

## Open a Student Account today

Visit your local branch or to make an appointment call

0845 3 000 000

Or visit

[www.lloydstsb.com/student](http://www.lloydstsb.com/student)

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

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.

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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.

All information correct as at August 2009.

## Student Accounts

# Getting ready for University?

Our Student Account benefits really stack up.

Up to  
**£1,500**  
interest-free  
overdraft



# The Lloyds TSB 09/10 Student Account...

## Packed with benefits.

Our Student Account is packed with everything you need to make sure you make the most of your time at university or college. From an interest-free overdraft to a range of savings, like a free NUS Card and £75.99 worth of discounts with the AA, opening a Student Account is the perfect way to prepare for the road ahead.

### Benefits well worth studying:

- **Up to £1,500 interest-free Planned Overdraft.**  
Get up to £1,500 in years one to three, and up to £2,000 in years four to six (subject to application and status).
- **Free Mobile Banking Pack until August 2010.**  
Keep an eye on your finances anytime, anywhere with free Text Alerts, Mobile Banking and Balance on Demand.
- **Internet Banking and PhoneBank®.**  
Get easy access to your banking 24 hours a day, seven days a week.
- **Lloyds TSB Student Credit Card.**  
A helping financial hand when you really need it (subject to application and status).
- **Lloyds TSB Visa debit card.**  
To use at home and abroad.
- **Option to sign up for Save the Change®.**  
Makes saving effortless, by helping you save every time you use your Visa debit card.

## We've even packed in these discounts and offers:

- **Free NUS Extra Card.**  
Great wallet-friendly discounts with some of your favourite brands.
- **Save up to £75.99 with the AA.**  
Driving down the cost of getting your licence.
- **Free YHA membership for a year.**  
Get discounts at 4,000 hostels around the world.
- **35 free music downloads from eMusic.**  
Stock up your MP3 player with free downloads from eMusic.

Our Student Account has been awarded the top 5 Star Rating by Defaqto, for the excellent range of features and benefits we offer. Defaqto is a leading UK independent financial research company.\*



\*Source: Defaqto June 2009

# Our range of benefits...

## Being at university or college is an exciting time.

There'll be lots going on so here's how our Student Account can help:

### Up to £1,500 tiered interest-free Planned Overdraft.

You can apply for an interest-free Planned Overdraft of up to £1,500 (subject to application and status). If you're in your first year you'll start with £500 for the first six months and then you can apply to increase it to £1,000 in months seven to nine. From month 10 onwards you can increase it to £1,500 – helping you to manage your spending over your first year.

We also offer an untiered interest-free Planned Overdraft of up to £1,500 in years two and three, and up to £2,000 in years four, five and six. You must be 18 or over to apply.

### Mobile Banking Pack.

Wherever you go, we're with you.

Say hello to the bank that fits in your pocket. Register for our safe and secure Mobile Banking Pack and manage your account wherever you are using your mobile phone.

#### Mobile Banking.

Mobile Banking, our downloadable mobile application, lets you transfer money while you're on the move, check your balance and even top up your mobile.

#### Text Alerts.

As part of the Mobile Banking Pack, we also have a range of Text Alerts. We'll send you Limit Alerts to tell you when your account balance has reached or exceeded your account limit, so you can avoid paying overdraft fees. And to help you manage your money, you can set your own limits with High Balance and Low Balance Alerts.

What's more, the Mobile Banking Pack is completely **free until August 2010** and only £2.50 per month after that.

#### Balance on Demand text.

Once you've registered your account for Text Alerts, you'll also be able to receive Balance on Demand texts. Simply text 'BAL' followed by a space and the last four digits of your account number to 62229, and we'll send you a text with your account balance and recent transactions. The service is free but you'll be charged by your mobile phone provider for sending us the text request at your standard network rate.

### Plus a choice of free Alerts...

#### Keep an eye on your finances with Balance Advice Text.

Keep up-to-date with your finances the easy way by receiving a free text, on the weekday and at the time of your choice, which shows your balance and last six transactions.

#### Your money won't go travelling unless you do.

Receive a free Overseas Transaction Text Alert when your Visa debit card is used abroad, so if it wasn't you, you can do something about it straight away. We'll tell you whether it was used to withdraw from a cash machine or make a purchase (including those made online, over the phone or by mail order to companies overseas). Then, if you believe someone else made the transaction without your knowledge, you can call us on **0845 3 000 000** or if you're calling from abroad **+44 (0) 1733 347007**. Don't worry, those phone numbers will be in the text we send you.

