

Select Account

Everything you want and loaded with extras.

Enjoy all the great benefits
of your Select Account.



Lloyds TSB | for the journey...

Keeping in touch

We're here to help



Thanks for opening a Select Account with us. We look forward to helping you make the most of the range of benefits available with your new account.

If you have any questions or need to make a claim on any of the insurances that come with your Select Account, please call Select Membership Services.

Select Membership Services:

UK **08457 16 11 16**

Overseas **+44 1733 347 243**

If you prefer not to use our 0845 number you can also call us on **01733 347 243**

When you call you will be asked for your Select Membership number. This is your branch sort code followed by your account number. These are shown on your Visa debit card, bank statement or cheque book.

For more information call into any of our branches or visit us online at **www.lloydstsb.com/select**

Please keep this guide somewhere safe and take time to read each section carefully.

Top Tip

Put your Select Membership Service telephone number into your phone straight away and you will always have it with you.

Contents

What's where in this guide

Welcome	page 2
Activate your benefits	page 3
Mobile Phone Insurance	page 5
Save My Numbers™	page 7
AA Breakdown Cover	page 8
Lloyds TSB Travel Service in partnership with AIRMILES	page 10
Sentinel® Card Protection	page 12
Extra banking benefits – £50 Interest-free Planned Overdraft (subject to application and approval) – Mobile Banking Pack – Advantage Saver account – Select Plus	page 13
Day to day banking	page 17
Terms and conditions	page 21

Welcome

Welcome to a current account that offers you so much more.

Your Select Account comes with far more than you'd get from an everyday bank account. As well as taking care of all your day to day banking needs, your new account comes with a range of great benefits that will save you time and money.

Mobile Phone Insurance, Save My Numbers™, AA Breakdown Cover and Sentinel® Card Protection give you peace of mind. Collecting Airmiles or holiday discounts will save you money. And with an interest-free Planned Overdraft (subject to application and approval) and an exclusive savings rate, you'll have more control over your money – all for an account fee of £8.95 a month. If you take out, upgrade or end your Select Account part way through a month, you'll only pay for the days you have used.

Your Select Account benefits

Mobile Phone Insurance

Save My Numbers™

AA Breakdown Cover and Accident Management

Sentinel® Card Protection

£50 interest-free Planned Overdraft (subject to application and approval)

Instant access savings and Select Plus

Lloyds TSB AIRMILES Travel Service

This is your guide to making the most of all the great benefits available with your account. The following pages take you through each benefit in turn. If you have any questions, please call us – we're here to help.

Select Membership Services:

UK **08457 16 11 16**

Overseas **+44 1733 347 243**

Activate your benefits

What you need to do now.



To get the most from your account you need to register for some of your benefits straight away. You'll also need to apply for your interest-free Planned Overdraft.

Call Select Membership Services on **08457 16 11 16** to:

- register your phone for Mobile Phone Insurance
- register for Save My Numbers™
- register your credit, debit and store cards for Sentinel® Card Protection
- apply for the £50 interest-free Planned Overdraft (subject to application and approval).
- register for our Mobile Banking Pack at a cost of £2.50 a month per account registered so you can use your phone to help keep you in control of your finances.

Mobile Phone Insurance

Before you call please have the following information to hand:

- the make and model of the phone
- the mobile phone number
- the IMEI number (find this by dialling *#06# on the mobile phone)
- your account number and sort code.

Please see page 6 for further information.

Benefits with automatic cover

You're automatically covered for AA Breakdown Cover as soon as your Select Account is opened.

Continued overleaf...

i Policy information for all the Select insurance benefits can be found at the back of this guide. Please read through these so you know exactly what you're covered for.

Activate your benefits

Save My Numbers™

- Register by visiting www.lloydstsb.com/savemynumbers or call Select Membership Services on **08457 16 11 16**.
- Make sure all the information is on your handset memory (not your SIM card).

For more information, see page 7.

Sentinel® Card Protection

Please have to hand all your debit, credit and store cards that you want to register when you call. You'll also need your Select sort code and account number ready.

Interest-free Planned Overdraft

Please call us to apply for your £50 interest-free Planned Overdraft (subject to application and approval).

Mobile Services

Register by calling Select Membership Services on **08457 16 11 16**.

For more information see page 13.

Mobile Phone Insurance

Protect your mobile phone.



Your mobile phone is covered in the UK and abroad for loss, theft, damage, electrical or mechanical breakdown, airtime abuse and a range of other circumstances which may arise.

Many people believe that their home contents insurance policy provides cover for mobile phones. In most cases however, you won't be covered for theft and accidental damage outside of the home. As a Select customer you're covered against this worry with our Mobile Phone Insurance.

If you have a joint Select Account we're happy to cover a mobile phone for each of you.

Theft	Replace phone up to £2,000
Accidental damage	Repair or replace phone up to £2,000
Loss	Replace phone up to £2,000
Water, liquid and malicious damage	Repair or replace phone up to £2,000
Electrical or mechanical breakdown	Repair or replace phone up to £2,000
Unauthorised calls (per claim) for a prepaid or pay as you go phone	up to £300
Unauthorised calls (per claim) for an airtime contract phone	up to £1,500
Accessory cover – where lost or stolen at the same time as the phone, or incompatible with a replacement phone following a valid claim.	up to £250

Important Information

You can make up to two successful claims on one Select Account, including joint accounts, over any one 12-month period. Please note there is an excess of

£30 per claim. You must be a UK resident to be eligible for cover. Any claim for unauthorised calls must be linked to the loss or theft of the handset.

Mobile Phone Insurance

How to register

To activate your Mobile Phone Insurance you must register the phone details with us.

You can register online at www.lloydstsb.com/mobilephone or call us on **08457 16 11 16**.

Please have the following information to hand:

- your **Select Account number and sort code**
- the **make and model of the phone** – if you don't know this, check the instruction manual or remove the back cover and battery of the phone and look for a label with this information on it
- the **mobile phone number**
- the **IMEI number** – to find this dial ***#06#** on the mobile phone.

If you can't find any of this information, don't worry. Just have the mobile phone ready with you when you call to register and we'll help you out.

Your cover starts 15 days after you've registered the phone. If you don't receive your Mobile Phone Insurance Certificate or an acknowledgement by text message within 15 days, please call **08457 16 11 16**.

Once registered, the mobile will be covered month on month with your Select Account – but only the phone(s) and SIM card(s) you've registered are covered.

Top Tip

If you ever change the mobile phone or SIM card, don't forget to call and register with us again. Otherwise you won't be covered.

Making a claim?

Make sure you:

- remember that incidents in the first 15 days after you have registered the phone are not covered
- report your claim within 48 hours of the incident you wish to claim for by either visiting www.lloydstsb.com/mobilephone or by calling **08457 16 11 16**
- contact the police within 24 hours if the phone has been lost, stolen or maliciously damaged, and remember to obtain a police loss or theft incident reference number
- contact your airtime provider with 24 hours if your phone is lost or stolen to bar the SIM card
- complete and return the claim form within 14 days. If the incident took place overseas, handsets will only be repaired or replaced upon your return to the UK.

Please refer to your terms and conditions for full details, starting on page A4.

i For full Mobile Phone Insurance terms, conditions and limitations, please see the Policy Document on pages A6-A11. In particular, you should read and understand the eligibility and exclusions criteria to make sure you're covered.

Keep all your important phone numbers secure



With Save My Numbers™ you can store phone numbers and contact details securely – you'll never have to worry about losing all your important contact information.

So if the worst happens and you lose or break your phone or, you decide to upgrade it, you can quickly and easily re-load all your numbers into your new one – from anywhere in the world. You can also use the Save My Numbers™ website to add, edit or delete contact details.

Any updates made on the website can then be transferred to your phone.

The service works by backing up all the information on your phone to our secure database.

To use the service all you need to do is follow a few simple steps:

- Register by visiting www.lloydstsb.com/savemynumbers or call Select Membership Services on **08457 16 11 16**.
- Make sure all the information is on your handset memory (not your SIM card).

Things you need to know

Save My Numbers™ is subject to handset compatibility and network capability. For a full list of phones which are compatible with the service, please visit www.lloydstsb.com/savemynumbers

To activate Save My Numbers™

All you need to do is visit www.lloydstsb.com/savemynumbers or call Select Membership Services on **08457 16 11 16**.

i Full details on how the service works are on pages A12-A14 of this brochure.

AA Breakdown Cover

24 hour AA Roadside Assistance and Accident Management service

No matter whose car you are driving, you'll have the reassurance of knowing you're automatically covered by the AA – the UK's number one breakdown organisation.

AA Roadside Assistance

If you break down more than a quarter of a mile from your home, help is always a phone call away.

You can call for assistance 24 hours a day, 365 days a year. It doesn't matter whether you're in your own car or someone else's, or if you're the driver or passenger, the AA will be there to help you.

If your car won't start or breaks down, a patrol will come and attend the problem on the spot or take you and your vehicle to their choice of appropriate local repairer or to a local destination of your choice – whichever is closer.

AA Accident Management service

If your car is involved in a road accident or is vandalised, the AA Accident Management service can help you deal with the follow-up.

This might include getting your car to an AA Accident Management approved repairer, sorting out a replacement car and providing assistance with any associated correspondence.

You'll also be given your own personal incident manager who will stay in touch with you throughout.

If you have any questions about your breakdown cover, call us on **08457 16 11 16**.

Things you need to know

- You are automatically covered for AA Roadside Assistance so there is nothing you need to do for now.
- There is no need to renew your policy every year, as your cover runs in sync with your Select Account.

Upgrading your AA cover

You're welcome to upgrade your Select AA cover, for example to include AA Home Start, Relay or Stay Mobile. You'll find a list of available upgrades and prices in the AA Breakdown Policy document on page A15 of the terms and conditions at the back of this guide. Please call Select Membership Services on **08457 16 11 16** if you want to upgrade your cover.

Any upgrade you buy will last for 12 months and you'll be sent a reminder before it's due for renewal.

Top Tip

Please remember to have your Select Membership number ready (your branch sort code and your account number) when you call.

If you breakdown call us on **08457 16 11 16** or the AA on **0800 328 8700**.

For Accident Management, please call us on **08457 16 11 16** or the AA on **0800 374 347**.

If you're hard of hearing you can call **0800 328 2810** for the AA Textphone service or **07900 444 999** for the AA SMS Service.



i For full AA Breakdown Cover terms, conditions and limitations, please see the Policy Document on pages A16-A22. In particular, you should read and understand the eligibility and exclusions criteria to make sure you're covered.

Lloyds TSB Travel Service in partnership with AIRMILES

Collect Airmiles or get a 6.5% discount when you book a holiday.



Our partnership with AIRMILES means that you can book your flights, hotels, package holidays and much more through the Lloyds TSB AIRMILES Travel Service. And you can collect Airmiles or take a cash discount on your holiday – the choice is yours.

Collect Airmiles.

You can use the Lloyds TSB AIRMILES Travel Service to collect one Airmile for every £1 you spend when booking your holiday. Bookings can include package holidays, charter flights, international flights with accommodation, car hire and more – see page A2 for full details.

So if you book a trip costing £1,500, you'll get 1,500 Airmiles – enough for a free return flight to destinations like Barcelona, Prague or Venice. The map

opposite gives a few examples. And if you thought Airmiles were just for free flights, think again! You can also use them for a whole host of fun activities including health spa visits, family days out, West End shows and short break holidays.

6.5% discount.

If collecting Airmiles is not for you, you can claim a discount of 6.5% off the price of your package holiday, charter flight, international flight with accommodation, car hire and more instead. It's entirely up to you whether you take the discount or the Airmiles.

Price Match Guarantee.

