

The India Banking Service.

Helping you manage your
money in the UK and India.



Lloyds TSB | for the journey...

Two established banks working together for you.

Lloyds TSB India Banking service allows you to link any Lloyds TSB Added Value current account with an ICICI Bank Non-Resident External (NRE) Rupee savings account, to help you transfer money from the UK to India.

Making it simple to move money from the UK to India

- We won't charge you to make transfers to your ICICI account from your nominated Lloyds TSB current account. Please note that ICICI Bank will make a conversion charge (currently 25 Rupees).
- Your payment will reach ICICI Bank within three working days.
- Our £ to Rupee exchange rate is set by ICICI Bank everyday. You can check the rate for your money transfers by calling PhoneBank on **0845 3 000 000** or by visiting any Lloyds TSB branch.
- Quick and easy transfers and exchange rate quotes over the phone.
- Once both accounts are fully open and you have registered for the service you can make money transfers by calling PhoneBank or visiting any of our Lloyds TSB branches or you can make regular payments with a Standing Order.

All the benefits in the UK you'd expect from Lloyds TSB

- We have the UK's largest branch network, so we're never far away.
- We have one of the largest free ATM networks in the UK.
- Internet and Mobile Banking to keep up to date with your account 24 hours a day. Internet Banking is free and Mobile Banking costs just £2.50 a month for each current account you have registered, or free if you have or open a Premier account.
- Free 'Balance Advice' Text alerts that show your balance and the last six transactions.
- We pay interest on your cheques of up to £1,000 per day the moment you pay them in.*

Manage your money in India with ICICI Bank

- The confidence of banking with India's second largest bank.
- The option to appoint a 'mandate holder' on your ICICI account to pay bills or take out money in India on your behalf. ICICI Bank's terms and conditions apply.

Added Value Accounts.

If you don't have one already, you'll need to open an Added Value Account to benefit from the India Banking Service. Our Added Value Accounts have been designed to complement the way you live – saving you time and money. We've negotiated with some of the UK's market leading brands to give you access to top quality services for a monthly fee.

Upgrade to great rates.

Vantage

Get more from your money by adding Vantage to your Added Value Account. Vantage is a free service offering competitive, tiered interest rates on balances up to £7,000 – so the more money you have in your account, the more interest you'll receive.

For more details about Vantage and the interest rates and tiers, please visit us in branch, go online at www.lloydstsb.com, or call us on **0845 3 000 000**.

What to do now.

At Lloyds TSB, we have a dedicated welcome team to help make it easy for you to open or move your current account to us. We can also introduce you to ICICI Bank if you don't already have an ICICI NRE savings account.

If you already have an ICICI NRE savings account

You just need to confirm your account number with us on the 'Request to register for the India Banking Service' form (available in any Lloyds TSB branch) and hand it in to one of our staff. Or you can call us on **0845 3 000 000** and we'll post a form to you.

To open a new ICICI NRE savings account

You need to complete the one page 'Request to register for the India Banking Service' form (available in any Lloyds TSB branch) and hand it in to one of our staff. Or you can call us on **0845 3 000 000** and we'll post a form to you. We will then liaise with ICICI Bank who will contact you to open an account. ICICI Bank will need to see your passport to prove your identity as well as proof of address such as a utility bill.

Added Value Account.



£25 per month.

- Identity Theft Protection**
 Guards you against credit and identity fraud. Our new enhanced ID Aware replaces the existing Identity Theft Protection benefit from 21 September 2009, giving you instant information on your credit report, identity theft risk advice and access to our fraud specialists.
- Home Emergency Cover**
 Covers plumbing, drainage, electricity supply, roofs, heating, locks, security.
- Worldwide Travel Insurance underwritten by AXA Insurance UK plc**
 For you and your family, including winter sports cover. Travel as much as you like, up to 62 days per trip.
- AA Breakdown Cover**
 Roadside Assistance, Relay, Home Start, Stay Mobile and Accident Management.

Personal cover for small but important things
 International Mobile Phone Insurance for you and a family member.
 Save My Numbers™ – store your mobile phone numbers securely.
 Sentinel® Card Protection for lost and stolen cards.
 Plus additional benefits.

Interest-free Planned Overdraft*
 £500.
Cost
 £25 per month.
 Introductory discounts may apply – check in branch or online.

*(Subject to application and approval).



£17 per month.

- Worldwide Travel Insurance underwritten by AXA Insurance UK plc**
 For you and your partner, with choice of family or winter sports cover. Travel as much as you like, up to 45 days per trip.
- AA Breakdown Cover**
 Roadside Assistance, Relay, Home Start and Accident Management.

