

Share Dealing

Making investing a good deal easier.

Your introduction to buying
and selling shares and funds.



Lloyds TSB | for the journey...

Kick start your portfolio.

Lloyds TSB Share Dealing is our straightforward stockbroking service where you can buy and sell shares online or by phone, and deal in the UK or international markets.

Whether you choose to deal using certificates or you let us hold your investments securely for you, you're well on your way to trouble-free trading.

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Different ways to deal.

All sorts of ways to buy and sell shares easily.

Welcome to Lloyds TSB Share Dealing, the service that lets you stay in control of your investments. You can have fun researching and planning before you decide. You can buy and sell shares, and deal in funds and markets at home and overseas.

Deal online or by phone.

- You can access your account online 24 hours a day at www.lloydstsb.com/shares.
- For those times when you'd prefer to pick up the phone – you can call us on **0845 300 1843**.
- UK stockmarket dealing hours are 8am-4.30pm, Monday to Friday whether you place your deals online or give us your instructions by phone.

Choose the account that suits you.

- With our Nominee Account we take care of the administration and paperwork for you when you buy and sell.
- Our ISA is a tax-efficient version of our Nominee Account – you benefit from the same features and low commission rates for dealing while maximising your tax savings.
- Our Certificated Service lets you buy and sell using your share certificates.

Lloyds TSB Share Dealing offers an execution only service – we do not provide advice on your investments. Buying and selling shares may not be for everyone. If you're not sure, you should consult an independent financial adviser.

Call us on 0845 300 1843 Monday to Friday, 8am to 6pm

Safely on your way...

Let us hold your investments securely for you.

We hold your shares securely in a Nominee Account so there's no need to send valuable share certificates through the post each time you deal. We take care of all the administration and paperwork for you, leaving you free to focus on selecting and planning your investments.

There's no cost for transferring any certificated holdings into your Nominee Account. Deal online or by phone and view your portfolio as and when you like.



...with our Nominee Account.

We're here to help you.

- Open a Nominee Account and we'll send you an account number and PIN for secure access to your account, online or by phone.
- Settlement time is faster – proceeds from your sales are usually paid after 3 working days instead of 10 days for certificated dealing.
- You can view all your holdings online and you'll get one annual statement for all your accounts.
- We'll send you an annual tax voucher and a half yearly valuation.

Choose your investments from:

- Stocks and shares on the London Stock Exchange, AIM, and 18 markets in Europe and North America.
- Unit trusts and OEICs from leading providers, investment trusts and exchange traded funds.
- UK government gilts and bonds.

Beat the taxman...

Preserve your investments with a tax-efficient account.

With our ISA you benefit from the same features as our Nominee Account while you maximise your tax savings. You also pay the same low commission rates for dealing.

You can:

- Open a stocks and shares ISA.
- Transfer your existing stocks and shares or cash ISAs to Lloyds TSB Share Dealing and manage all your investments conveniently.



...with our ISA.

You'll get a free Nominee Account.

We'll automatically open a Nominee Account for you when you open an ISA with us, so that you can also place deals outside this account. You won't pay the usual annual fee for the Nominee Account and you'll be able to view both your accounts under one account number.

Make the most of the tax benefits.

- No capital gains tax to pay on any profit made within the ISA.
- Income from corporate bonds and gilts is completely tax-free.
- If you're a higher rate taxpayer, you don't pay the current higher rate tax of an extra 22.5% on the gross dividends from shares.

You only have until 5 April to use your ISA allowance each tax year. And remember, you can only open one stocks and shares ISA per tax year.

The Government could change the level, basis or rate of taxation or remove the favourable tax treatment of ISAs. The value of current tax relief depends on your individual circumstances.

You're ready to go with...

Look after your own share certificates.

If you prefer to look after your own share certificates, our Certificated Service is a good choice. All you'll need is your share certificate when you want to sell and your debit card when you want to buy new shares.

Our Certificated Service lets you trade in most UK shares. If you can't find your share certificate, don't worry. Just call us and we'll talk you through what you need to do.

There's no annual account fee – you pay commission each time you deal.



...our Certificated Service.

To deal online

1. Go to **www.loydstsb.com/shares** and select Certificated
2. Enter a few personal details and you'll be ready to start dealing in less than five minutes
3. Have your share certificate or debit card handy
4. Enter your instructions and the whole deal will usually take place on the spot.

To deal by phone

1. Call our dedicated Certificated Service helpline on **0845 78 88 100**
2. Have your share certificate or debit card handy
3. Give us your instructions
4. We'll place your deal for you while you're on the line.

We'll send you the paperwork after each deal, and we'll normally send any money from your sales to your Lloyds TSB bank account or by cheque after 10 working days.

Tools and research...

A huge variety of information at your fingertips.

We'd like you to make the most of our market information and tools – to help you plan your research and make your investment decisions.



Past performance is not an indication of future performance. Please remember that the value of your investments and the income from them may go down as well as up – and you may not get back the full amount you invested.

...to help you plan.

You can:

- Get share prices from our website using the 'Quote Search' – or call Customer Services.
- Search by name or share type or region to find the shares that interest you.
- Carry out detailed searches to find out more about the sector and performance of UK funds and shares.
- Drill down into the full listings of shares and funds using the 'Market View' area of the site.

Read up on:

- Funds and fund managers using our Fund Datasheets and charts of past performance. And don't forget, you'll benefit from the substantial discounts we've negotiated on the initial charge with many leading unit trust and OEIC providers. For most funds this means a 0.5% initial fee and for some you'll pay no initial fee at all, so you get up to 6% discount.
- News and all the latest from the markets on a day-to-day basis.
- Companies you're following using our Company Profiles and Annual Reports.

Run your account more smoothly with all sorts of other tools.

You can create your own virtual portfolio and set price alerts with Watchlists to keep an eye on shares and funds that interest you.

You can monitor share prices on your screen with WinTicker and once you've registered with us you'll have free access to specialist information, such as analysts' ratings and directors' dealings.

You can also contact us to request a brochure or to find out our rate and charges.

Lloyds TSB Share Dealing at a glance.

- ✓ Buy and sell shares and funds easily, online or by phone
- ✓ Choose from a range of accounts
- ✓ Deal in the UK or international markets
- ✓ Research your investments with our up-to-date market information

Open an account today

Visit

www.lloydstsb.com/shares

Or call

0845 300 1843

Please contact us if you'd like this in Braille, large print or audio. If you have a hearing or speech impairment and would prefer to respond to this by textphone, please call 0845 300 2281.

Lloyds TSB Bank plc

Registered Office: 25 Gresham Street, London EC2V 7HN.

Registered in England and Wales no 2065.

Authorised and regulated by the Financial Services Authority under reference 119278 and a signatory to the Banking Codes.