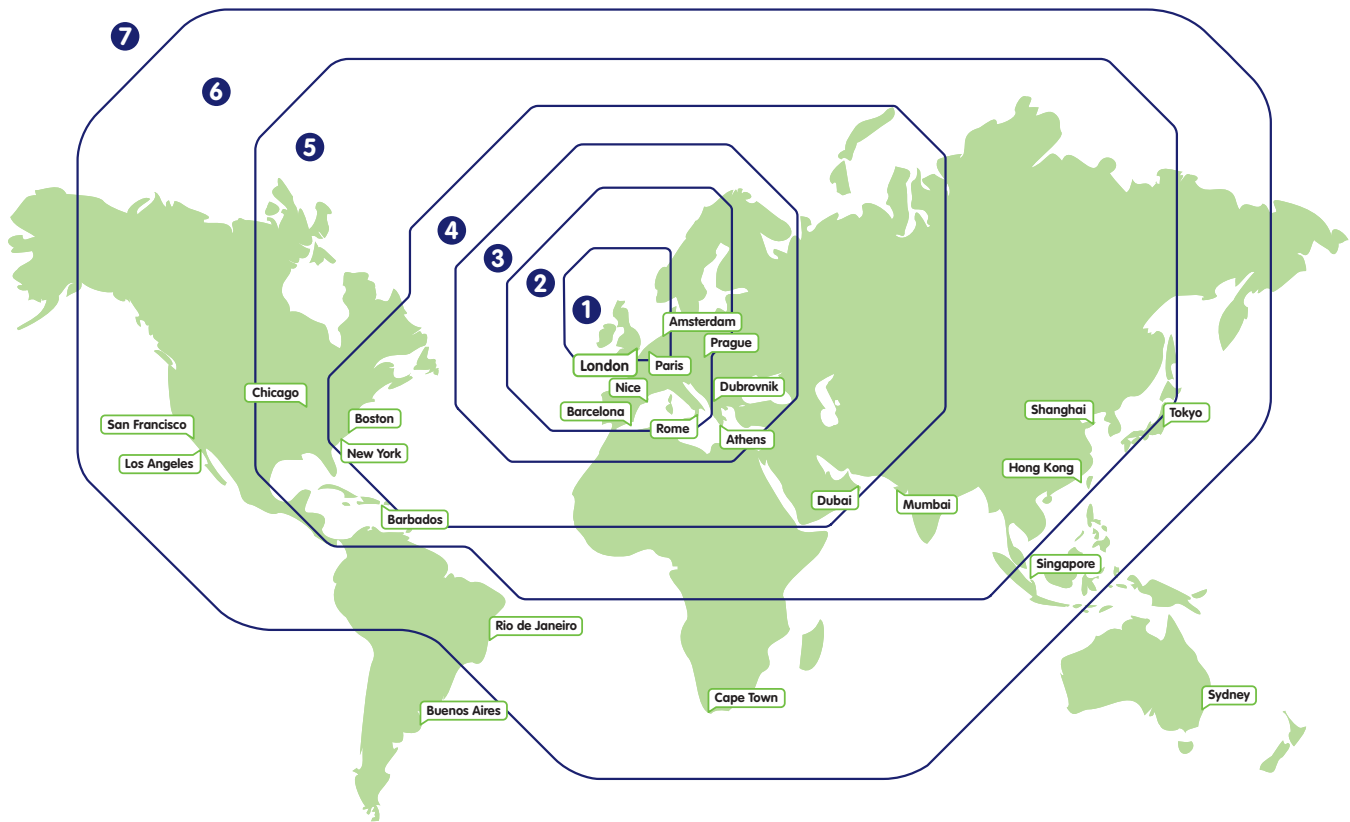
If, even after we have applied the 6.5% discount, you find exactly the same package holiday, charter flight, cruise or international flight with

accommodation (through the same provider) at a cheaper price through an independent high street/online ABTA (The Travel Association) travel agent, within 48 hours of getting a quote or booking with us, we'll match the price.

And there's more...

As an extra bonus, you won't be charged a booking fee or card handling fee on any travel service booked through the Lloyds TSB AIRMILES Travel Service. When booking your travel arrangements through the Lloyds TSB AIRMILES Travel Service you will become an AIRMILES member. If you do not wish to receive communication from AIRMILES regarding the scheme, please tick the relevant box online or let your travel advisor know at the time of booking.

i Full details of the terms and conditions can be found at the back of this brochure on pages A2-A3.



All Airmiles fares include airline taxes, fees and surcharges.

- 1 750 Airmiles 2 1,500 Airmiles 3 2,500 Airmiles 4 5,000 Airmiles
- 5 6,500 Airmiles 6 8,000 Airmiles 7 10,000 Airmiles

Airmiles bookings are strictly subject to availability and AIRMILES Customer and Booking Terms and Conditions and our Carriers' Conditions of Carriage. Seats available to us may be limited on some routes – especially in peak periods. Zones and prices are correct at time of going to print, but subject to change. Examples shown are return economy from London. For direct international flights from regional airports, add 500 miles (if direct flights aren't available, connecting flights may be booked by calling 08456 04 04 40).

To use the Lloyds TSB AIRMILES Travel Service, visit www.lloydstsb.com/holidays or call Select Membership Services on **08457 16 11 16**. Lines are open 8am-8pm Monday to Friday, 9am-5pm Saturday and 10am-4pm Sunday.

Sentinel® Card Protection

Cancel and replace your lost or stolen cards with one phone call.



No matter where you are, Sentinel® Card Protection covers all your registered credit, debit and store cards against loss or theft, 24 hours a day, 365 days a year.

With Sentinel® Card Protection you can avoid the hassle and stress of trying to recall your card details and arranging to have them cancelled individually. Just one phone call from anywhere in the world and Sentinel® will immediately cancel your cards and request replacement ones for you.

And, if you're stranded away from home, Sentinel® could even advance you funds (subject to conditions):

- up to £1,000 emergency cash and if abroad:
- up to another £3,000 towards hotel bills
- up to another £3,000 towards lost tickets and travel documents.

Plus, if your handbag, wallet, purse or briefcase is lost or stolen with one of your registered cards in it, you may be able to claim up to £100 towards replacing them. This is subject to an excess of £15 per claim.

Things you need to know.

- You must be a UK resident to be eligible for this benefit.
- Your cover starts as soon as you register your cards.
- Details of how to cancel your cards will be sent to you once you've registered them.

How to register.

To register your cards call us on **08457 16 11 16** or visit **www.lloydstsb.com/sentinelcardprotection**
Your cover will start immediately.

Top Tip

To save time, please have your debit, credit and store cards to hand when you call to register.

i For full Sentinel® Card Protection terms, conditions and limitations, please see the Policy Document on pages A24-A30. In particular, you should read and understand the eligibility and exclusions criteria to make sure you're covered.

Extra banking benefits

Borrow more for less.

£50 interest-free Planned Overdraft.

In case you need a bit extra to spend, your Select Account gives you the flexibility to apply for a £50 interest-free Planned Overdraft (subject to application and approval).

This could help you cover an unexpected bill or see you through to your next pay day. And if you think you might need to spend a little more, we may also be able to increase your Planned Overdraft limit (Interest is payable on the increased limit).

How to apply.

To apply for a £50 interest-free Planned Overdraft call Select Membership Services on **08457 16 11 16** or go to **www.lloydstsb.com** or visit any of our branches. If you're registered for Internet Banking, go online at **www.lloydstsb.com/internetbanking**

The grace period.

If your account goes over its limit, you'll have until 3.30pm (UK time) that day to pay in enough money to cover all your payments. If you do, you won't incur a penny in overdraft fees.

Important Information

Please bear in mind that all our overdrafts are subject to a review of your circumstances and are repayable in full on demand.

Remember 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.



Mobile Banking Pack

Wherever you go
you can take us
with you.



Mobile Banking Pack.

Our Mobile Banking Pack enables you to use your phone to help keep you in control of your finances. This service costs £2.50 a month for your Select Account. If you take out or end this service part way through a month, you'll only pay for the days you have used.

The pack includes Mobile Banking and Text Alerts.

Mobile Banking, our downloadable mobile application, lets you check your balance, transfer money on the move and even top up your mobile. You'll need to be registered for Internet Banking to download this.

You can set up all or some of the following Text Alerts:

- **Balance on Demand** – Request your balance and last six transactions by text whenever you want.
- **Limit Alerts** – We'll send you a text when your account gets near to or reaches zero, so you'll know when you need to be careful with your spending.
- **High/Low Balance Alerts** – You can set your own limits and these alerts let you know when you're reaching them.

Free weekly Balance Advice and Overseas Transaction Alerts by text.

- If you're on the move and want your account information sent straight to your mobile phone, you can register for our handy free weekly Balance Advice.
- We'll send you a weekly text message (you choose when you get them) showing how much you've got in your account and up to your last six transactions.
- If you register for Overseas Transaction Alerts we'll send you a text when your Visa debit card is used abroad to get cash or to make a purchase. Then, if you believe someone else made the transaction without your knowledge, you can call us.

Advantage Saver account

More interest on your savings.



Finding the right savings account can be a challenge, especially if you're looking for a good rate of interest and instant access. As a Select customer you're eligible to open an Advantage Saver account with a minimum deposit of £250.

You'll have instant access to your money and the added incentive of a fixed introductory bonus for the first six months from the date you open your account.

To open your Advantage Saver account visit us in branch or call PhoneBank® on **0845 3 000 000**.

Account name	Advantage Saver
Interest rates (AERs) For our latest interest rates, go to www.lloydstsb.com/savings , call 0845 3 000 032 (8am to 9pm Monday to Friday and 9am to 5pm at weekends), or speak to a member of staff at your local branch	Variable interest with six month fixed introductory bonus. Interest paid annually or monthly, depending on choice at account opening.
Tax status	Interest is paid net of income tax at 20%.
Conditions for bonus payment	Bonus depends on which Added Value current account is held, paid for first six months.
Withdrawal arrangements	No notice period. Instant access with no loss of interest.
Access	Web, phone and branch. Optional Cashpoint® card.

Top Tip

You can find out about our current interest rates and details of other savings accounts available to you in any Lloyds TSB branch, at www.lloydstsb.com/savings or by calling our Savings Interest Rate Line on **0845 300 0032**. Lines are open 8am to 9pm Monday to Friday and 9am to 5pm at weekends.

Higher current account interest.

With our Select Plus account your money could work even harder for you.

Not only do you get all the benefits of your Select Account, but you also receive higher credit interest on any credit balance, up to the value of £2,500. Any balance over and above £2,500 will receive our standard credit interest rate of 0.10% AER/Gross. Select Plus rates are variable and are paid monthly.

To enjoy a really competitive rate, all you need to do is agree to and pay in at least £1,000 a month.

What to do.

For more details about Select Plus please visit any branch, go online at **www.lloydstsb.com** or call us on **0845 3 000 000**.

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once a year.

Gross rate is the contractual rate of interest payable before the deduction of income tax at the rate specified by law.



Day to day banking

Your Select Account is more than a place to keep your money safe.



Your Lloyds TSB Visa debit card.

Your Lloyds TSB Visa debit card is fast, convenient and safe. It can be used:

- in shops
- online
- over the phone
- to take out up to £300 a day from any of our 4,200 Lloyds TSB Cashpoint® machines free of charge or LINK cash machines (a charge may apply).

Going abroad may change what you buy, but not how you pay. Your Visa debit card is safe to use overseas and valid anywhere in the world where you see the Visa sign, although charges do apply – please see our Banking Charges Guide for details or go to **www.lloydstsb.com**

We will monitor your transactions when you use your Visa debit card at home or abroad and may contact you if we suspect fraudulent activity on your account. 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.*

You can update your details in branch or through Telephone or Internet Banking (if registered). It's also a good idea to save our overseas number **(+44 (0) 1733 347 007)** on your mobile in case you need to get in touch with us.

Protection against fraud loss.

Using your Lloyds TSB Visa debit card helps protect you against fraud loss. If you're the victim of fraud we will also reimburse any losses from your account† that you may incur and send you a new Visa debit card as soon as possible. Other Lloyds TSB payment methods are also protected against fraud loss.

If you find a transaction on your account statement that you don't recognise or looks wrong, please contact our helpline on **0845 3 000 000** in the UK or **(+44) 1733 347 007** from abroad.

We ask you to protect yourself and your account by following some simple security rules:

- Never tell anyone your PIN and we recommend that you don't write it down.

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

†Provided you've taken reasonable precautions with your card.

Day to day banking

- Keep your cheque book and cards safe, don't keep them together.
- Sign your new Visa debit card soon as you receive it, and destroy your old card immediately.
- Be careful when giving your bank details to third parties.

For added protection when you shop online, you'll need to register your Lloyds TSB debit and credit cards for our free service, Lloyds TSB ClickSafe.® Follow the steps at www.lloydstsb.com/clicksafe and look for the Verified by Visa and MasterCard SecureCode signs at thousands of participating online retailers.

Lost or stolen cards and cheque books.

Sentinel® Card Protection is one of the great benefits that comes with your Select Account. If your Visa debit or credit card is lost or stolen and you've registered for Sentinel® Card Protection, call them on **08458 50 50 56** to cancel your card and order a new one immediately.

If you haven't registered your Visa debit or credit card for Sentinel® Card Protection or your cheque book has been lost or stolen, please call our 24 hour Lost and Stolen Helpline on **0800 096 9779** from the UK or **(+44) 1702 278 270** from abroad. You will receive replacement cards and/or cheque books from us usually within three to five working days.

