

Mobile Banking

Keep an eye
on your money
wherever
you are.



Lloyds TSB | for the journey...

Nowadays
you can keep
on top of
your account
even when
you're miles
from the bank.

Mobile Banking.

It's convenient, secure and we won't charge you to use it.

With our free Mobile Banking available on your phone, all the tools you need to help manage your money are in the palm of your hand.

There are so many things you can do on your mobile phone, from checking your account balance when you're out and about to viewing mini statements and receiving text updates and alerts.

And best of all, you can now do it all for free.

Simply sign up for Mobile Banking by phone, visit us in branch or log on to Internet Banking at www.lloydstsb.com/IB



Mobile Banking text services at a glance.

To help you manage your current account on the move you can easily set up some of the following text message services.

Text Alerts.

You can register for these on their own or with the Mobile Banking Application. If you're aged 11-15, with an Under 19s account, you can apply for the Weekly Balance Alerts and Overseas Transaction Alerts. Just come into a branch with a parent or guardian to register.

Limit Alerts.

- We can send you a text to let you know when you're near or over your account limit, so you can avoid any Unplanned Overdraft fees.
- If you do go over your limit, simply pay in enough money to cover all your payments by 3.30pm (UK time) the same day and you won't pay any Unplanned Overdraft fees.

High and Low Balance Alerts.

With High and Low Balance Alerts you can keep track of how much money is in your account. The alert will be sent out when your account reaches a high or low amount previously specified by you.

- When there's extra money in your current account we'll send you a High Balance Alert so you can move money into your savings account.
- We can also send a Low Balance Alert so you can make sure you always have enough money in your account to cover your outgoings.

Overseas Transaction Alerts.

- For added security when your Visa debit card is used abroad, we'll text to tell you whether it was a purchase or withdrawal from a cash machine. This should make it easier for you to spot any fraudulent transactions on your account and give you time to tell us about them.

Weekly Balance Alerts.

- Simply choose the working day and time you'd like us to send you a weekly text with your balance and last six transactions and we'll set it up for you straight away.

Text Requests.

Balance Requests.

- If you ever want to know what your current balance is, you can request your balance and last six transactions by text anytime you want, 24/7.

- Text 'BAL', followed by a space and the last four digits of your current account number, to 62229. So, for example it would read 'BAL 1234'. You can find your current account number at the top of your bank statement or on the bottom of your Visa debit card.
- Tip: Saving this number to your contacts means there's one less thing to remember.
- You need to register for Limit Alerts or High and Low Balance Alerts before you can set up Balance Requests.

Order Requests.

You can also order replacement PINs, cheque books and paying-in books by text. Go to www.lloydstsb.com/mobilebanking for more details.

For information about charges which your mobile phone operator may apply, please see the 'Mobile charges' section on page 11.

Banking on the move.

Once you've chosen at least one Text Alert – either Limit Alerts or High and Low Balance Alerts – you can download our Mobile Banking Application to your phone and:

- see your up-to-date account balance
- transfer money between your eligible* Lloyds TSB accounts
- view your last six transactions so you can keep track of your spending
- top-up up to five pre-pay mobile phones straight from your current account, so you or your family and friends never run out of credit.

Keep this leaflet to hand so you can refer to it as you set up your services.

* Applies to current accounts and most instant-access savings accounts (for example, accounts like Cash ISA can't be registered for Mobile Banking). You can give us instructions 24 hours a day, seven days a week, but some of these instructions cannot be processed until the next working day, for example if the instruction is given after 10pm or at weekends or bank holidays.

Signing up.

Before you register for any of the Text Services, make sure:

- ✓ You have a Lloyds TSB current account with an active Visa debit card.
- ✓ Your mobile phone is active, in your possession and the number you've registered is up-to-date.

To register for the Mobile Banking Application, make sure:

- ✓ You have already registered for Internet Banking at www.lloydstsb.com/IB
- ✓ You know your User ID, Password and Memorable Information for Internet Banking.
- ✓ You have registered for one or more of the following Text Alerts:
 - Limit Alerts
 - High and Low Balance Alerts.