# Our range of benefits...

Customers can register for any of the Text Alerts in branch, via Internet Banking and via Telephone Banking. Customers can only register for Mobile Banking via Internet Banking.

For more information about our range of Mobile Services, visit

[www.lloydstsb.com/mobileservices](http://www.lloydstsb.com/mobileservices)

## Lloyds TSB Visa debit card.

Using your Lloyds TSB Visa debit card is fast, easy and convenient. It's safer than cash, less hassle than cheques and accepted worldwide, anywhere you see the Visa symbol.

Your Lloyds TSB Visa debit card is your perfect travel companion – you can use your card for shopping, dining out or taking cash out at an ATM, bureau de change or local bank displaying the Visa symbol, once you're there. It's accepted at more than 27 million outlets across the world.

You can also use it to get up to £50 cashback at most supermarkets.

For added protection when you shop online, you'll need to register your card for our free service, Lloyds TSB ClickSafe®. Follow the steps at [www.lloydstsb.com/clicksafe\\_debit](http://www.lloydstsb.com/clicksafe_debit) and look for the Verified by Visa sign at thousands of participating online retailers.

## Lloyds TSB Student Credit Card.

The Lloyds TSB Student Credit Card helps you balance your finances while at university or college. The card has a typical **19.9% APR** variable and manageable credit limit of £500. You'll get up to 56 days' interest-free credit on purchases\* if you pay off your balance in full by the payment date shown on your statement.

Your Student Credit Card is also guaranteed against loss through fraud. You'll be protected whether you're shopping on the Internet, the high street or by telephone.†

The issue of a credit card depends on our assessment of your circumstances. You must be 18 or over, a UK resident and have a Lloyds TSB Student Account to apply.

\*There is no interest-free period on balance transfers, cash withdrawals or credit card cheques.

†You are not liable for unauthorised use of your card account, as long as you have taken responsible measures to protect your cards and PINs.

## Save the Change.®

Once you've opened a Lloyds TSB Student Account, you can sign up to our Save the Change® service, which helps you save money in the easiest possible way. Each time you use your Lloyds TSB Visa debit card and your account is in credit, we'll round up the amount you spend to the nearest pound, and put the change in an eligible savings account. It could help you save up for something, without even noticing. For more information go to [www.lloydstsb.com](http://www.lloydstsb.com)

## Internet Banking and PhoneBank® services.

To make life a little easier, you can do most of your banking over the phone with PhoneBank® on **0845 3 000 000**. Or, if you're calling from abroad or would prefer not use our 0845 number you can call us on **+44 (0) 1733 347 007**. You can also have 24 hour access to your account at [www.lloydstsb.com](http://www.lloydstsb.com)



# More than just a bank account...

## Get stuck into the best years of your life.

We want you to be able to enjoy your time studying. So wherever you're heading, our great package of benefits will make sure you get the most out of university life.

### Free NUS Extra Card.

We're the only bank to offer you a free NUS Extra Card worth £10. With an NUS Extra Card, you'll be able to get great savings on books, clothes, travel, DVDs, CDs, games, magazines and computer and phone technology, as well as a range of exclusive competitions. NUS Extra's exclusive discounts are available from many of your favourite brands like Amazon, McDonald's, Superdrug, Matalan, La Senza, Warehouse, JJB Sports, Office and Oasis. The card will be for the 2009/2010 academic year.

### Save up to £75.99 with the AA.

Let us help you with the cost of learning to drive. You can save £36 on AA driving lessons when you open a Lloyds TSB Student Account\* – and you'll even receive a free 'Pass Your Test' CD-ROM worth £19.99.

And after you pass, you can also 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. With this qualification you can secure a discount of up to 35% on car insurance.

**\*Offer valid until 28 February 2010.**

### Free YHA membership for a year.

With our Student Account, you'll get one year's YHA membership completely free\*. So wherever you want to go in the world, you can be sure of a warm welcome and a clean bed. Membership gives you great discounts at hostels in England and Wales as well as being your passport to a worldwide network of around 4,000 hostels in more than 90 overseas destinations.