Internet Banking, Telephone Banking and Mobile Services.

As well as using our branches, you can also register for Internet Banking, Telephone Banking and Mobile Services. Please note that although you can give us instructions 24 hours a day, 7 days a week through our Internet Banking, Telephone Banking and Mobile Services, some of those instructions cannot be processed until the next working day, for example if the instruction is given after 10pm or at weekends.

Internet Banking.

Register for this service by visiting www.lloydstsb.com/ib, visit a local branch or call the Select Membership Services on **08457 16 11 16** between 8.30am-8.00pm Monday to Friday.

Telephone Banking – 0845 3 000 000.

Your banking should be as easy and straightforward as possible. We're open 24 hours a day, 7 days a week including bank holidays, you can use our quick automated service or speak to an advisor.

If you need to call us from abroad or prefer not to use our 0845 number, you can also call us on **01733 347007**.

Mobile Services.

To sign up for this service log on to Internet Banking, call us on **0845 3 000 000** or visit your local branch.

Cashpoint® services.

With us you belong to one of the largest cash withdrawal networks in the UK. You can:

- **Withdraw cash** – Up to £300 a day from your Select Account free of charge.
- **Make a deposit** – You can pay in cash and cheques at many of our Cashpoint® machines.
- **Pay bills** – All you need to do is set up a list of the companies you want to pay.
- **Top up your mobile phone** – A free service for 'Pay as You Go' mobile phone users. Unfortunately, the Tesco mobile network is not available at our Cashpoint® machines sited at either ASDA or Waitrose stores. Please note that successful mobile top ups will reduce your £300 daily withdrawal limit.
- **Print a full/mini statement** – Shows the transactions that have gone into and out of your account.
- **Transfer funds** – Move money easily between your Lloyds TSB personal accounts.

- **Check your balance** – Your account balance can be displayed on screen or printed out.
- **Manage your PIN** – You can change your PIN to a more memorable number or change it if you think someone knows it.

Paying money into your account.

You can pay cash and cheques into your Select Account at any of our branches. Many of our branches also have a **depositpoint™** where you can pay in cash and cheques without having to go to the counter. As long as you pay cash in at the **depositpoint™** before the cut off time of 3.30pm it'll be processed on the same day and you'll then be able to take out the money straightaway. Cheques can take up to six working days after we receive them for you to be sure the money will be available for you to use. If you use this service after 3.30pm or at the weekend, we will start processing your payment the next working day. Please remember that weekends and Bank Holidays are not counted as working days.

Direct debits.

With a direct debit, your payments are made direct from your account to the company concerned. These amounts may vary, for example, a mobile phone or gas bill. The company will provide all the information you need in advance of the payment being taken. 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. If a company collects one of your payments by mistake, we'll immediately refund your account as soon as you let us know about the mistake.

Standing orders.

With a standing order, you authorise us to pay a fixed amount from your account at regular intervals. If you want to change or cancel the payment, simply let us know the day before we make the payment so that it is amended/cancelled in time.

Cheques.

Instant Cheque Value.

- When you pay in cheques of up to £1,000 a day
 - When you pay in cheques of up to £1,000 over the counter at a Lloyds TSB branch between 9am and 4.30pm on a weekday, we'll pay you interest the moment you pay them in.
- If you pay in more than £1,000 in a day
 - On the second working day after you paid it in, we'll start paying any interest due on the amount over and above £1,000 or use it to reduce any interest you owe us.

Cheque Clearing Cycles.

For more information about when cheques you either write or pay in will be processed and the money can be accessed, please see 'Your Banking Relationship with Us' (the Personal Banking terms and conditions).

Stopping a cheque.

If your Visa debit card has a cheque guarantee facility, we can't stop a cheque that has been guaranteed by your Visa debit card or other cheque guarantee card. This is because the card is our promise that we will pay the cheques up to your card guarantee limit.

If you need to stop any other cheque you've written from being paid, please call us straightaway on **0845 3 000 000** or come into your nearest branch.

Day to day banking

Foreign currency and non-sterling

Travellers Cheques.

As a Lloyds TSB customer you can buy your foreign currency banknotes and non-sterling Travellers Cheques from us commission-free.

If you order foreign currency or Travellers Cheques by 4pm (3.15pm online only) Monday to Friday (not including Bank Holidays) we'll deliver them to any branch by 1pm the next working day, free of charge. Or we can deliver to your UK home address – all we'll charge is the £4.50 cost of registered post to do so.

Commission-free applies to foreign currency and non-sterling Travellers Cheques, and sterling Travellers Cheques that have been purchased through PhoneBank® or our Internet Banking service. Sterling Travellers Cheques purchased in store will be charged 1.5% commission (minimum £3).

Commission-free buy-back.

If you have any foreign currency banknotes or American Express® Travellers Cheques left over when you get back home, we'll buy them back from you commission-free in any branch.

Free Lonely Planet Mini Guides.

Before you travel, you can download and print a Lonely Planet Mini Guide to a variety of destinations for free at www.lloydstsb.com/travelmoney

Sending money abroad.

We offer a range of International Payment services that let you send money abroad quickly, securely and easily. There are charges to use some of these services, if you'd like more information contact our help desk on **0845 300 0101**, Monday to Friday 8.30am to 5pm, or call into your nearest branch.

Select Account terms and conditions.

Top Tip

Terms and conditions for your Select Account can also be found online at www.lloydstsb.com/select

Contents.

Important information.	A1
• Your Select Account benefits	A1
Lloyds TSB AIRMILES Travel Service.	A2
• Collecting Airmiles	A2
• 6.5% discount	A2
• Price Match Guarantee	A3
Mobile Phone Insurance.	A4
• Summary of Cover	A4
• Policy Document	A6
Save My Numbers.™	A12
• Registration	A12
• Service Agreement	A12
AA Breakdown Cover.	A14
• Summary of Cover	A15
• AA Breakdown Cover policy	A16
Sentinel® Card Protection.	A22
• Summary of Cover	A22
• How do I make a claim under Sentinel® Card Protection?	A22
• How do I make a complaint?	A22
• Full terms and conditions	A24

Important information.

The services below are provided as a benefit of you being a Select current account holder. The costs are included in the monthly fee you pay. This means your Select Account is worth up to £269 a year.

This is based on the following:

Mobile Phone Insurance

£144 value is based on the cost of two Orange Mobile Phone Insurance Policies for a joint account at £72 per year as at July 2008.

AA Breakdown Cover

Value of up to £77 per year is based on the cost of joint personal AA Breakdown Cover including Roadside Assistance (payment by Direct Debit September 2008 rate), plus Accident Management. Comparison price excludes any online or other discounts.

Save My Numbers™

£20 value based on the Save My Numbers™ policy as at 1 January 2008.

Sentinel® Card Protection

£20 value based on the cost of Sentinel® Card Protection for one year. Correct as at 17 July 2008.

Overdraft

Value based on a Select Account overdraft of £172 for one year where the first £50 is interest free (subject to application and approval) with a rate of 18.9% EAR applying to the remainder compared to our Classic account rate. Correct as at 1 December 2007.

You could make savings of up to £180 a year. Based on the total worth value minus paying the Select monthly fee for a year. We collect your premiums on behalf of the insurer providing you the insurance which includes Insurance Premium Tax at the current rate. There are no additional fees or charges in respect of these insurance or insurance related products.

Lloyds TSB Select Travel Service in partnership with AIRMILES.

All travel services are provided by AIRMILES on behalf of Lloyds TSB Bank plc. AIRMILES hold a bond with ABTA for security of non-flight packages and any non-flight arrangements. AIRMILES' ABTA number is C6622. AIRMILES hold an Air Travel Organiser's Licence granted by the Civil Aviation Authority, the ATOL number is ATOL 4562. AIRMILES is accredited by IATA.

To use the Lloyds TSB AIRMILES Travel Service you must have a UK address and become a member of AIRMILES which is free to join. This is to ensure you receive any Airmiles collected. If you do not wish to receive communication from AIRMILES regarding the scheme, please tick the relevant box online or let your travel advisor know at the time of booking. Customers already registered with AIRMILES will not need to re-register.

You may choose to receive one Airmile for every £1 you spend using the Lloyds TSB AIRMILES Travel Service, or a 6.5% discount off the base price of the travel at the time of booking (excluding scheduled airline flights and direct-sell operators). To obtain the discount, the current account holder must be resident in the UK and included in the travelling party to which the travel costs attach and the travel must be booked through the travel service.

Lloyds TSB Travel Service is operated by AIRMILES who simply acts as your agent in arranging your travel. Any contract for the purchase of travel is between you and your chosen tour operator/holiday provider. The AIRMILES Customer and Booking Terms and Conditions and those of the tour operator/holiday provider apply to all bookings. However, should you have any disputes or complaints with the tour operator, Lloyds TSB AIRMILES Travel Service will liaise with them on your behalf to attempt to resolve the situation.

Tour operator terms and conditions will apply in the event of a cancellation. Relevant tour operator terms and conditions will be forwarded to the customer with their booking confirmation and invoice. Cancellations must be made in writing.

Your booking will usually be confirmed at the time you pay for your holiday arrangements by credit or Visa debit card. When you are ready to make a booking, you will be required to make full payment unless stated otherwise. After you have made a booking, you will receive an official confirmation and an invoice within a few days. Tickets and itineraries are sent to you approximately 15 days before departure (by email or by post). However, for last minute holidays and flights you will have to collect your tickets at the departure airport. Where this is not possible, you will receive them via email or post. Please ask your travel advisor at the time of booking for confirmation of when and how you will receive your tickets and itineraries.

There is no limit to the number of times you may book travel through the Lloyds TSB AIRMILES Travel Service.

AIRMILES will pass all details of your travel booking to Lloyds TSB.

Collect Airmiles when you book a holiday.

You will receive one Airmile for every £1 spend at the time of booking. Airmiles you collect on your travel booking will be credited to your AIRMILES account 28 days after your return date.

The option to collect Airmiles is excluded for:

- All bookings where the Select Account holder is not included in the travelling party.
- Scheduled airline flights only.
- Direct sell operators.
- Ceefax/Teletext holidays.
- Any booking where the Price Match Guarantee has been honoured by us.
- Any additional charge to the published price including (but not limited to):
 - any products purchased in resort direct with the Tour Operator
 - seaport taxes
 - Tour Operator supplements including fuel surcharge
 - pre-bookable ski packs and lift passes
 - meals
 - transfers
 - pre-bookable seats
 - air passengers duty
 - fuel duty
 - airport taxes
 - arrival/departure taxes.

Collecting Airmiles can't be combined with any other offer or promotion unless stated.

Airmiles are held and issued subject to AIRMILES Customer Booking Terms and Conditions. AIRMILES is a trading name of The Mileage Company Ltd. AIRMILES and the Flying Boat logo are trademarks of Air Miles International Trading BV. ABTA C6622. ATOL 456.

6.5% discount.

If you decide not to collect Airmiles, we can give you a 6.5% discount on a choice of thousands of holidays, flights and more – on top of the base price offered by the Tour Operator. You will receive the 6.5% discount off the price of travel at the time of booking. This discount is excluded for:

- All bookings where the Select Account holder is not included in the travelling party.
- Scheduled airline flight only.
- Direct sell operators.
- Ceefax/Teletext holidays.
- Any booking where the Price Match Guarantee has been honoured by us.
- Any additional charge to the published base price including (but not limited to):
 - any products purchased in resort direct with the Tour Operator
 - seaport taxes
 - Tour Operator supplement including fuel surcharge
 - pre-bookable ski packs and lift passes
 - meals
 - transfers
 - pre-bookable seats.

Cash discounts can't be combined with any other offer or promotion unless stated.

Price Match Guarantee.

Price Match Guarantee will apply to all package holidays with third party Tour Operators, which includes charter flights, cruises and international flight with accommodation (through the same provider).

Lloyds TSB AIRMILES Travel Service will match any published price from an independent high street/online ABTA (The Travel Association) travel agent located in the UK subject to the terms and conditions quoted below.

1. Competitor price quotes must be submitted within 48 hours of you booking or receiving a quote from Lloyds TSB AIRMILES Travel Service.
2. The guarantee is based on the full purchase price, i.e. including any booking fees, credit card fees and any other fees charged by other travel providers.