Ready to sign up now?

If you'd like to start receiving Text Alerts straight away or you'd like to make changes to your Mobile Banking service in the future you just need to do one of the following:

If you are already using our Text Services and would like to sign up for the Mobile Banking Application or make changes to your Mobile Banking services:

Log onto Internet Banking at www.lloydstsb.com/IB and select 'Mobile Banking' from the menu.

1

Online.

Log onto Internet Banking at www.lloydstsb.com/IB and select 'Mobile Banking' from the menu.

2

Phone.

Call us on **0845 3 000 000** to register.

3

In branch.

Or call into your local branch.

How to set up Mobile Banking online.

Follow the on-screen instructions. Here are the basic steps you'll need to go through:

Step 1 – Log on to Internet Banking at www.lloydstsb.com/IB and select 'Mobile Banking'.

Step 2 – Choose one or more of the following Text Alerts from Mobile Banking:

- **Limit Alerts**
- **High and Low Balance Alerts.**

Remember, you need to choose one of these Text Alerts before you can set up the Mobile Banking Application and use Balance Requests.

Step 3 – We'll check your phone is compatible with Mobile Banking and verify that you have it with you while you register.

Step 4 – Select which accounts you want to register for Mobile Banking.

Step 5 – Give your accounts nicknames to help you easily identify them (as we won't show your full account number or sort code on your mobile phone when you use Mobile Banking).

- Step 6** – We'll send the Mobile Banking Application as a link to your phone so you can download it (it only takes a minute).
- Step 7** – The Mobile Banking Application will start when the download has completed and the connection has been tested.
- Step 8** – Finally, you'll be asked to set a 5-8 digit Mobile Banking passcode. This should be easy to remember, but difficult to guess.

Technical support.

For technical questions, or if you are having trouble downloading the application, call us on **0808 168 2963** or **+44 (0) 1202 413 760** from overseas, Monday to Friday 8am to 9pm and Saturday and Sunday from 8am to 8pm (UK time – except Christmas Day).

Your security is our highest priority when you are banking. So, like all our services, Mobile Banking comes with a number of safety features and recommendations which offer a high level of protection.



Keeping you secure.

Passcodes and Authentication.

To register for the Mobile Banking Application you must first authenticate yourself in Internet Banking. Once you have set up your passcode, it is encrypted and stored securely. You'll then need to use it each time you open the application on your phone.

If you leave the Mobile Banking Application open, it will automatically shut down after five minutes. Once you've closed the Mobile Banking Application, none of your account details will be retained on your mobile phone. If you forget your passcode, you'll need to request a new one by logging into Internet Banking and selecting 'Mobile Banking' from the menu. Then select 'Mobile Banking Application' and 'Request a new Mobile Banking passcode'. This is to ensure no one can access your account if your phone has been lost or stolen. We'll send your new passcodes in the post and you should receive them within two to three working days. You'll then be able to start using the Mobile Banking Application again.

Nicknames.

When you register, you'll also be asked to create an account nickname so that your account number and sort code can't be seen by anyone else using your mobile phone.

Phone and text safety.

- You should protect your account information by deleting the text after you've read it and by setting a PIN on your mobile phone and changing it regularly.
- Never click on any links within a text if you are in doubt about its source. Remember a legitimate Lloyds TSB text will:
 - always quote the last four digits of the account or card
 - never ask you to type in security or Internet Banking log on information
 - never direct you to a web page that asks you to type in security or log on information.

You can find all the latest security information and guidelines on your Internet Banking welcome page.

Information about using Mobile Banking.

1. Pausing or stopping Mobile Banking.

- You may cancel, pause or change your Mobile Banking at any time.
- You may want to pause your Mobile Banking when you go abroad. Your mobile operator may also charge higher rates for using Mobile Banking, so you should check with them before you travel.
- It's a good idea to check whether you're allowed to receive financial or encrypted information through your mobile phone while you're abroad.

