Registered in England and Wales no. 2065.

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

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

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

All information correct as at April 2008.