3. The guarantee does not apply where coupons or other such promotional activity is used or on product-bundle pricing. Nor does it apply for Ceefax/Teletext holidays or direct sell operators.
4. The guarantee applies only on a like for like product and itinerary basis.
5. In the case of flights, different prices may be available for the same flight and cabin class (i.e. Business, Economy) due to the type of ticket, i.e. it is changeable or subject to restrictions. The guarantee is only available where the flight, cabin and booking class are identical.
6. In the case of package holidays with third party Tour Operators, the holiday details must be identical, including the carrier, accommodation type and ancillaries.
7. For web quotes you must be able to provide screenshots of the quote of the final purchase price and itinerary. Ask the travel advisor for AIRMILES' email address.
8. For travel agency quotes, please fax the quote on letterheaded paper or a view data print-out (provided by the travel agent) for the attention of Price Match Guarantee, noting your name and telephone number. Ask the travel advisor for AIRMILES' fax number.
9. Lloyds TSB AIRMILES Travel Service Price Match Guarantee is only available on purchases made in the UK and quoted in sterling.
10. Lloyds TSB AIRMILES Travel Service reserves the right to change or withdraw the Price Match Guarantee at any time.

Mobile Phone Insurance.

Demands and needs statement

This Mobile Phone Insurance Policy has been provided to meet the demands and needs of mobile phone users covering **your phone** against theft, loss, damage, **electrical or mechanical breakdown** and airtime abuse wherever **you** are in the world. You have been informed of the details of the Policy in the Summary of Cover, including the main benefits, main exclusions and limits of the cover, and are not aware of any other insurance policy that you currently have that makes this Policy unsuitable. **You** are aware of **your** obligation to provide all material information and have made a reasoned decision on the basis of the information provided in the summary of cover, and can cancel this insurance at any time should you decide that the cover is no longer suitable.

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Summary of Cover.

Policy Summary

As a benefit of being a Lloyds TSB Select current account holder, **you** can choose to register for exclusive insurance to cover **your mobile phone** with Lifestyle Services Group Limited. This section gives a summary of the cover provided. Full terms, conditions and exceptions are detailed within the Policy Document section on page A6.

This Policy covers – main benefits:

- The cost of replacing **your phone** in the event of:
 - loss
 - theft
- The cost of repairing (or replacing where **your phone** cannot be repaired) your phone in the event of:
 - accidental damage
 - water and liquid damage
 - malicious damage
 - **electrical or mechanical breakdown**
- **unauthorised calls** up to £1,500 including VAT per claim for airtime contract **phones**, and up to £300 including VAT per claim for pay-as-you-go **phones**

- **accessories** up to the value of £250 including VAT per claim, where lost or stolen at the same time as the phone or replacement of **accessories** incompatible with a **phone** replaced as a result of a valid claim
- **phones** up to a maximum original retail cost or value of £2,000 including VAT
- one **phone** and **SIM card** per account holder up to a maximum of two **phones** for a joint account.
- wherever **you** are in the world, repair or replacement will be arranged upon return to the UK
- a maximum of two successful claims per account in any 12-month period.

Full details can be found in section D of the Policy Document section.

This Policy does not provide cover for – main exclusions:

- the Policy **excess** of £30 for each successful claim, payable by **you**
- theft of **your phone** and **accessories** from an unattended motor vehicle, unless it is secured in a closed glovebox or locked boot
- theft of **your phone** and **accessories** from any unattended building or premises, unless evidenced damage was caused in gaining entry to or exit from the premises
- theft or loss of **your phone** where it has been left negligently or deliberately in a public place or a place to which people, other than your **family** members, have access
- theft of, loss of, or damage to, **your phone** and **accessories** where they have been passed to someone else other than a family member
- any **incident** which occurs within the first 15 days after **you** register the details of **your phone** and/or **SIM card**.

Full details can be found in sections I, J and K of the Policy Document section.

Price

This Policy is provided as a benefit of **you** being a Select current account holder. The cost is an inclusive part of **your** standard monthly fee.

To register your mobile phone

To take advantage of this Mobile Phone Insurance, **you** can:

1. Complete the registration form at the time of taking out **your** Select current account
 2. Log on to the website at any time:
www.lloydstsb.com/mobilephone
- or
3. Phone Lloyds TSB Select Membership Services on **08457 16 11 16***, selecting the mobile phone option:

Monday to Friday 8am-8pm

Saturday and Sunday 9am-6pm

You will need to provide the following details:

- **your** name and address
- **your** Select current account number and sort code
- the make and model of **your phone**
- **your mobile phone** number
- **your phone's IMEI number** (this can be identified by keying in *#06# on the keypad of **your phone**).

Once registered **you** will be sent a **certificate** or an SMS message.

Your cover will commence 15 days after **you** register for **Mobile Phone** Insurance. **You** will not be able to make a claim for any **incident** which occurs within the first 15 days after registration.

In the event that **you** do not receive **your** Mobile Phone Insurance **certificate** or an acknowledgement by text message within 15 days of registering **your mobile phone**, please call **08457 16 11 16***

Cancellation

You have the right to cancel this Policy at any time, which will have immediate effect, as the cover is provided as a benefit of being a Lloyds TSB Select current account holder. If the connected Lloyds TSB Select current account is cancelled this Policy ends.

Please refer to section L of the Policy Document section.

To make a claim

When making a claim in respect of **your mobile phone**, please follow these simple steps:

1. **You** must inform the Police within 24 hours of discovering any loss, theft or malicious damage for which **you** wish to make a claim, obtaining an appropriate incident reference number.
2. **You** must call the airtime provider within 24 hours of discovering any **loss or theft** to bar the **SIM card**. Doing this will prevent any further **unauthorised calls** being made.
3. **You** must register a claim by contacting Select Membership Services on **08457 16 11 16*** within 48 hours of discovering any **incident** for which **you** wish to claim.
4. **You** must complete and return the claim form to **us** within 14 days of receiving it, ensuring that **you** have followed the procedure detailed on the claim documentation.

Please refer to sections E, F and G of the Policy Document section.

Enquiries/Complaints

Should **you** have an enquiry or complaint **you** can contact Lifestyle Services Group Limited by telephoning Select Membership Services on **08457 16 11 16***, selecting the mobile phone option. Any complaints may be raised without prejudice to **your** right to take legal proceedings. If after making a complaint **you** are still unhappy and **you** feel the matter has not been resolved to **your** satisfaction, **you** may contact the Financial Ombudsman Service.

Please refer to section N of the Policy Document section.

Under European law, both parties to the contract may choose which law will apply to this contract. English law will apply unless both parties agree otherwise, in writing, prior to the start of the Policy. The contract is written in English and all communication by **us** with **you** will be in English.

Compensation Scheme

The parties to this contract are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if they cannot meet their obligations. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. **You** can get more information about the compensation scheme arrangements by contacting the FSCS on 020 7892 7300 or by visiting their website at **www.fscs.org.uk**

Status Disclosure

This cover has been brought to **you** by Lloyds TSB Limited (FRN 119278). The cover has been arranged by Lifestyle Services Group Limited (FRN 315245) with a single provider, London General Insurance Company Limited (FRN 202689). The companies are authorised and regulated by the Financial Services Authority, which can be checked on the FSA website **www.fsa.gov.uk/register** or by phoning **08456 606 1234**.

If **you** need to register a complaint please contact:

Customer Relations Department
Lifestyle Services Group Limited
PO Box 390
CREWE CW1 6ZP

If Lifestyle Services Group Limited cannot settle **your** complaint, **you** may be entitled to refer it to the Financial Ombudsman Service. **We** are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation if **we** cannot meet **our** obligations.

Calls received by or made from Lifestyle Services Group Limited may be recorded or monitored for training, customer services purposes and/or the prevention or detection of crime.

Mobile Phone Insurance – Full terms and conditions.

Policy Document.

These are the terms and conditions of **your Mobile Phone** Insurance available to **you** as part of **your** Select Account benefits. Lifestyle Services Group Limited provides the **services** under this agreement and have arranged the insurance cover with London General Insurance Company Limited.

The policy is governed by these terms and conditions, which the **insurer** may change in certain circumstances, upon giving 30 days' notice in writing to **you** at **your** last known address. Acceptance of cover is at **our** discretion.

Your Policy is based on the information **you** gave **us** verbally or otherwise about **you** and **your** personal details when **you** registered for the insurance. The terms detail what is covered and what is not covered, how claims are settled and other important policy information.

Lifestyle Services Group Limited (**we/us/our**) deals with the administration of this insurance and the handling of claims. **We** will handle claims and hold money on behalf of the **Insurer**.

Words or expressions that have a particular meaning are shown in **bold type** and shall have the same meaning wherever they may appear.

You can request another copy of this document. The document is available in large print, audio and Braille. If **you** would like a copy in any of these formats please call Select Membership Services on **08457 16 11 16**, selecting the mobile phone option.

Under European law, the parties to this contract may choose which law will apply to this contract. English law will apply unless both parties agree otherwise, in writing, prior to policy inception. The contract is written in English and all communication by **us** with **you** will be in English.

A) Registration Process.

To enjoy the benefits of this Policy, **you** must have registered **your** details and **mobile phone** with **us**. Please call Lloyds TSB Select Membership Services on **08457 16 11 16*** selecting the mobile phone option, or visit www.lloydstsb.com/mobilephone.

You must inform **us** if **you** have changed the **phone** already registered, or **you** wish to cover a different **phone**. The **phone** will not be covered for the period of 15 days after **you** register it. If **you** would like to cover an alternative phone, **you** must advise **us** of the change as soon as possible. **You** can register one **phone** per account holder, up to a maximum of two **phones** for a joint account. **Phones** must be the property and responsibility of the account holder(s).

B) Definitions.

Accessories

All accessories up to a combined retail price of £250 including VAT (**proof of purchase** must be provided with **your** claim). The retail price will be retailer's standard selling price applicable on the original day of purchase.

Administrator

Lifestyle Services Group Limited. Contact details can be found in section P.

Certificate

Certificate of Mobile Phone Insurance (applicable where issued).

Electrical or mechanical breakdown

The actual breaking or burning out of any part of the **phone** caused by, or arising from, internal electronic, electrical, or mechanical defects, or defective or faulty materials, or workmanship, causing stoppage of normal operation and necessitating immediate repair or replacement before normal operation can be resumed.

Excess

The first £30 of a successful claim which **you** have to pay.

Family

A family member must reside at the same permanent address as **you**, be either **your** spouse, **your** partner with whom **you** have resided with for at least six months, or a child of which **you**, or **your** partner, are the legal guardian. A student who is living away during term time only is considered to be living at the same permanent address.

IMEI Number

International Mobile Equipment Identity Number – The unique serial or identification number that **we** will use to identify the **phone**.

Incident

Any event that may lead to a claim being made for repair or replacement of the **phone**. Any incident involving a crime must be reported to the Police within the given timescales. **You** must obtain an appropriate incident reference number.

Insurer

London General Insurance Company Limited, whose main business is general insurance. Contact details can be found in section P.

Mobile Phone/Phone

The handset and **SIM card** specifically identified by the **IMEI number** and **mobile phone** number. The handset is a device which can be used for making and receiving telephone calls and may include, for example, mobile phones, smart phones, PDAs and similar capable devices. The **phone** must be the property of an account holder. The **SIM card** will not be covered unless it has been inserted into the **SIM card** slot of the phone.

Proof of Purchase

The till receipt provided at the point of sale that details the **phone** and/or **accessories** purchased, or similar documentation that provides proof that **you** own the **phone** such as a **mobile phone** statement which shows the **IMEI Number**.

Services

The work **we** undertake for the benefit of Select current account holders, in arranging the insurance and acting as an intermediary between **you** and the **insurer**.

SIM Card

Subscriber Identity Module Card – The card carrying **your** subscriber identity, the use of which, in conjunction with the **phone**, enables services to be charged to **your** account. The **SIM** card will not be covered unless it has been inserted into the **SIM** card slot of the **phone**.

Unauthorised Calls

Unauthorised calls, messages and downloads made from **your phone** after being lost or stolen and whilst not barred by the airtime provider. The payment of unauthorised calls is subject to a valid loss or theft claim for the **phone** under the terms and conditions and **you** reporting the **incident** within the given timescales. To make a claim for loss of call credit that cannot be transferred to **your** new pay-as-you-go **phone**, must provide a letter from **your** airtime provider to confirm they will not transfer the credit.

We/Us/Our

The **administrator**.

You/Your

The Lloyds TSB Select current account holder or both account holders where a joint account exists.

C) Price.

This policy is provided as a benefit of **you** being a Select current account holder. The cost is an inclusive part of **your** standard monthly fee.