2. Changing your mobile number.

It is important you let us know if you change your mobile number so you can continue to use Mobile Banking. If your mobile phone number changes, you can let us know by updating it via Internet Banking, calling us on **0845 3 000 000** or visiting us in branch. If you're registered for the Mobile Banking Application, you may need to do the following:

- If you're still using the same phone, all you need to do is download the Mobile Banking Application onto your phone again by logging into Internet Banking and selecting 'Mobile Banking' from the menu.
- If you have a new phone, then you'll need to register for the Mobile Banking Application again by logging onto Internet Banking and selecting 'Mobile Banking' from the menu.

3. Text Services.

- Please bear in mind, we can only send you each Text Alert once, and you won't be able to reply to it.
- We generally send Text Alert messages on weekdays (except for bank holidays), however, we will send you Overseas Transaction Alerts whenever a transaction is made abroad, even on the weekends. You won't receive more than three Overseas Transaction Alerts in a 12 hour period.

Information about using Mobile Banking.

4. Limit and Balance Alerts and Requests.

- If your account balance doesn't change, we won't keep sending you Limit Alerts or High and Low Balance Alerts.
- We will send you Balance Requests as soon as you request them, any time during the week.
- There is no limit to the number of times you can make a Balance Request.

5. Mobile charges.

Most mobile phone operators won't charge you for downloading or using the Mobile Banking Application – but please check with them first. For example, for Orange and Virgin customers, the Mobile Banking Application usage and downloads will be charged at your standard data tariff. With Balance Requests, there is no cost to receive your balance by text but your mobile operator may charge you for sending us the text request at your standard network rate.

6. Glossary.

Here are the abbreviations we use on Text services:

BGC: Bank giro credit	DEB: Visa debit card
BP: Bill payment	DEP: Deposit
CHG: Charge	EUR: Euro Cheque
CHQ: Cheque	FE: Foreign exchange
COMM: Commission	IB: Internet Banking
COR: Correction	INT: Interest
CPT: Cashpoint®	OTH: Other
CR/DR: Credit/Debit	PAY: Payment
CSH: Cash	PSV: Paysave
CSQ: Cash and cheques	SAL: Salary
DD: Direct Debit	SO: Standing order

Terms and conditions.

These terms add to and should be read with your Personal Banking terms and conditions.

1. THE SERVICES THIS AGREEMENT COVERS

- 1.1 Mobile Banking includes a range of Text Services (where we send you text messages with information about your current accounts) and the Mobile Banking Application which allows you to access eligible current and savings accounts through your mobile phone.
- 1.2 We will only allow you to register one mobile number with us at any time. This will apply to all of your accounts. However, joint account holders may each register for Mobile Banking and receive information about the joint account and their other accounts.
- 1.3 Mobile Banking is provided by Lloyds TSB Bank plc, unless you register for Mobile Banking for an account you hold with Lloyds TSB Scotland plc, in which case they are provided by Lloyds TSB Scotland plc.

2. CHARGES FOR MOBILE BANKING

- 2.1 There is currently no charge for Mobile Banking but we may in future change our charges as set out in your Personal Banking terms and conditions.
- 2.2 Your network operator may charge you for using Mobile Banking, for example registering, downloading or using the Mobile Banking Application. You will be responsible for charges made by your network operator so you should check with them about the charges that will apply.

3. ALL TEXT SERVICES

- 3.1 If you register for Text Services, we will send information about your current accounts (including those in joint names) to a mobile phone registered with a United Kingdom (UK) network operator, but not information about your savings or loan accounts.
- 3.2 We do not send texts on weekends or bank holidays except for Balance Requests and Overseas Transaction Alerts, which we may send any time during the week.
- 3.3 We will only send you each text once. If you delete a text we cannot send it again.
- 3.4 You can ask us to pause Text Services at any time. If you do so, this will pause Text Services for all your accounts.

