

Under 19s Account

When you're tired of staying in, there's an account to get you out.



Banking for 16-18 year olds.



Lloyds TSB | for the journey...

# Welcome

## Your Lloyds TSB current account.

---

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

Our Under 19s Account 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
- access to our Telephone Banking and Internet Banking service
- free Balance Advice and Overseas Transaction Alerts by text to help you keep track of your money
- 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 Visa debit card
- instant interest on your cheques paid into your account\*
- 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
- our Mobile Services, which include Text Alerts and Mobile Banking, to help keep you in control of your finances. Normally it costs £2.50 a month but is free for your Under 19s Account
- discounts from the AA Driving School.

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

† 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.

# Contents

## What's where in this guide.

---

What you get with your account	4
Using your Lloyds TSB Visa debit card	5
Lloyds TSB Visa Card security	6
Remembering your PIN	7
Keeping track of your money	8
Staying in control	10
Save the Change®	12
What to do next	13
What you can expect from us in the years to come	13
Day-to-day banking	14

# 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 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 £50 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](http://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
- register for our Mobile Services, this service normally costs £2.50 a month but is free for your Under 19s Account. The pack includes Text Alerts and Mobile Banking which means you can use your phone to help keep up-to-date and in control of your finances. See page 9 for more information.

### Save up to £75.99 with the AA Driving School.

This might come in handy now or it may be a while before you turn 17. Either way, as long as you're an Under 19s Account customer you'll be able to take advantage of these driving discounts.

**Money off driving lessons:** You can save £36 on AA driving lessons when you book your first block of 12 lessons – that's £3 off each lesson.

**Free AA 'Pass your Test' CD-ROM:** Just get your driving lessons booked and receive a CD-ROM to help you learn, worth £19.99.

**Money off 'Pass Plus':** After you pass, you can go on and save £20 off Pass Plus – the DSA recognised qualification for practical skills of a more advanced level, such as motorways, night driving and driving on country roads. This qualification could secure a discount of up to 35% on car insurance.

To redeem these offers call the AA Driving School on 0800 975 3679 quoting 'LTSBU192', between 8.30am to 8pm Monday to Friday and 9am to 5pm at weekends.

# 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.

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

- in shops
- online
- over the phone
- to take out up to £300 a day from any Lloyds TSB Cashpoint machine free of charge or LINK cash machines (a charge may apply)
- to withdraw £50 free of charge in most supermarkets.

## Going abroad.

- if you decide to travel abroad you can use your Visa debit card to pay for things anywhere where you see the Visa sign, 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 be aware of

When you use your Lloyds TSB Visa debit card, the amount of the transaction may be set aside. 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.

# Lloyds TSB Visa Card security.

We make the safety of your account our priority at Lloyds TSB. That's why your Lloyds TSB Visa debit card includes a chip which holds your PIN (Personal Identification Number). You'll need this four-digit number whenever you use your Visa debit card to buy things or take out cash from cash machines.

Chip and PIN means entering your PIN into a keypad when you use your Visa debit 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 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.



## Top Tip

As most outlets will check your account balance before they process an order, make sure you have enough money in your account so you don't get declined.

## Information 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.

### 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'.

# Remembering your PIN.

If you're finding it hard to remember 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 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.

## Top Tip

Choose a number 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 Visa 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.

You will receive your replacement Visa debit card from us usually within three to five working days of telling us.

# 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 (Telephone Banking), Internet Banking and Mobile 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.

**Please note** that although you can give us instructions 24/7 some of those instructions cannot be processed until the next working day, for example, if the instruction is given after 10pm or at weekends or bank holidays.

## Mobile Services.

Our Mobile Services enable you to use your phone to help keep you in control of your finances. This service normally costs £2.50 a month but is available free of charge for your Under 19s Account.

The pack includes Mobile Banking and Text Alerts.

## Mobile Banking.

Mobile Banking, our downloadable mobile application, lets you check your balance, transfer money on the move and even top up your mobile. To download this you'll need to be registered for Internet Banking and Limit Alerts and/or Balance Alerts on a current account on which you have an active debit card.

You can set up all or some of the following Text Alerts:

- Balance on Demand – request your balance and last six transactions by text whenever you want.
- Limit Alerts – We'll send you a text when your account gets near to or reaches zero, so you'll know when you need to be careful with your spending.
- High/Low Balance Alerts – You can set your own limits and these alerts let you know when you're reaching them.

## Free weekly Balance Advice and Overseas Transaction Alerts 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 Alerts.

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.

- If you register for Overseas Transaction Alerts we'll send you a text when your Visa debit card is used abroad to get cash or to make a purchase (including payments on websites, by phone or mail order from companies overseas). Then, if you believe someone else made the transaction without your knowledge, you can call us.