Personal cover for small but important things
 International Mobile Phone Insurance for you or a family member.
 Save My Numbers™ – store your mobile phone numbers securely.
 Sentinel® Card Protection for lost and stolen cards.
 Plus additional benefits.

Interest-free Planned Overdraft*
 £250.
Cost
 £17 per month.
 Introductory discounts may apply – check in branch or online.

*(Subject to application and approval).



£12 per month.

- Worldwide Travel Insurance underwritten by AXA Insurance UK plc**
 For you and your partner. Travel as much as you like, up to 31 days per trip.
- AA Breakdown Cover**
 Roadside Assistance with Accident Management.

Personal cover for small but important things
 International Mobile Phone Insurance.
 Save My Numbers™ – store your mobile phone numbers securely.
 Sentinel® Card Protection for lost and stolen cards.
 Plus additional benefits.

Interest-free Planned Overdraft*
 £100.
Cost
 £12 per month.
 Introductory discounts may apply – check in branch or online.

*(Subject to application and approval).



£7.95 per month.

- European Travel Insurance underwritten by AXA Insurance UK plc**
 For you and your partner. Travel as much as you like, up to 22 days per trip.
- AA Breakdown Cover**
 Roadside Assistance and Accident Management.

Personal cover for small but important things
 International Mobile Phone Insurance.
 Sentinel® Card Protection for lost and stolen cards.
 Plus additional benefits.

Cost
 £7.95 per month.
 Introductory discounts may apply – check in branch or online.

India Banking Services Payments Agreement

Our agreement with you is made up of the general conditions (contained in the Personal Banking terms and conditions leaflet) and additional conditions. These additional conditions include the conditions below, and other information in the India Banking Service leaflet. If there is any overlap or conflict between the additional conditions and the Personal Banking terms and conditions, the additional conditions apply.

The India Banking Service allows you to make an electronic payment from an account which you maintain with us to your ICICI Bank NRE Savings Account in India. The Service is provided by Lloyds TSB Bank plc or Lloyds TSB Scotland plc, whichever holds your account with us.

1. Registering for the India Banking Service

- 1.1 To register for the India Banking Service you must:
 - (a) have an Added Value Account (AVA) from our current account range (currently our Silver, Gold, Platinum and Premier accounts); and
 - (b) have an ICICI Bank NRE Savings Account in the same name(s) as your AVA (if you do not have an account with ICICI Bank, we can arrange for ICICI Bank to contact you to open an account. You will need to meet any eligibility criteria ICICI Bank have for opening the account).
- 1.2 When you register for the India Banking Service you must give us your name, current address and contact telephone number(s) and any other information we ask for so we can set up the India Banking Service.

2. Making an India Banking Service Payment

- 2.1 By **'working day'** we mean any day on which a particular bank is open for business as required for the processing of an India Banking Service payment. Our working days are Monday to Friday (other than English bank holidays). ICICI Bank may have different working days, for example because they observe local bank holidays.
- 2.2 You can ask us to make an India Banking Service payment in any of our branches or through Telephone Banking. When you give us the payment instruction you must give us your Lloyds TSB branch sort code and account number, your ICICI Bank NRE Savings Account number, the amount of the payment you wish to make in Sterling and any other details we ask you for so we can make the payment.
- 2.3 If you ask us to make the payment immediately we will take the Sterling amount from your AVA the working day after you ask us to make it provided we receive your instructions before the cut-off time on a working day (the cut-off time for Telephone Banking is 10pm and for branches it is the branch opening hours). If you ask us to make the payment on a future date, we will make the payment on that future date.
- 2.4 If you ask us to make a payment on a non-working day, or a future dated payment falls due on a non-working day, we will make the payment on the next working day.
- 2.5 Your payment will reach your ICICI Bank account three working days after the day we take the payment from your AVA.

3. Exchange rates

- 3.1 We will take the payment from your AVA in Sterling and ICICI Bank will convert your payment from Sterling into Rupee using the exchange rate they set. If you ask us, we can tell you the exchange rate that ICICI Bank will apply and whether it is a guaranteed rate or an indicative rate (which may differ from the actual rate applied to your payment).

4. Charges

- 4.1 We will not charge you to make an India Banking Service payment but ICICI Bank will charge you a conversion fee (currently 25 Rupees) for each payment you make, regardless of the amount of the payment.

5. Statements and information

- 5.1 The payment transaction details will be shown on the statement for your AVA in the Sterling amount of the payment.