To apply call the YHA on **0800 0191 700** and give the reference LTSB09, as well as the first four digits on your debit card. They will then send you full details and a membership card. Lines are open between 8am and 8pm, Monday-Friday and 9am and 1pm on Saturday.

**\*You must apply before 6 August 2010.**

### Free eMusic downloads.

Don't spend time shopping around to download your favourite tracks. Stock up your MP3 player with 35 free music downloads from eMusic in an instant. Choose from over four and a half million songs from legendary and emerging artists in every genre. What's more, you can also download an audio book for free. You can get your free downloads\* at **www.emusic.com/lloydstsb**

**\*Offer valid until 5 August 2010.**

For more information on the benefits included in your Student Account, see Important Information on pages 13 and 14.



# Islamic Student Account...

## We appreciate that following the requirements of your faith is important to you.

So we offer a Shariah-approved Islamic Student Account. This means you can have a great range of benefits plus the promise that your money is managed in a way that reflects your faith.

In accordance with Shariah law, there is no interest charged or received on our Islamic Student Account. We won't use the money you keep with us for any interest-based business activities. And our scholars have checked that we look after the money you leave with us in a Shariah-approved way.

### You can benefit from the following...

- Up to £1,500 tiered interest-free Planned Overdraft.
- Free Mobile Banking until August 2010 (£2.50 a month after that).
- Lloyds TSB Visa debit card.
- Free NUS Extra Card.
- Free YHA membership for a year.

### You can also apply for...

- Internet Banking.
- PhoneBank® services.

The full range of Student Account benefits are available on the Islamic Student Account, but not all of these are Shariah-approved. You also have the option to apply for a Lloyds TSB Student Credit Card, sign up for Save the Change® and register with eMusic although these are not Shariah-approved.

Full details of all these offers and benefits and details of how to apply are listed from page 4 onwards.

### Our Shariah committee consists of four scholars.

#### Sheikh Nizam Yaquby

is regarded as one of the main authorities on Islamic finance across the world. He is based in Bahrain and advises several other banks around the world.

#### Dr Muhammed Imran Ashraf Usmani

is well known in the UK Muslim community. He is highly qualified and lectures in Islamic law in Karachi.

#### Mufti Abdul Kadir Barkatullah

Shariah judge at the Islamic Shariah Council in London and lecturer in Islamic Finance at Ebrahim College, London. He acquired a Mufti (diploma) in Islamic law and Fazil (Bachelor of Islamic Studies) from the Islamic University, India.

#### Muhammed Nurullah Shikder

is a Barrister-at-Law. He advises individuals and businesses on Islamic Finance.

# How do I apply?

Have a look at the table to see exactly what you'll need to apply.

**1 Proof of ID.**  
Such as a driving licence, passport or birth certificate.

**2 Proof of your address.**  
Anything official with your name on it, that's less than three months old (except a mobile phone bill), such as a bank statement or a letter from a university, college or UCAS.

**3 Proof of your student status.**

- A UCAS confirmation of place letter (usually issued after your A Level or Higher results during August).
- A letter from your university or college confirming your place.

Please don't worry if you don't have any of the items listed above, as we may be able to accept other items. For more information ask in any branch or call us.

**For details on Student Account benefits go to page 4.**

# Important information...

## Terms and Conditions applicable to the Student Account.

The Student Account is only available to full-time students who are permanently resident in the UK. Applicants must be 17 years or above and must be studying for (or have applied for a place on) a full-time course that lasts for a minimum of two years or be on a one year access course leading onto a full-time degree.

If you cease to be a full-time student, we will write to remind you at least 30 days before converting your account, giving you the relevant details of your new account. Once your account is converted, you will no longer be eligible for the benefits connected to your Student Account.

The opening of the Student Account is subject to status and application. A Student Account can only be opened in your sole name.

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.

The opening of an account is subject to our assessment of your personal circumstances.

There is no monthly fee for the Student Account.

For details of our current interest rates and charges, please see our rates and charges leaflets in branch or visit [www.lloydstsb.com](http://www.lloydstsb.com).

Our Personal Banking Terms and Conditions apply to this account and give 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 you can close your account.

If you need a copy of the Personal Banking Terms and Conditions please contact your local branch or visit [www.lloydstsb.com](http://www.lloydstsb.com)

## Overdrafts, Loans and Credit Cards.

How much we lend, if any, and the issue of a Credit Card is subject to application and depends on our assessment of your personal circumstances. You must be 18 or over, and resident in the UK, to apply. Overdrafts are repayable on demand.