### How to register

You can register for these services by calling PhoneBank on **0845 3 000 000**, through Internet Banking at **[www.lloydstsb.com](http://www.lloydstsb.com)** if you are registered for the service, or by visiting any Lloyds TSB branch.



# Mobile phone top-ups

## 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 your £300 daily withdrawal limit.

Please note, the Tesco mobile top up service is not available at ASDA or Waitrose stores.



# Want to save?

## Save the Change.<sup>®</sup>

We know it's hard to save if you're at school, college or you've just started a job, but Save the Change<sup>®</sup> is a simple way to put a little bit aside without even knowing you're doing it.

- Sign up for Save the Change<sup>®</sup> and every time you make a purchase with your Lloyds TSB Visa 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 an eligible Lloyds TSB savings account of your choice the next working day after the Visa debit card transaction has been processed and the money has left your account.
- Save the Change<sup>®</sup> 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<sup>®</sup> or our range of savings accounts visit [www.lloydstsb.com/savings](http://www.lloydstsb.com/savings) or call **0845 3 000 000** or ask in branch.

The following accounts are not eligible for Save the Change<sup>®</sup>: Monthly Saver, Term Deposit, Child Trust Fund and ISA products.



# What happens next?

## What to do next.

If you've asked for one, you'll shortly receive your new Lloyds TSB Visa debit card followed by your PIN a few days later.

- After you have deposited money into your account, you'll be able to use your new Visa debit card to withdraw cash.
- To save time and make it easier to use your new account, you should register for our banking services – PhoneBank, Internet Banking and Mobile Services. Our Mobile Services normally cost £2.50 a month but are free for your Under 19s Account.

For information on how to register, see pages 8 and 9.

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

In the future 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 at college or university. Once your place at university is confirmed we'll change your account to a Student Account.

Our Student Account is simple and flexible, offering great benefits if you are studying for a full time degree in the UK.

We won't make these changes to your account without telling you first. To find out more about all of our available current and savings accounts please call PhoneBank on **0845 3 000 000**, visit **www.lloydstsb.com** or any Lloyds TSB branch.

### 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.

# Day-to-day banking

## 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.

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 either write or pay in will be processed and the money can be accessed, please see 'Your Banking Relationship with Us' (the Personal Banking terms and conditions).

## 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 mobile phone provider, to collect the payments from your account.
- When you want to end or change an agreement, you just tell the company collecting the payments, and then tell 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.

You can set up standing orders through PhoneBank on **0845 3 000 000** or through Internet Banking.

Just tell us if you need to cancel or change the payment the day before it was due to be made.

### How long do my payments take?

The majority of payments made through Telephone Banking will be processed quicker than before using the Faster Payments scheme, with payments processed in hours rather than days. We will advise you when you make a payment whether this service is available to you.

If we cannot make the payment using the Faster Payments scheme the payment will take two working days from the date it is taken from your account to reach the other person's bank.

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

For more information about the time it takes to make a payment please see 'Your Banking Relationship with Us' (the Personal Banking terms and conditions).

### Stopping a cheque.

If you need to stop a cheque you've written from being paid, please come into your nearest branch or call PhoneBank on **0845 3 000 000** to tell us.

### Sending money abroad.

We offer a wide range of International Payment services, allowing you to send money abroad quickly, securely and easily. 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.

### 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.
- We recommend you don't write down your PIN. But if you need to write it down, disguise it so that it's not recognisable as your PIN, and never keep it with any of your cards. Never let anyone else know your PIN.
- Always sign your cards in ballpoint pen as soon as you receive them.
- Always be sure that before you give your bank details out that you know who you're giving them to and why they need the information.
- Ensure that you keep your Visa debit card receipts in a safe place and dispose of them carefully making sure the Visa debit card details cannot be read.
- Check your statements regularly and get in touch if you see any transactions you don't recognise.

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.

**depositpoint**,<sup>™</sup> PhoneBank<sup>®</sup> and Cashpoint<sup>®</sup> are registered trademarks of Lloyds TSB Bank plc.

Save the Change<sup>®</sup> is a registered trademark of Lloyds TSB Bank plc. The following savings accounts are not eligible for Save the Change<sup>®</sup>: Monthly Saver, Term Deposit, Child Trust Fund and ISA products. Save the Change<sup>®</sup> does not apply to over the counter cash advances, ATM withdrawals or fees charged for non-Lloyds TSB ATM transactions.

**AA learning to drive offer.**

This offer and any driving lessons purchased are provided by the Automobile Association Limited (the 'AA'), whose registered office is at 22 Grenville Street, St. Helier, Jersey JE4 8PX (number 73356 Jersey), branch office: Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA. We do not accept liability for the provision of any services by the AA.

Lloyds TSB Bank plc Registered office: 25 Gresham Street, London EC2V 7HN.

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.

All information correct as at September 2009.