4. LIMIT ALERTS

- 4.1 If you register for Limit Alerts on your current accounts, we will then send you two types of texts:
 - (a) a **'Near Limit Alert'** to tell you if you have less than £50 of available funds on the account;

- (b) an **'Over Limit Alert'** to tell you if you do not have enough available funds for:

- (i) a standing order you have tried to make from the account, where we have had to give you an Unplanned Overdraft or returned the payment; or
- (ii) another type of payment that is to be paid later that day.

- 4.2 We will send you one text, as appropriate, before 10am (UK time) each day the alert is triggered.

- 4.3 As we do not want to bombard you with texts each time your available funds fall below £50, we will not send you Near Limit Alerts more than two days in a row, unless your account balance changes. (For example, if your available funds drop to £45 and we send a first Near Limit Alert on Monday, we will repeat it on Tuesday if you are still at £45, but not on Wednesday unless your balance has changed to, say, £30.)

- 4.4 If we send you a Near Limit Alert or an Over Limit Alert, it gives you the opportunity to increase the available funds in your account (for example, by paying extra money into your account) to meet payments for which you may not otherwise have available funds. You can contact us to find out by how much you need to increase your available funds as a result of an Over Limit Alert. Then:

- (a) if a standing order triggered that alert, and you increase the available funds by 3.30pm (UK time) the same day, we will not charge you for having returned the standing order or for having given you an Unplanned Overdraft to cover it; or
- (b) if another type of payment triggers that alert, you can increase the available funds by 3.30pm (UK time) the same day in order to cover the payment. Otherwise, we may return the payment or agree to give you an Unplanned Overdraft to cover it.

5. HIGH AND LOW BALANCE ALERTS

- 5.1 If you register for our High and Low Balance Alerts service on your current accounts, you can choose to receive two types of texts:
 - (a) a **'High Balance Alert'** to tell you when your balance on the account equals or exceeds a limit that you set.
 - (b) a **'Low Balance Alert'** to tell you when your balance on the account first equals or goes below a limit that you set.

Terms and conditions.

- 5.2 We will send you one text, as appropriate, before 10am (UK time) each day the alert is triggered.
- 5.3 As we do not want to bombard you with texts each time your available funds equal or go beyond the limit you set, we will not send you High or Low Balance Alerts more than two days in a row, unless your account balance changes. (For example, if you set your High Balance Alert at £1,000 and your available funds are £1,050, we will send a first High Balance Alert on Monday, we will repeat it on Tuesday if you are still at £1,050, but not on Wednesday unless your balance has changed to, say, £1,100.)

6. OVERSEAS TRANSACTION ALERTS

- 6.1 If you register a current account for which you have a Visa debit card for our **'Overseas Transaction Alert'** service, we will send you a text when your card has been used to obtain cash, or, authorise a payment outside the UK (including purchases made on a website, or, by telephone or mail order from a company based overseas). We will give you a telephone number so you can contact us if that person was not you.
- 6.2 We will send you one text, promptly on being notified that your card has been used and authorised overseas. This may be at any time during the week (including Saturday and Sunday). As we do not want to bombard you with texts we will not send you more than three Overseas Transaction Alerts in any 12 hour period.
- 6.3 Although we will usually be notified by the relevant overseas bank or retailer when your card is used and authorised, this will depend on the retailer and banking practice in the country where your card is used.

7. WEEKLY BALANCE ALERT

- 7.1 If you register for our **'Weekly Balance Alert'** service we will send you a text showing the account balance and up to the last six transactions on the account.
- 7.2 We will send you these texts once a week on the day of your choice.

8. BALANCE REQUESTS

- 8.1 To use the **'Balance Request'** service, text 'BAL' followed by a space and the last four digits of your account number to 62229 and we will send you a text showing your current balance and up to the last six transactions on the account, 24 hours a day, 7 days a week.
- 8.2 To use this service the relevant account must already be registered for Limit Alerts and/or High and Low Balance Alerts and must have a Visa debit card. It will take up to 24 hours after registering for Limit Alerts and/or High and Low Balance Alerts before you can use the Balance Request service.

- 8.3 There is no limit to the number of times you can request your balance using the Balance Request service.
- 8.4 Your network operator may charge you for sending the text request. You will be responsible for charges made by your network operator so you should check with them about the charges that will apply.