You will need to apply for your Planned Overdraft at your local Lloyds TSB branch, PhoneBank® (0845 3 000 000) or online if you are registered for Internet Banking ([www.lloydstsb.com](http://www.lloydstsb.com)). If you slip into the red unexpectedly we may agree to cover your payments with an Unplanned Overdraft. There are charges for this – see our Banking Charges booklet for details.

Once you finish studying we may convert your Student Account to a different account. If you have an overdraft when your Student Account is converted to a different account, then the interest rate for that account will apply from the date your account is transferred.

## Overdraft.

In your first year you can apply for an interest-free Planned Overdraft of up to £1,500 (subject to status). You can apply for up to £500 for the first six months, up to £1,000 in months seven to nine and up to £1,500 after that. In your second and third year at university, you can apply for a Planned Overdraft of up to £1,500, and in years four to six you can apply for a Planned Overdraft of up to £2,000. In all cases, you need to apply for your Planned Overdraft and each of the increases.

## Cooling off.

If you are not happy with your Student Account within 14 days of opening your account, we'll help you to move to another of our accounts or return any deposits you have made with any earned interest to you.

## Your Student Account Benefits.

As a Student Account holder you are eligible to apply for the benefits set out below.

## Mobile Banking.

Our Mobile Banking Pack is free until **August 2010** provided you remain a Student Account holder. After August 2010, or if you cease to be a Student Account holder, Mobile Banking will be charged at £2.50 per month for each current account registered.

For more information and full terms and conditions, or to register for our Mobile Services call PhoneBank® on 0845 3 000 000, log onto Internet Banking at [www.lloydstsb.com](http://www.lloydstsb.com) or visit us in branch. We'll send you a welcome pack with full details when you register.

## Important information...

### AA Learning to drive offer.

You are entitled to £36 off your first block of 12 AA driving lessons, plus a FREE AA 'Pass your Test' CD-ROM (RRP £19.99). After you pass you'll also be able to save £20 off Pass Plus which can secure a discount of up to 35% on car insurance. **Offer not open to existing customers of the AA.** Offer valid until **28 February 2010**. To book call the AA driving school on **0800 975 3679** (lines are open 8.30am-8pm Monday to Friday and 9am-5pm at weekends) quoting the code 'LTSBSTU'. The AA will then arrange for lessons to be booked with your local instructor and will post you your free 'Pass your Test' CD-ROM.

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. Lloyds TSB Bank plc reserves the right to withdraw this offer without notice. Lloyds TSB Bank plc does not accept liability for the provision of any services by the AA.

### YHA membership.

You are eligible to apply for one year's free YHA membership. The card will be valid for 12 months from the date of issue. Applications are limited to one per customer. To apply for your YHA card call **0800 0191 700** between the hours of 8am and 8pm Monday-Friday and 9am and 1pm on Saturday. You will need to quote LTSB09 and the first four digits of your debit card. You must apply for your YHA card before **6 August 2010**. Your YHA card is subject to the YHA terms and conditions (as amended from time to time). YHA (England and Wales) Ltd whose registered office is at Trevelyn House, Dimple Road, Matlock, Derbyshire DE4 3YH (registered number 00282555).

### eMusic – 35 free downloads.

Get up to 35 music downloads free with a 14-day eMusic trial subscription. Offer available to first-time eMusic customers only. Internet access, registration, and credit or debit card required. Offer valid until **5 August 2010**. Offer and eMusic's prices are subject to change and are subject to eMusic's terms of use. eMusic and the eMusic logo are either registered trademarks or trademarks of eMusic.com Inc. in the UK or other countries. All rights reserved. eMusic is not responsible for products, services or claims made by Lloyds TSB. To apply visit [www.emusic.com/lloydstsb](http://www.emusic.com/lloydstsb). eMusic.com Ltd. is a limited company registered in England and Wales. Registered number: 05702595. Registered office: Trigen House, Central Boulevard, Blythe Valley Park, Solihull B90 8AB, England.