D) Cover.

The policy covers:

1. One **phone** and **SIM card** per account holder up to a maximum of two **phones** for a joint account. The **phone** must be your property or responsibility. Each **phone** is covered up to a maximum original retail cost or value of £2,000 including VAT. The **mobile phone** is identified by the **IMEI number** and the **mobile phone** number.
2. The cost of replacing the **phone** as a direct result of loss or theft.
3. The cost of repairing the **phone** (or replacing it if the **phone** cannot be repaired) where accidental damage, water or liquid damage, or malicious damage has occurred.
4. The cost of repairing the **phone** (or replacing it if the **phone** cannot be repaired) where damage has been caused by **electrical or mechanical breakdown**.

5. The cost of **unauthorised calls** made, up to a maximum of £1,500 per claim, including VAT, for airtime contract **phones** and up to £300 per claim, including VAT, for pay-as-you-go **phones**.
6. The replacement of **accessories**, up to a combined retail price of £250 per claim, including VAT if:
 - they are stolen or damaged at the same time as the **phone**, or
 - **we** have replaced the **phone** with an alternative model as a result of a successful claim and the **accessories** are no longer compatible with the new phone.
7. Cover wherever **you** are in the world. Repair or replacement will be arranged upon **your** return to the UK.
8. A maximum of two successful claims per account in any 12-month period.

E) How to make a claim.

If **your phone** is lost, stolen or maliciously damaged, please follow these simple steps:

1. Call **your** airtime provider within 24 hours of **you** discovering loss or theft, to bar **your SIM card**. Doing this will prevent any further **unauthorised calls** being made.
2. Inform the Police and ask for an incident reference number within 24 hours of **you** discovering loss, theft or malicious damage.
3. **You** must register a claim within 48 hours of discovering any **incident** for which **you** wish to claim, by visiting **our** website or by phoning Select Membership Services on **08457 16 11 16**,* selecting the **mobile phone** option:

To make a claim:

1. Visit **our** website at www.lloydstsb.com/mobilephone to register **your** claim online

or

2. Contact Select Membership Services on **08457 16 11 16**,* selecting the **mobile phone** option:

Monday to Friday 8am-8pm

Saturday and Sunday 9am-6pm

Please be ready to confirm **your mobile phone** number.

Airtime providers' numbers:

3	07782 333 333
BT Mobile	08000 322 111
O2	08705 214 000
Orange	07973 100 150
T-Mobile	0845 412 5000
Virgin Mobile	08456 000 789
Vodafone	07836 191 191

F) Conditions on making your claim.

1. **You** must contact **us** to make a claim within 48 hours of discovering any **incident** for which **you** wish to claim, by visiting **our** website or by contacting Select Membership Services on **08457 16 11 16***.
2. **You** must inform the airtime provider and the Police within 24 hours of discovering any loss, theft, or malicious damage for which **you** wish to make a claim, obtaining the appropriate loss or theft reference number.
3. **You** must complete and return the claim form to **us** within 14 days of receipt, ensuring that **you** have followed the procedure detailed on the claim documentation.
4. **You** must return the damaged **phone** and **accessories** to **us** for inspection as part of the claims assessment process. **You** must send the **phone** and **accessories** by secure means, as described in the claim documentation. The **phone** and **accessories** remain **your** responsibility until **we** have received them.
5. **You** must ensure that no one but **our** approved agents carries out repairs to, or maintenance of, the **phone** or **accessories**.
6. **You** must provide **proof of purchase** for **your phone** and **accessories**.
7. To support **your** claim for **unauthorised calls** incurred on an airtime contract, **you** must provide the monthly **mobile phone** bill(s) covering the period of **unauthorised calls**, and the bill for the month prior to the **unauthorised calls**.
8. To support **your** claim for **unauthorised calls** or loss of call credit on a pay-as-you-go **phone**, **you** must provide proof of **your** outstanding call credit from **your** airtime provider, or proof of **your** last three top-ups to **your phone**.
9. To assess **your** claim for damage to **your phone**, **we** will need to inspect your **phone** in its damaged state. **Your** claim may not be dealt with if **your phone** is repaired by anyone other than **us**.
10. **You** must pay the £30 Policy **excess** when **you** make a successful claim.

G) What will happen when your claim is approved.

1. **We** may settle **your** claim, at **our** option, by repair, replacement, or cash settlement. **We** will advise **you** of the method of settlement at the time **your** claim is authorised.
2. Replacement phones and accessories will come from new or refurbished stock. In the event that the same model/colour is not available, the replacement will be of a similar specification and quality, **you** will be contacted by **us** to confirm the phones that are available. It may not be possible to connect **you** to the same **mobile phone** number.

3. If the **SIM card** has been lost, stolen or damaged, **you** will need to contact **your** airtime provider to request a replacement. If **you** are charged for the replacement **we** will reimburse **you**. **You** may be asked to provide a receipt for the cost of the **SIM card**.
4. If **your phone** is lost or stolen, **we** will provide reimbursement, at **our** discretion, by BACS transfer or cheque payable to **you**, or by direct payment to **your** airtime-provider for the cost of **unauthorised calls** to a maximum of £1,500, including VAT, per claim for airtime contract **phones** and £300, including VAT, per claim for pay-as-you-go **phones**. **We** will advise **you** of the method of reimbursement when the claim is authorised.
5. If **you** need to claim as a result of an **incident** outside the UK, **your phone** will be repaired or replaced upon return to the UK.
6. If any lost or stolen equipment is recovered after the claim is approved, it shall become the property of the **insurer** and must be returned to **us** immediately.
7. Damaged **phones**, **accessories**, parts and materials replaced by **us** shall become the property of the **insurer**.
8. The details of **phones** that are reported lost or stolen will be submitted to the Central Equipment Identity Register to prevent further use.
9. The replacement phone will automatically be covered under **your** Policy unless **you** have asked for it not to be covered. There will be no registration period in these circumstances and the **phone** will automatically be covered.

H) Important things that you must do.

1. Use the **phone** and **accessories** in accordance with the manufacturer's instructions.
2. Take reasonable care to prevent theft of, loss of, or damage to, the **phone** and **accessories**. If it is considered **you** have not done so, **your** claim may not be accepted.
3. Advise **us** if any of **your** personal details change, **you** change the **phone** **you** wish to be insured, or the **mobile phone** number changes. **You** will not be covered for the period of 15 days after **you** register the details of the **phone** and/or **SIM card**.
4. Inform **us** of any loss, theft, or damage covered under **your** Policy within the given timescales.

I) Loss, theft and damage.

Cover will not be provided for:

1. Theft of **your phone** and **accessories** from an unattended motor vehicle, unless secured in a closed glovebox or locked boot. The vehicle must be locked and all security devices activated. Damage must have been caused by the thief and evidence of this must be provided with **your** claim. Cover will not be provided where **your** vehicle cannot be secured against unauthorised entry.

2. Theft of **your phone** and **accessories** from any unattended building or premises unless evidenced damage was caused in gaining entry to or exit from the premises.
3. Theft or loss of **your phone** where it has been left negligently or deliberately in a public place or a place to which people, other than your family members, have access.
4. Theft of, loss of, or damage to, **your phone** and **accessories** where they have been passed to someone else other than a family member.
5. The cost of **unauthorised calls** whilst the **phone** was not in **your** custody, where the theft or loss of the **phone** has not been reported to the airtime provider and the Police within 24 hours, and to **us** within 48 hours, of **you** discovering the **loss or theft**.
6. The cost of **unauthorised calls** if the **phone** has not been lost or stolen and an appropriate **incident** reference number has not been obtained from the Police.
7. Theft of, loss of, or damage to, **accessories** not lost, stolen, or damaged at the same time and under the same circumstances as the **phone**.

J) Electrical or mechanical breakdown.

Cover will not be provided for:

1. Loss or damage caused by, or during, maintenance or modification of the **phone**.
2. Any breakdown or failure caused by placing or using the **phone** in a location or environment not in accordance with the manufacturer's instructions.

K) General Exclusions.

Cover will not be provided for:

1. Any **incident** which occurs within the first 15 days of **you** registering the **phone** and/or **SIM card**.
2. The Policy **excess** of £30 for each successful claim, payable by **you**.
3. Where the **IMEI number** cannot be determined from the **phone**, or **proof of purchase** cannot be provided to prove ownership of the **phone**.
4. Loss or damage due to wear and tear, depreciation or gradual deterioration.
5. Loss or damage due to any process of cleaning, adjustment, repair, maintenance or dismantling.
6. Installation, removal, or subsequent relocation of the **phone** in a vehicle, or any **electrical or mechanical breakdown** as a result of such.
7. A third or subsequent claim per account during any 12-month period.

8. Any loss (business or personal) resulting from loss of use of the **phone**.
9. The cost of cosmetic repairs.
10. Loss, theft, damage, or breakdown caused by war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, or insurrection by military or usurped power.
11. Loss, theft, damage, or breakdown arising out of any wilful act or negligence of the user of the **phone**.
12. Any claim arising from, or in connection with, the repossession of the **phone** by any bank, finance, leasing or similar company, or person acting with such authority, and/or the confiscation or impounding of the **phone** by any Police, Customs or Government Authority.
13. Any claim from **you** where **you** do not live in the United Kingdom for at least 6 months during each 12-month period following the opening of **your** Select current account.
14. Any consequential loss incurred by **you** during the administration of the Policy or at the time of a claim.
15. Loss or corruption of data, images, games, logos, wallpaper, videos, or downloads, due to loss of, theft of, or damage to, **your phone**, or damage caused by a virus. It is recommended **you** keep a backup copy of all data.

L) Cancelling the policy.

1. **We** may cancel this Policy with immediate effect by sending a registered letter to **you** at **your** last known address if **you** submit any information which is fraudulent or **you** know to be inaccurate, or for any other valid reason.
2. Subject to clause 1 above and the registration requirements, this cover will remain in force for as long as **you** have a Select current account, and this insurance continues to be provided as part of the account benefits.
3. In the event that **you** do not wish to continue **your** cover, please contact Select Membership Services on **08457 16 11 16***, selecting the mobile phone option.
4. If the connected Lloyds TSB Select Account is cancelled this Policy ends.

M) Fraud.

Identity fraud is a serious problem in the UK. **Your** details will be used to help prevent fraud of this nature from happening to **you**.

If **you** receive information that the **mobile phone** details have been used for fraudulent purposes, please call Select Membership Services on **08457 16 11 16***, selecting the **mobile phone** option, and ask to be transferred to the Security and Risk Management team.

Alternatively, **you** can write to:

**Security and Risk Management
Lifestyle Services Group Ltd
PO Box 390
Crewe
CW1 6ZP**

The personal details **you** supply to **us** during the registration process will be used to help combat fraud. These details will be retained for legal reasons for a reasonable period after **your** policy expires, and for up to one year after **your** policy expires in relation to fraud specifically. The contract between **you** and **us** is based on mutual trust. If **you** (or anyone acting for **you**):

- make a claim under the Policy knowing the claim to be false or fraudulently exaggerated in any respect
- make a statement in support of a claim knowing the statement to be false in any respect, or submit a document in support of a claim knowing the document to be forged or false in any respect

or

- make a claim in respect of any loss, theft, or damage caused by **your** wilful act, or with the intent to defraud **us** or the **insurer**;

then:

- **we** shall not honour the claim
- **we** shall not honour any other claim which has been or will be made under any Policy held by **you**
- **we** may, at **our** option, cancel the policy
- **we** may be entitled to recover from **you** the cost of any claim already paid under this Policy (if necessary the cost may be recovered through the instigation of court proceedings)
- **we** may be entitled to recover from **you** the cost of any investigation into a fraudulent claim under this Policy (if necessary the cost may be recovered through the instigation of court proceedings);

and

- **we** may inform the Police, Government, or regulatory bodies of the circumstances.

Details of claims may be put onto a Register of Claims through which insurers share information to prevent fraudulent claims. A list of participants and the name and address of the operator are available on request.

N) Enquiries/Complaints.

We will always be fair and reasonable when handling **your** Policy or claim. Should there ever be an occasion when **you** feel **we** have not provided **you** with a satisfactory level of service, **we** would like **you** to inform **us** so that **we** can do **our** best to solve the problem. **We** will do everything possible to ensure that **your** query is dealt with promptly.

We will deal with all queries on behalf of the **insurer** and Lloyds TSB Bank plc. The easiest way to contact **us** is to call **our** Customer Relations team by telephoning Select Membership Services on **08457 16 11 16***, selecting the mobile phone option.