9. MOBILE BANKING APPLICATION

- 9.1 You may register for the **'Mobile Banking Application'** if:
 - (a) you have registered for both Internet Banking and Limit Alerts and/or High and Low Balance Alerts on a current account on which you have an active Visa debit card;
 - (b) you have a mobile phone registered with a participating network operator (prepay or monthly contract); and
 - (c) you have a suitable mobile phone.Your mobile phone is likely to be suitable if:
 - (i) it is Java compatible;
 - (ii) has at least 64kb of free memory;
 - (iii) is configured with the standard Internet data connectivity settings for your network operator (GPRS or 3G); and
 - (iv) has free space in your mobile phone email or service inbox to receive text messages. (If your mobile phone has games installed it is very likely to be Java compatible.)

Please refer to your mobile phone manual for further information and you can also find more information about connectivity settings in the Frequently Asked Questions which can be found by visiting www.lloydstsb.com/mobilefaqs.

- 9.2 The Mobile Banking Application is provided by MONILINK Limited on our behalf. To receive the Mobile Banking Application you will need to complete the registration process through Internet Banking and download the MONILINK Mobile Banking application to your mobile phone. By downloading the MONILINK application you will be agreeing to the MONILINK Software Licence with MONILINK. A copy of the licence is available online at www.lloydstsb.com/softwarelicence
- 9.3 You can currently use the Mobile Banking Application for eligible current accounts and savings accounts to request:
 - (a) an account balance;
 - (b) a mini-statement of the last six transactions on an account;

- (c) a transfer of money between your accounts; and
 - (d) a transfer of money from a current account to up to five mobile phone accounts.
- 9.4 Your network operator may not support all the services listed in 9.3.
- 9.5 The Mobile Banking Application can be used abroad in countries with compatible mobile networks but you may be charged by your network operator (for more information about charges, please read condition 2).
- 9.6 These terms cover your use of the Mobile Banking Application for your Lloyds TSB accounts. You may be able to use the MONILINK Mobile Banking Application to access an account you hold with another bank. If you do so, MONILINK's or that bank's terms, as appropriate, will apply and we will not be liable for any losses or costs you suffer in respect of those accounts.
- 9.7 If you change your mobile phone number or your mobile phone it is your responsibility to register for the Mobile Banking Application again.
- 9.8 It is your responsibility to delete the Mobile Banking Application from your mobile phone if you cancel Mobile Banking or you change your mobile phone.

10. GENERAL PROVISIONS

- 10.1 You can usually use Mobile Banking at any time but repairs, updates and routine maintenance on our systems and those of our suppliers mean particular services may be slow or unavailable from time to time. We will not be liable if any Mobile Banking service is unavailable at any time or if you do not receive any Mobile Banking service promptly, or at all, for reasons in your control such as your phone being switched off or out of coverage or you changing your phone.
- 10.2 You are responsible for making sure no one has access to confidential information shown on (or stored in) your mobile phone and for telling us immediately if your mobile phone is lost or stolen, or if you change your mobile phone number. Otherwise we will continue to provide Mobile Banking to the mobile phone and we will not be liable if your account information becomes known to someone else as a result.
- 10.3 If we do not provide Text Services (or we provide Alerts that are inaccurate), we will only be liable for any charges on your account that you could otherwise have avoided paying.

- 10.4 If you want to stop using any of the Mobile Banking services you must give us notice in accordance with your Personal Banking terms and conditions in writing, by phone or personally in one of our branches but you also need to cancel Mobile Banking through Internet Banking or through the application on your phone.

For our contact details, and information about how we are regulated, please see our website or the other materials we have given you for our text services and your related current account.

Please contact us if you'd like this in Braille,
large print or on audio.

Things to note

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

If you have a hearing or 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 phone calls with you 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.

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 under numbers 119278 and 191240 respectively. We are covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service.

Information correct as at July 2010.

Visa, Worldwide Partner 2012 Olympic Games.