### NUS Extra Card.

In August 2009 we will send you a letter explaining how to apply for your NUS card. Applications are limited to one per Student Account holder. The card will be valid for the 2009/2010 academic year only. Student Account customers issued with a NUS Extra Card will be bound by the terms and conditions as amended from time to time by NUS. NUS Services Limited incorporated and registered in England and Wales with company number 01639519 whose registered office is at Snape Road, Macclesfield, Cheshire SK10 2NZ.

In exceptional circumstances it may be necessary to withdraw or amend the particular benefits on offer.

## Useful information

### Lloyds TSB Visa debit card.

- Once you receive your Lloyds TSB Visa debit card you can use it straightaway to make purchases and withdraw money at any ATM.
- If you want to change the PIN to a number that's easier to remember just follow the on screen directions at any Lloyds TSB Cashpoint®
- If you set up payments with companies allowing them to charge an amount regularly to your Lloyds TSB Visa debit card (known as 'recurring transactions') and you later want to stop those payments, remember to cancel any instructions with the company. We can't do this on your behalf.
- There are various rates and charges associated with using your Lloyds TSB Visa debit card, both in the UK and abroad.

### Going Abroad?

To use your Visa debit card hassle free when you go abroad, make sure we hold your up-to-date mobile or best contact number\* by calling **0845 3 000 000** or update your contact details on Internet Banking if you're registered for this service. It's a good idea to save our overseas number **+44 1733 347 007** on your mobile in case you need to get in touch with us.

\*Your mobile number will not be used for marketing purposes unless you've already agreed with us that it can be.

### Lost or stolen cards.

It's extremely important that you report any theft or loss as soon as possible, so that we can prevent other people from using your account. Please call our 24-hour service on **0800 096 9779**, or from abroad, dial +44 1702 278 270.

## Important information...

We'll cancel your old card and deliver a new one to you in the UK (usually within three to five working days). If your cards are lost or stolen, you'll only be liable if you have acted negligently or dishonestly. You won't be liable for losses to us that take place after you've told us about the theft. If you leave your card and PIN together, or don't tell us about the loss or theft straight away, you could be liable for all losses. If someone misuses your cards with your permission, you may be liable for all losses.

### Paying money in.

The best way to make sure your money gets into your account quickly is to have it paid directly into your Student Account at any Lloyds TSB branch. You can pay cheques or cash into a **depositpoint™** at many Lloyds TSB branches. You'll find detailed instructions at every **depositpoint™**

### Clearing the cheques you pay in.

When you pay in a cheque, we will show the full amount as a credit on your account the same day. If you hold an interest-bearing current account, we will also start to credit you with interest immediately, as long as cheques are paid in over our counters between 9am-4.30pm weekdays and total less than £1,000 a day. We're the first and only bank to do this.

Don't forget, the cheque still has to be cleared. In other words, it has to reach the other person's bank and they have 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.

### How to stop a cheque.

We cannot stop cheques that are guaranteed by your Lloyds TSB Visa debit card or 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 have written from being paid, please phone your Lloyds TSB branch straight away and then confirm it to them in writing. 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.

### Paying bills and other regular payments.

You can pay regular bills and other outgoing payments by setting up Direct Debits and Standing Orders on your Student Account.

### Direct Debits.

With a Direct Debit, your payments are made direct from your account to the company concerned, for instance to pay your gas, electricity, satellite TV, broadband or phone bills, as they fall due.

You set them up by filling in a Direct Debit instruction that authorises the company to collect the money from your account. When you want to end or change a Direct Debit instruction, you need to tell the company in question, and then tell us.

We guarantee all payments made by Direct Debit. Should a company collect one of your payments by mistake, we will immediately refund your account once you let us know.

### Standing Orders.

With a Standing Order, you authorise us to pay a fixed amount from your account at regular intervals. You can now set up Standing Orders via Internet Banking. Alternatively, 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 branch.

To cancel or change the payment, simply tell us.

### Sending money abroad – International Payments.

We offer a wide range of International Payment services, allowing you to send money overseas quickly, securely and easily. Whether it's money to family living abroad, or to transfer into your foreign bank account, we can arrange it all for you using one of our many payment options. When sending money to Europe you must always use the beneficiary's BIC and IBAN and this became compulsory from January 2007. This information can be given to you by the receiving customer. 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 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 any branch for our International Payments brochure.

We cannot send or receive money from certain countries affected by international sanctions. As the list of countries can change, we can only inform you at the time you wish to send/receive money from a restricted country if we are unable to do so.