Alternatively, **you** can write to **us** at the following address:

**Customer Relations Department
Lifestyle Services Group Ltd
PO Box 390
Crewe
CW1 6ZP**

Please quote the **mobile phone** number in all correspondence.

Our staff will attempt to resolve **your** query immediately. If this is not possible, **we** promise to acknowledge **your** query within five working days of receiving it. In the unlikely event that **your** query has not been resolved within four weeks of **us** receiving it, **we** will write and let **you** know the reasons why, and what further action **we** will take. Once **we** have resolved **your** query, **we** will confirm **our** response in writing. If **you** are not satisfied with **our** decision, please contact **our** Customer Relations Manager on the number provided above. If **you** have a complaint relating to the policy wording or contract then please contact the **insurer** at their registered address.

If **you** remain dissatisfied, **you** can, within six months of **our** final decision, refer **your** query for an independent assessment to:

**The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
LONDON
E14 9SR**

You are entitled to contact Lloyds TSB Bank plc and the **insurer** if **you** wish. Doing so will not affect **your** statutory rights.

The parties to this contract are covered by the Financial Ombudsman Service who, once contacted, will liaise with **us** on **your** behalf. They will then inform **you** directly of their decision. Referral to the Financial Ombudsman Service will not prejudice **your** right to take subsequent legal proceedings. Further information can be obtained from their website at **www.financial-ombudsman.co.uk**

The parties to this contract are covered by the Financial Services Compensation Scheme. In the unlikely event any of the parties to this insurance are unable to meet their liabilities, **you** may be entitled to compensation. The scheme covers 100% of the first £2,000 of the claim, and 90% above this limit. Further information can be obtained from their website at www.fscs.org.uk

O) Status Disclosure.

This cover has been brought to **you** by Lloyds TSB Limited (FRN 119278). The cover has been arranged by Lifestyle Services Group Limited (FRN 315245) with a single provider, London General Insurance Company Limited (FRN 202689). The companies are authorised and regulated by the Financial Services Authority, which can be checked on the FSA website www.fsa.gov.uk/register or by phoning **08456 606 1234**.

If **you** need to register a complaint please contact:

**Customer Relations Department
Lifestyle Services Group Limited
PO Box 390
CREWE CW1 6ZP**

If Lifestyle Services Group Limited cannot settle **your** complaint, **you** may be entitled to refer it to the Financial Ombudsman Service. **We** are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation if **we** cannot meet **our** obligations.

For the purposes of the Data Protection Act 1998, the Data Controller in relation to the personal data **you** supply is Lifestyle Services Group Limited.

Calls may be recorded or monitored for training, customer services purposes and/or the prevention or detection of crime.

P) Other Information.

Lifestyle Services Group Limited. Registered in England No. 5114385. Registered Office: Phones 4U House, Ore Close, Lymedale Business Park, Newcastle under Lyme, Staffordshire ST5 9QD. Authorised and regulated by the Financial Services Authority, FRN 315245.

London General Insurance Company Limited. Registered in England No. 1865673. Registered Office: Integra House, Floor 2, Vicarage Road, Egham, Surrey TW20 9JZ. Authorised and regulated by the Financial Services Authority, FRN 202689.

How we will deal with your personal information

We are committed to preserving the privacy of **our** customers. Please read the following privacy policy to understand how **we** will use and protect the information that **you** provide to **us**. By registering with **us**, **you** consent to the collection and use of **your** information under the terms of this privacy policy. The information **you** provide will be used

by **us** to supply **you** with the **services** for which **you** have registered and **we** may use the information to contact **you** to obtain **your** views on **our** **services** and to let **you** know about important changes to the **services** which **we** offer. The information **you** provide to **us** about **you** and the **mobile phone** will be shared with Lloyds TSB Bank plc, and the **insurer**. **We** may contact **you** by post, telephone, fax, or e-mail. **You** will only be contacted by the methods **you** have asked to be contacted by. **Your** information will not be used or disclosed other than in accordance with this privacy policy, or without **your** permission, unless required by law.

If **you** would prefer **us** not to contact **you** to obtain **your** views and/or **you** change **your** mind in the future and would like **us** to stop contacting **you** for this purpose, please write to:

**Customer Relations Department
Lifestyle Services Group Ltd
PO Box 390
Crewe
CW1 6ZP**

We may co-operate with the Police and any other relevant authorities or organisations in connection with any misuse or suspected misuse of the **services** provided by **us** or other telecommunications services provided by any member of **our** group of companies. If necessary, **we** may divulge information about **you** for this purpose.

You have a right to ask for a copy of the data held about **you** and **you** may ask **us** to make any necessary changes to ensure that it is accurate and kept up to date. If **you** wish to do this, please contact **us** on **08457 161 161***, selecting the **mobile phone** option. **We** are entitled by law to charge **you** a fee of £10.00 to meet **our** costs in providing **you** with details of the information **we** hold about **you**.

We employ security measures to protect **your** information from access by unauthorised persons and against unlawful processing, accidental loss, destruction and damage. **We** will retain **your** information for a reasonable period or as long as the law requires.

Any changes to **our** privacy policy will be notified to **you** in the appropriate way. All comments, queries and requests relating to **our** use of **your** information are welcomed and should be addressed as specified above.

*0845 calls will be charged at a maximum of 4p a minute from a BT line. Calls from non-BT phone lines may vary. Calls may be recorded or monitored for training/customer services purposes and/or the prevention or detection of crime. Details correct at time of print.

Save My Numbers™ Terms and Conditions.

Save My Numbers™ registration.

You can register for this service by visiting www.lloydstsb.com/savemynumbers or by calling Select Membership Services on **08457 16 11 16**. This service uses GPRS data services and this must be enabled on the phone. Please speak to the airtime-provider if you need to set this up. More details can be found on page 7 including details of where to find further assistance.

Registration may be made by the account holder(s) only. The service is offered as part of the entire Lloyds TSB account benefits package within your Select Account and the level of service is dependent upon the compatibility of the phone; please contact Select Membership Services with any queries. You can register one phone per account holder, up to a maximum of two phones for a joint account.

What you need to do.

To take advantage of the Save My Numbers™ service you are obliged to perform the following:

- Check your phone is compatible (you can do this via the website or by talking to us). If your phone is not compatible you can talk to us about manual alternatives.
- Register for the Save My Numbers™ service (see above).
- Download and accept the settings onto your phone.
- Make sure all the data you want to synchronise is on your core handset memory (not on the SIM Card). To review how to do this please consult your handset manufacturer's documentation.
- Synchronise the phone with the Lloyds TSB Save My Numbers™ web server.
- Ensure the data held is kept up to date by synchronising the data regularly and checking the results online.

Getting your data back.

In the event of you losing your data we will ensure that the data that has been synchronised is available to be recovered onto your chosen compatible handset.

To do this you will need to:

- make sure your account details are up to date with the handset IMEI and number you wish to load data onto (visit www.lloydstsb.com/savemynumbers and logon to the secure area to do this)

- download and accept the settings onto your new phone
- synchronise the phone with the Lloyds TSB Save My Numbers™ web server
- carry on making phone calls (and don't forget to tell people if you have a new number!)

For data protection purposes, the synchronisation and restoration of your data are processes that you must initiate.

Compatibility requirements.

To use Save My Numbers™ fully, you will require:

- **A SyncML-enabled mobile device version 1.0-1.2**
It is an industry standard, and the SyncML application needed to use this service is typically built in from factory in most mobile devices from manufacturers such as Nokia, Motorola, LG, Sony Ericsson and Siemens/BenQ. You may need further software if you wish to use Smartphones and PDAs, especially Microsoft OS-based. Please refer to the FAQ section of the website.
- **An up-to-date web browser**
For your security, we recommend that you always use a modern and updated web browser. The browser should support XHTML, CSS, and Javascript, and needs to have Cookies and Javascript enabled to work.
- **Mobile phone Internet connectivity**
To synchronise your phone, it must be able to connect to the Internet (GPRS). This is the same requirement as for using WAP, so if you can visit a WAP page, you are probably already provisioned correctly. To visit Save My Numbers™ from a PC, you also need Internet connectivity and if you have a firewall it should permit HTTP and HTTPS traffic.

If GPRS settings are not present please contact your airtime provider, these details can be found on the Save My Numbers™ website. You are responsible for ensuring that your computer, software and other equipment meet the above requirements.

The Save My Numbers™ service stores numbers from your phone's memory not your SIM card. For details on how to transfer numbers from your SIM card to the phone memory, please read your handset instructions. This service provides a back-up for alpha and numeric data, the service does not allow for, or accommodate, the provision of audio and visual content (for example, pictures or video).

Price.

Lloyds TSB Save My Numbers™ is provided as a benefit of you being a Lloyds TSB Select account holder. The cost is an inclusive part of your standard monthly fee. To take advantage of this service you will need to register a compatible handset and accept additional settings onto your mobile phone. To use the service you will incur your standard GPRS network charges.

Cancellation.

As the cover is provided as an inclusive benefit of being a Lloyds TSB Select account holder, you have the right to cancel this service at any time, which will have immediate effect and synchronisation will be disabled. In the event you cancel this service, we shall endeavour to delete your mobile phone data from our records within 30 days but may continue to store your data for a maximum of up to three months. If you cancel the service we also recommend you delete the Save My Numbers™ settings from your handset. If you are unsure how to do this please consult your mobile phone handset instructions.

Limitation of liability.

Notwithstanding any other provision in the Terms, nothing in these Terms will exclude or limit anything which by law we cannot exclude.

The services are provided on an 'as is' and 'as available' basis without any representation or endorsement made and we make no warranties, whether express or implied, in relation to it and its use. You acknowledge that we cannot guarantee and cannot be responsible for the security or privacy of the transmission of information over the Internet. You must bear the risk associated with the use of the Internet.

Whilst we will try to ensure that material included on the website is correct, reputable and of high quality, we cannot accept responsibility if this is not the case. We will not be responsible for any errors or omissions or for the results obtained from the use of such information or for any technical problems you may experience with the website. If we are informed of any inaccuracies in the material on the website we will attempt to correct this as soon as reasonably possible.

We will have no liability for the following:

- Incompatibility of the services with any of your equipment, software and telecommunications links.
- Technical problems including errors or interruptions of the services.
- Unsuitability or unreliability of the services.
- Inadequacy of the services to meet your requirements.

- To the full extent allowed by applicable law, any loss of profits, loss of business, loss of anticipated savings, wasted expenditure, loss of privacy and loss of data, pure economic loss or any consequential losses, indirect, incidental damages, special or punitive damages whatsoever that arise out of or are related to the services.
- Viruses or other computer bugs or malfunctions acquired by you from the use of the services.

Your data.

We will treat all your personal information:

- as confidential and will only disclose the same in the circumstances set out below
- in accordance with Data Protection legislation from time to time in force in England and Wales.

When you use the services, we will ask you to input personal details in order for us to identify you, such as your mobile phone number. We confirm that this information will be held by us in accordance with the registration we have with the Information Commissioner's Office, and collected lawfully in accordance to the Data Protection Act 1998 and all applicable data protection laws. We will use your personal information to administer the Save My Numbers™ service and for statistical purposes to improve the service to you.

If you have any specific concerns or requests in respect of your data please call us or email us at

lloydstsbpreferences@lifestylegroup.co.uk You are liable for all your actions on the website and the actions that occur through the use of your log-in details.

Do not disclose your password to anyone and inform us immediately if your password has been lost or stolen. You should be aware that if the police or any other regulatory authority investigating suspected illegal activities request us to provide your personal information, we are entitled to do so.

The services are controlled and operated within the European Union. The Terms will be governed by the Laws of England and Wales and you irrevocably agree to submit to the exclusive jurisdiction of the English Courts.

Feedback and complaints.

We hope that you will enjoy using the Save My Numbers™ service and we welcome comments and questions regarding the Save My Numbers™ service.

Should there ever be an occasion when you feel we have not provided you with a satisfactory level of service, we would like you to inform us so that we can do our best to solve the problem. We will do everything possible to ensure that your query is dealt with promptly.

The easiest way to contact us is to email us at lloydstsbinfo@lifestylegroup.co.uk or call our Customer Relations team by telephoning Select Membership Services on **08457 16 11 16**.

Alternatively, you can write to us at the following address:

Lloyds TSB Customer Relations Team
PO Box 390
Crewe
CW1 6ZP

Please quote the mobile phone number in all correspondence.

Important information.

Charges may be made to you by the airtime-provider for the GPRS (data transfer) costs involved in synchronising the phone.

