

Premier Account

Your account now goes even further.

Our new benefit helps safeguard your identity and your credit rating.

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.

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

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Your Premier Account now gives you even better security.

We've made some changes to your Premier Account to help you defend yourself against identity theft and safeguard your credit rating for the future. 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.

ID Aware – what is it?

A good credit rating is essential whether you are looking for a loan, taking out insurance or simply changing your mobile phone provider. ID Aware gives you the tools you need to help guard yourself against identity theft and to ensure that your credit profile stays in the best possible shape.

If someone steals your identity in order to fraudulently obtain credit in your name, this will show up in your credit report and our regular updates will provide you with peace of mind that your identity is your own.

You can still register for Identity Theft Protection, the forms will be sent to you within 15 days of opening your account. The change to ID Aware will happen automatically from 21 September 2009. We will write to remind you and give you full details, including how to sign up, so you can start benefiting from ID Aware. If you have any questions about this new benefit please call us on **08456 040440**.

ID Aware – how it works.

Timely SMS Text or email alerts.

We'll notify you when we become aware that:

- any form of credit is taken in your name from any lender, not just Lloyds TSB
- a change has been made to the personal details on your credit report
- any significant changes occur to your credit report.

Credit Profile management.

We'll send you:

- your full credit report upfront when you request it and give you unlimited access to future credit reports online or by post

- a quarterly summary of activity on your credit report, even if there are no changes
- a quarterly trend of your credit score and tips on how to improve it.

Help and Advice 24/7.

We can help you with:

- a personal identity theft risk assessment with one of our experienced advisors
- access to a dedicated team of specialists who will take control if you've been a victim of identity theft
- a dedicated and experienced caseworker to help you restore your credit profile.

Other changes.

- ID Aware does not include insurance to cover the cost of reinstating your credit status as your bank or credit card provider will automatically cover the costs if you're a victim of identity theft through no fault of your own.
- Valuable document registration is no longer available.

Important Changes to your Terms and Conditions.

These improvements will mean some important changes to your Premier Account terms and conditions that will come into effect from 21 September 2009.

We will send you full details including how to register by post, or if you are already registered for Identity Theft Protection, how to update your information. However, if you would like a copy of the terms and conditions sooner please contact us on 08456 040 440.