6. Cancelling or changing a payment

- 6.1 You cannot cancel or change your payment instruction unless it is for a future date and has not yet been processed. If the India Banking Service payment instruction is for a future date, you can cancel it up to the end of the working day before the payment is due to be made. If you ask us to cancel an India Banking Service payment instruction that is already being processed, you acknowledge that:
 - (a) if the payment has been sent to ICICI Bank, we can only recall the payment (or any part of it) with the agreement of ICICI Bank; and
 - (b) the original payment will be converted into Sterling before we pay it into your AVA. The amount paid into your AVA may be less than the amount taken for the original payment. The exchange rate may also have worsened between taking the money out and paying the money in.

We will tell you if there are any charges for trying to cancel or change the payment at the time you ask to cancel or change the payment.

7. Anti-money laundering and anti-terrorism

- 7.1 By agreeing to these conditions you are confirming that no payment you make using our India Banking Service constitutes a breach of any anti-money laundering or anti-terrorism laws, rules, policies or sanctions prohibiting the free movement of funds, goods and services to and from certain designated countries, regimes, entities and individuals. You agree to provide us with such information as we, the Bank of England or any overseas regulator may require in connection with any India Banking Service payment. You agree that where we are required to do so to comply with any applicable law or regulation we may refuse to process an India Banking Service payment which you have requested, or hold in suspense your funds, without paying interest, or hand them over to the appropriate regulatory authority.

Apply today.

To register for the India Banking Service you need to:

- have or open a Lloyds TSB Added Value current account (you must be 18 years or over and a UK resident to apply. AVA accounts are subject to application and assessment); and
- have or open an ICICI Bank NRE savings account (you must meet ICICI's eligibility criteria, including that you are of Indian heritage in the last five generations and you must maintain a quarterly average balance of at least Rs 10,000 in your ICICI account).

What do you need to bring?

To open a Lloyds TSB current account you will need one piece of ID from the following:

- A current UK or EU photo driving licence.
- EU or EEA National Identity Card.
- Current passport with valid UK Visa issued by Australia, Canada, USA, New Zealand, South Africa, Singapore, Japan or Hong Kong.

If you can't provide any of these items, then you'll need to show us two documents – one as proof of your identity and the other as proof of your address.

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.

*Applies to current accounts paying interest, on cheques up to £1,000 a day paid over the counter at Lloyds TSB branches, 9am-4.30pm on weekdays. Interest-free Planned Overdraft is subject to application and approval. You must be 18 or over to apply. How much we lend depends on our assessment of your personal circumstances, and may be increased upon application. Overdrafts are repayable in full on demand.

Important information

By opening a Lloyds TSB and ICICI account, you agree: that we (jointly Lloyds TSB and ICICI Bank) may keep personal details about you, which you or others give us during your relationship with us and other companies in our groups, in a Lloyds TSB database, an ICICI Bank group database, and in the database of any service provider to Lloyds TSB or ICICI Bank. Such details may be kept in the UK or India or elsewhere. We will ensure that at any time your rights as data subject in accordance with the Data Protection Act are protected. Lloyds TSB and ICICI Bank require you to provide any change in information relating to your residence or employment and to provide any further information that they may reasonably require from time to time. You confirm that you have consented to Lloyds TSB and ICICI Bank sharing, exchanging or parting with information relating to your investments/credit facility details and repayment history to other members of their groups.

Your ICICI NRE savings account: The ICICI Bank NRE account is subject to Reserve Bank India rules/regulations prevailing exchange control regulations and/or other applicable laws and product specific terms and conditions. Calls to Lloyds TSB and ICICI Bank may be monitored or recorded in case we need to check we have carried out your instructions correctly and to improve our quality of service. The ICICI Bank group includes ICICI Bank Limited and all its subsidiaries and associated companies.

ICICI Bank Limited: Incorporated in India and regulated and authorised to take deposits in India by the Reserve Bank of India. On 30 September 2007, ICICI Bank had paid up share capital and reserves of US\$11.23 billion. Deposits with ICICI Bank Limited are protected by the Deposit Insurance and Credit Guarantee Corporation, a wholly owned subsidiary of the Reserve Bank of India. ICICI Bank Limited incorporated in India under number 04-210-12, Registered office at 'Landmark', Race Course Circle, Vadodara 390007, India and corporate office at ICICI Bank Towers, Bandra, Kurla Complex, Mumbai 400 051, with a banking subsidiary in the UK being ICICI Bank UK PLC (Company No. 04663024) having its Registered Office at 21 Knightsbridge, London SW1X 7LY and is authorised and regulated by the Financial Services Authority and is subject to the laws of England and Wales. ICICI Bank is not regulated by the Financial Services Authority in the United Kingdom, so the protection of the UK regulatory system will not apply to UK customers.

Save My Numbers™ is subject to handset compatibility.

Sentinel® Card Protection for lost and stolen cards is a registered trademark and trading name of Affinion International Limited.

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

Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

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.

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

Information correct as at July 2009.



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Lloyds TSB