The data provided by you at the time of registration will be used to administer these services. It is your responsibility to provide up-to-date details where we can contact you and that you keep these current during the duration of cover.

You are liable for all your actions and actions that occur through the use of your account details either online or via any other medium. We may access your data, upon your request, to administer your account. You are responsible for ensuring that the computer accessing this website has appropriate security and security software installed.

By using this service you accept the terms of the Privacy Policy and Terms of Business. Further details can be found by visiting www.lloydstsb.com/savemynumbers If you incur any difficulties, please visit www.lloydstsb.com/savemynumbers, call **08457 16 11 16** or see page 7 for full details of how to use Save My Numbers.™

A list of currently compatible handsets is also available at www.lloydstsb.com/savemynumbers Lifestyle Services Group Limited have made every effort to ensure the system is accessible and secure at all times. Lifestyle Services Group Limited accept no liability for the loss of data or any subsequent failure to restore that data where the failure is through no fault of Lifestyle Services Group Limited. We will however make all reasonable efforts as required by law and this service offer to assist you in the back-up, protection and restoration of your valuable data.

Welcome to AA Breakdown Cover.

You are now covered by AA Breakdown Cover (Roadside Assistance) as part of your Select Account with Lloyds TSB. This means that if you break down, you can call on the UK's number one breakdown organisation and recovery service – 24 hours a day, every day of the year.

This Policy Booklet contains full details of the service, including what is covered and what's not. Please read it through so you know exactly what you're covered for. Then keep it somewhere safe, such as in your car.

Your AA Breakdown Cover runs concurrently with your Select Account so you'll be covered as long as you keep it open. You're welcome to buy upgrades to your Select AA Breakdown Cover by the year, as it suits you.

What to do if you need help.

If you break down on the road, call the AA direct on **0800 328 8700**

If you are hard of hearing you can call the AA's Textphone service on **0800 328 2810** or their SMS service on **07900 444 999**

You will be asked for your Select membership number (that's your branch sort code and your Select account number). If you have an accident, call AA Accident Management on **0800 374 347**

If you have any questions about your breakdown cover or want to upgrade your cover, call Select Membership Services on **08457 16 11 16** or the AA on **0800 328 9630**.

Please remember to give your Select Membership Number whenever you call.

AA Breakdown Cover Upgrade Prices – Select customers.

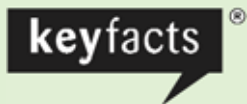
Information on all the current upgrade prices is included in the following table, which is correct at time of going to print (please note prices are subject to change).

Roadside Single	N/A
Joint	N/A
Relay Single	£46.00
Joint	£48.00
Stay Mobile Single	£35.00
Joint	£36.00
Home Start Single	£45.00
Joint	£48.00
Breakdown Repair Cover per eligible vehicle	from £67.00

To upgrade your cover, please call Select Membership Services on 08457 16 11 16, or the AA on 0800 328 9630

Demands and needs statement.

This AA Breakdown Cover policy has been provided to you in order to meet your breakdown needs.



Summary of Cover.

This summary gives you basic details of your AA Breakdown Cover and Accident Management Cover which provides assistance in connection with your Lloyds TSB Select Account. The AA Breakdown Cover detailed here is available in the United Kingdom only (excluding the Channel Islands and the Isle of Man) and is provided by the Automobile Association Limited (the "AA") unless otherwise stated. This is not a statement of the full terms and conditions of your policy, which can be found in the 'AA Breakdown Cover Policy' section of this booklet, and which should be read in conjunction with this summary. Your complimentary cover runs concurrently with, subject always to the terms of, your Lloyds TSB Select Account. If your Select Account is terminated your rights to complimentary service from the AA also cease immediately.

1. What are the main features/benefits of AA Breakdown Cover and Accident Management Cover?

- **Roadside Assistance** – Assistance at the roadside if you are broken down more than a quarter of a mile from home. Tow to a local garage for you, your vehicle and up to seven passengers if the AA is unable to fix your vehicle at the roadside.

- **Accident Management (underwritten by Automobile Association Underwriting Services Limited)** – Assists in arranging the repair, recovery and claim processing for vehicles following an accident or vandalism where you are claiming under your motor insurance.

2. Are there any significant exclusions or limitations to my AA Breakdown Cover and Accident Management Cover?

Key restrictions of your cover are noted below (refer to the 'AA Breakdown Cover policy' section of this booklet for full details of these and other restrictions):

Where cover is available

- Service is only available within the UK.

Vehicle specifications (see page A16):

- Service is only available to customers travelling in a car, van, minibus or motorcycle which comply with the stated weight and width restrictions.

General Terms and Conditions (see pages A16-A20):

- Assistance is not available following a breakdown or accident attended by the police or other emergency service, until the vehicle's removal is authorised. If the police insist on recovery by a third party, the cost of this must be met by you.
- No recovery (including a local tow) is available following an accident. The AA can arrange, but will not pay for, such a recovery.
- Transport of any animal is discretionary, and horses or livestock will not be recovered.
- Routine maintenance, running repairs, the cost of spare parts, fuel, oil, keys, service requiring specialist lifting equipment, garage or other labour required to repair your vehicle are excluded as is the provision of service on private property without the relevant permission. Service is discretionary where it is requested to deal with the same or a similar fault or cause of breakdown to that attended in regard to the same vehicle within the preceding 28 days.
- The customer must be with the vehicle at the times of breakdown and assistance.
- A Visa debit card and some other form of identification must be produced. Service will be refused if anyone behaves in an abusive or threatening manner, or if the AA is owed money by you.

Replacement vehicle

- Any car hire that may be arranged for a customer will be subject to the hirer's terms and conditions.

Service control policy (see page A20):

- Please note that further premiums may be requested if the maximum number of call-outs is exceeded.

3. What if I want to cancel my AA Breakdown Cover/Accident Management Cover?

You have the right to cancel your cover but please note that as this cover has been provided as an integral part of your Lloyds TSB Select Account no refund is available. Cancellation/closure of your Lloyds TSB Select Account will mean that your rights to complimentary service from the AA will cease immediately.

4. What if I need to make a call-out?

If you require Breakdown Assistance in the UK, call: **0800 328 8700**

For Accident Management, call: **0800 374 347**

You will need to quote your Select sort code and account number as well as your vehicle registration and details of the breakdown.

If you are hard of hearing you can call our Textphone service on **0800 328 2810** or our SMS service on **07900 444 999**.

5. What if I need to make a complaint?

If you wish to register a complaint, please make contact:

By phone: **0845 607 6727**

In writing: **Customer Care, AA, Lambert House, Stockport Road, Cheadle, Cheshire SK8 2DY.**

By e-mail: **customersupport@theAA.com**

If your complaint is about cover underwritten by the Automobile Association Underwriting Services Limited (AAUS) and it is not settled, you may be entitled to refer it to the Financial Ombudsman Service.

6. Is AA Breakdown Cover covered by the Financial Services Compensation Scheme (FSCS)?

AAUS, only, is covered by the FSCS. You may be entitled to compensation from the scheme if AAUS cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS at **www.fscs.org.uk** or telephone **020 7892 7300**.

AA Breakdown Cover policy.

Your cover at a glance

Your AA Breakdown Cover includes:

- breakdowns more than a quarter of a mile from your home address
- recovery for you and your vehicle to the nearest garage or other local destination of your choice provided it is no further
- cover for you in any vehicle (within the specified limits), as driver or passenger
- if you have a joint Select Account, both you and the person you hold your account with are covered as a driver or passenger in any vehicle
- AA Accident Management – a service that helps you deal with the inconvenience that can follow any accident or act of vandalism.

Vehicle specifications.

Breakdown Assistance is only available for cars, vans, minibuses or motorcycles which meet the specifications set out below. Please note that "car, van, minibus or motorcycle" does not include, amongst other things, electric pavement vehicles, electrical wheelchairs, bicycles (including electric bicycles), any vehicle which cannot lawfully be used on the public highway and/or any non-motorised vehicle.

- Maximum Vehicle Weight: 3.5 tonnes (3,500kg) gross vehicle weight.
- Maximum Vehicle Width: 7ft 6in (2.3m).

Assistance will also be provided for a caravan or trailer which was on tow at the time of the breakdown, provided that it falls within the above limits.

Roadside Assistance.

Provided by The Automobile Association Limited

What is covered

- Roadside Assistance is available if your vehicle is stranded on the highway more than a quarter of a mile from your home address following a breakdown or accident.
- If, following a breakdown, a patrol or appointed agent cannot fix your vehicle within a reasonable time, it will be taken to the AA's choice of appropriate local repairer or to a local destination of your choice, provided it is no further.
- The AA will make a telephone call at your request following a breakdown.

- Please note that any contract for repair, other than repairs carried out by the AA or its agent at the roadside under your AA Breakdown Cover, is between the person requesting the repair and the repairer – it is not the AA's responsibility to instruct the repairer to undertake any work required or to pay them for it. The AA does not guarantee that any recovery to an appropriate local repairer will be within the opening hours of the repairer, or that the repairer will be immediately available to undertake any required repair. Whilst the AA will endeavour to check that the chosen repairer carries out the type of repair work required, this cannot be guaranteed and the AA does not provide any assurance or warranty with respect to any work carried out at your request by any third party repairer.

What is not covered

- The cost of spare parts, petrol, oil, keys or other materials required to repair your vehicle or any supplier delivery or call out charges related to these items;
- The cost of any labour, other than that provided by the AA or its agents under your AA cover at the scene of the breakdown or accident;
- Any additional transport or other costs that you might incur or any incidental expenses that may arise during a recovery. The AA cannot accept any costs for passengers who do not accompany the vehicle while it is being recovered;
- Routine maintenance and running repairs e.g. radios, interior light bulbs, heated rear windows;
- Any recovery or tow following an accident (see General Terms and Conditions, clause 2, page A18);
- Assistance following a breakdown or accident attended by the police, highways agency or other emergency service, until the services concerned have authorised the vehicle's removal. If the police, highways agency or emergency service insist on recovery by a third party, the cost of this must be met by you;
- A second or subsequent recovery, after your vehicle has been recovered following a breakdown;
- All things excluded under General Terms and Conditions (see pages A17-A19).

General Terms and Conditions – AA Breakdown Cover.

General exclusions

1. AA Breakdown Cover does not provide for :
 - a. vehicle servicing or re-assembly e.g. where this is required as a result of neglect or unsuccessful work on the vehicle other than on the part of the AA or its agents;

- b. the cost of garage or other labour required to repair your vehicle, other than that provided by the AA or its agents at the scene of the breakdown or accident;
- c. any costs of draining or removing fuel, lubricants or other fluids as a result of the introduction of an inappropriate substance. The AA will arrange for your vehicle to be taken to a local garage or another appropriate location but you will have to pay for any work carried out;
- d. any additional charges resulting from your failure to carry a legal and serviceable spare wheel(s) or tyre(s), except where this is not provided as manufacturers standard equipment. The AA will endeavour to arrange on your behalf, but will not pay for, assistance from a third party;
- e. having your vehicle stored or guarded in your absence;
- f. the provision of service when your vehicle is on private property e.g. garage premises, unless you can establish that you have the permission of the owner or occupier;
- g. the provision of service to any persons in excess of the number of seats fitted in the vehicle at the time of breakdown, or to anyone who was not travelling in the relevant vehicle at the time of the breakdown. If there are more people than the maximum allowed, the AA will seek to arrange, but will not pay for, their onward transportation;
- h. any ferry, toll or congestion charges incurred in connection with your vehicle as a result of it being recovered;
- i. the recovery of any vehicles bearing trade plates or which the AA has reason to believe have just been imported or purchased at auction;
- j. the transportation of immobilised vehicles where the AA considers this to be part of a commercial activity, for example, to, from or for motor dealers or delivery companies;
- k. the cost (including any call-out charge) of any locksmith, body-glass or tyre specialist, should the AA consider this to be required. The AA will endeavour to arrange this help on your behalf, however it will not pay for these specialist services and any contract for services provided will be between you and the relevant specialist. If, in the AA's reasonable opinion, your vehicle requires recovery to such a specialist to be mobilised and, to effect that recovery, specialist lifting equipment not normally carried by AA patrols is required, the AA will arrange the recovery but at your cost. If use of a locksmith or other specialist would, in the AA's opinion, mobilise the vehicle, no further service will be available for the breakdown in question;

- l. the cost of any specialist lifting equipment (not normally carried by AA patrols), if this is, in the view of the AA, required to provide assistance e.g. when a vehicle has left the highway, is standing on soft ground or is stuck in snow or floodwater. In these instances, the AA will arrange recovery but at your cost. Once the vehicle has been recovered to a suitable location, normal AA service will be provided in keeping with your Lloyds TSB Select Account cover;
 - m. the transportation or arrangement of the transportation of any animal. The AA will not recover horses or livestock. If the AA does at its absolute discretion, agree to transport any animal, then this will be at your own risk. It is your responsibility to secure any animal being transported or to make alternative arrangements for its transportation;
 - n. assistance for vehicles broken down as a result of taking part in any "Motor Sport Event", including, without limitation, racing, rallying, trials or timetrials or auto test. However, for the avoidance of doubt, the AA does not consider "Concours d'élégance" events, track test days for road-legal vehicles or rallies held exclusively on open public highways where participants are required to comply with the normal rules of the road, to be Motor Sports Events.
2. AA Breakdown Cover does not provide for any vehicle recovery following an accident. The AA may, if you request, be prepared to provide recovery following an accident but, if so, you will be responsible for paying the AA's charges for this assistance (including, but not limited to, any charges relating to any specialist equipment used). If following an accident, you require one of the Stay Mobile (formerly Relay Plus) services (and you have Stay Mobile (formerly Relay Plus), the AA may, again, be prepared to arrange this for you but will not be responsible for any costs involved. You must pay, on request, any applicable charges. You must give the AA, on request, any relevant information it reasonably requests in regard to all matters referred to in this clause. Please note that, following an accident, or otherwise, it is and remains your responsibility to ensure that you properly comply with any requirements of your motor insurer in making a claim under your motor insurance policy.

General rights to refuse service

Please note: if a customer is refused service by the AA, the customer has the right to an explanation in writing (see 'Compliments and complaints' for Customer Care contact details).

3. The AA reserves the right to refuse to provide or arrange breakdown assistance where:
 - a. service is requested to deal with the same or similar cause of breakdown to that which the AA attended within the preceding 28 days. It is your responsibility to make sure that

emergency repairs carried out by the AA are, where appropriate, followed as soon as possible by a permanent repair. Nothing in this provision shall affect any rights you may have in relation to any negligence or breach of contract or breach of any other legal duty on the part of the AA or its agents;

- b. you are not with your vehicle at the time of the breakdown and you are unable to be present at the time assistance arrives;
- c. in its reasonable opinion, your vehicle was, immediately before breakdown or accident, dangerous, overladen or unroadworthy or could not otherwise have been lawfully used on the public highway;
- d. in its reasonable opinion, the giving of service would involve any breach of the law;
- e. in its reasonable opinion, there has been an unreasonable delay in reporting the breakdown;
- f. you cannot produce a valid AA debit card (or appropriate receipt) and some other form of identification. If these cannot be produced, and the AA is unable to verify that the appropriate entitlement is held, the AA reserves the right to refuse service. However, if you are unable to prove entitlement to service or you are aware that you do not hold entitlement to an AA service, the AA may, at its discretion, offer service on the immediate payment (by credit, debit or Switch card) of the usual premium for the relevant cover required, plus a supplementary premium for joining while already requiring assistance. The premium paid will be fully refunded if it can be established to the AA's reasonable satisfaction that the relevant level of service entitlement was held at the time of the breakdown. Any services provided under Stay Mobile (formerly Relay Plus) must be paid for in advance by you and will be fully refunded if it can be established to the AA's reasonable satisfaction that entitlement to Stay Mobile (formerly Relay Plus) was held at the time of the breakdown. Without prejudice to your statutory rights, no refunds will be given if entitlement to cover cannot be proved, or simply because your vehicle cannot be fixed at the roadside;
- g. the AA reasonably considers that you:
 - i. or anyone accompanying you, is behaving or has behaved in a threatening or abusive manner to AA employees, patrols or agents, or to any third party contractor; or
 - ii. have falsely represented that you are entitled to services that you are not entitled to; or
 - iii. have assisted another person in accessing AA services to which they are not entitled; or

- iv. owe the AA money with respect to any services, spare parts or other matters provided by the AA or by a third party on the AA's instruction.

If a customer is refused service by the AA the customer has the right to an explanation in writing (see Compliments and complaints page A16 for Customer Care contact details).

Additional services

4. Any additional services made available by the AA which are not described in these Terms & Conditions are provided on a purely discretionary basis and may be withdrawn at any time.

Use of agents

5. Service from dedicated AA patrols is subject to availability and may be supplemented by use of appropriate agents. The AA will only accept responsibility for the actions of an agent where the agent is acting on the AA's instruction.

Requests for assistance

6. All requests for assistance must be made to the AA using the contact instructions provided by Lloyds TSB from time to time. If you contact a garage direct, you will have to settle its bill and the AA will be under no obligation to reimburse you.

Emergency nature of breakdown service

7. AA patrols are trained and equipped to carry out emergency roadside repairs and are not in a position to comment on the general safety or roadworthiness of a vehicle after a breakdown or an emergency repair. In addition, completion of an emergency repair cannot be taken to signify or in any way guarantee the general roadworthiness of the vehicle concerned.

Cancellation of Cover

8. You have the right to cancel your complimentary AA Breakdown Cover but please note that as this cover has been provided as an integral part of your Lloyds TSB Select Account no refund is available. Cancellation/closure of your Lloyds TSB Select Account will mean that your rights to complimentary service from the AA will cease immediately. The AA shall have the right to cancel any cover if:
 - a) the AA has been entitled to refuse service under clause 3g
 - b) the maximum number of call outs, as set out in the AA's Service Control policy, has been reached or exceeded in any two consecutive subscription years.
9. a) the AA has been entitled to refuse service under clause 3g
- b) the maximum number of call outs, as set out in the AA's Service Control policy, has been reached or exceeded in any two consecutive subscription years.

Changes to Terms and Conditions

10. Lloyds TSB and/or the AA reserve the right to make changes to the terms and conditions of cover, on the giving of at least 30 days' written notice.

Matters outside the AA's reasonable control

11. While the AA seeks to meet the service needs of customers at all times, its resources are finite and this may not always be possible. The AA shall not be liable for service failures where the AA is faced with circumstances outside its reasonable control. Events which might constitute circumstances outside the AA's reasonable control include (but are not limited to) Acts of God, outbreak of hostilities, riot, civil disturbance, acts of terrorism, acts of government or authority (including the refusal or revocation of any licence or consent), fire, subsidence, explosion, flood, snow, fog or other bad weather conditions, vehicle, equipment or systems failures, shortages of fuel or other necessary supplies, failure of telecommunications lines or systems, default of suppliers or sub-contractors, theft, malicious damage, strike, lock out or industrial action of any kind.

Exclusion of liability for loss of profit etc

12. The AA shall not, in any event, and to the extent permitted by law, have any responsibility for any increased costs or expenses, for any loss of profit, business, contracts, revenue or anticipated savings or for any special, indirect or consequential losses incurred as a result of or in connection with any service, whether resulting from tort (including negligence or breach of statutory duty), breach of agreement or otherwise. For the avoidance of doubt, nothing in this clause or these Terms & Conditions shall exclude or restrict the AA's liability for negligence resulting in death or personal injury.

Enforcement of Terms and Conditions of Cover

13. Failure to enforce or non-reliance on any of these Terms and Conditions by the AA will not prevent the AA from subsequently relying on or enforcing them.
14. None of the Terms and Conditions, or benefits, of the cover agreement with the AA are enforceable by anyone else other than the customer. For the avoidance of doubt, and without limiting the above, any rights under The Contract (Rights of Third Parties) Act 1999, or any replacement or amendment of such act, are excluded.
15. You will not become members of the AA by virtue of only being entitled to any benefits. The AA and the bank may from time to time agree that specified customers may be entitled to certain offers available to AA members.

Use of headings

16. The headings used in this booklet are for convenience only and shall not affect the interpretation of its contents.

Interpretation: use of English law & language

17. Your AA cover and these Terms & Conditions are governed and should be interpreted by the laws of England and Wales. The EEA State for the purpose of cover is the United Kingdom. The Terms and Conditions of cover are written in English and all correspondence entered into shall be in English.

Service Control – Call-Out Limits.

Important: Please read the following carefully

Outlined below are the call out limits that apply to AA Breakdown Cover. Service Control is designed to keep cover affordable by making sure that high use by a minority of customers is avoided. This policy applies to all persons requesting AA Breakdown Assistance under a Select Account:

Further Premiums during 12 Month Reference Period

The AA has limits on the number of call-outs that can be made in any 12 month period starting from the date you open your Lloyds TSB Select Account and, thereafter, from each subsequent anniversary of that date (the “12-month reference period”). If the relevant current annual call-out limit relating to your cover is approached in any 12-month reference period, the AA will write and point this out so you have the opportunity to explain the high level of use of the service, before the AA takes further action. If, within a 12 month reference period, the relevant permitted maximum total of call-outs is reached, the AA will be entitled to charge a premium for each and every subsequent call out for the rest of the relevant 12 month period. Further the AA will have the right to refuse service once you have exceeded the relevant call-out limit in two consecutive 12 month periods (see section 9b of the General Terms and Conditions).

Service Limit for Select Accounts:

- Single cover – maximum of 5 call-outs.
- Joint cover – maximum of 6 call-outs.
- Any call-outs made by either party to a joint account will be counted when calculating whether the service limit has been reached on any Select Account.
- If cover is upgraded with the AA this will not increase in the number of callouts permitted with regard to the relevant account. For more information please call 0800 328 9630.

AA Accident Management Service.

What is included.

- Accident Management Service is a 24 hour helpline for you to call in the event of a motor road traffic accident, or act of vandalism, however minor provided you’re claiming on your motor insurance. If your road traffic accident happens during normal office hours

(Monday-Friday 9am to 5pm) a Personal Incident Manager is available to help you through your motor insurance claim process. This includes:

- arranging for your vehicle to be repaired by an AA Accident Management approved repairer
- facilitating the provision of a replacement vehicle
- providing assistance with any associated correspondence. If your motor road traffic accident happens outside of normal office hours, the AA can arrange recovery of your vehicle to a safe location until it can be delivered to a repairer. Where the damage to your vehicle is restricted to windscreen damage, Accident Management can provide you with the telephone number of a windscreen supplier. Accident Management Service applies to motor road traffic accidents which occur in the UK only.

What is not included.

- Assistance in relation to motor road traffic accidents which occur outside the UK.
- The cost of any recovery either in or out of normal office hours following a road traffic accident (any recovery will be at your expense although the cost of this may be recovered under the terms of your motor insurance policy).
- Any costs associated with the repair of your vehicle, which are subject to the terms and conditions of your motor insurance policy.
- The provision of any courtesy car unless agreed to by an approved repairer, at their sole discretion. If a courtesy car is provided, the driver will be responsible for meeting the cost of insuring it.
- Any assistance where the vehicle has suffered only mechanical breakdown, component failure or vandalism damage.
- Any assistance in relation to personal injuries resulting from a motor road traffic accident. In particular, Accident Management will not pay for, or arrange, any hospital treatment.

Please note:

To qualify for Accident Management Service you will need to:

- agree to have your vehicle repaired within the AA Accident Management approved repairer network
- tell us your Select Account number and sort code so that the AA can identify you
- contact us to obtain all necessary authorisations before any work is started

- make a claim through your insurers – if you are claiming directly from a third party the AA cannot provide assistance.

AA Accident Management Service – General Terms and Conditions.

1. The Accident Management Service's Personal Incident Managers only operate during normal working hours (Monday to Friday 9am to 5pm), although, messages can be left at any time. If you have a motor road traffic accident out of working hours and your vehicle is mobile, you should call the Accident Management helpline and leave your contact details on the voicemail. A Personal Incident Manager will then contact you during normal working hours. If you have a motor road traffic accident out of office hours and your vehicle is immobile, you should contact the Accident Management helpline and the AA can arrange to have your vehicle recovered to a place of safety overnight. The Accident Management helpline will also arrange for a Personal Incident Manager to contact you during normal working hours.
2. The use by you of any of the other AA services (for example Roadside Assistance, Home Start, Relay) is subject to the relevant terms and conditions.
3. The AA reserves the right to withhold or withdraw the Accident Management Service at any time if any repairs are begun before the work is authorised through the Accident Management Service.
4. The Accident Management Service is not available for use by, or for, any third parties involved in a road traffic accident (regardless of fault) with you.
5. Whilst the Accident Management Service can make all the necessary arrangements for the repair of your vehicle damaged as a result of a road traffic accident, the AA and Lloyds TSB give no guarantee or warranty as to the standard or quality of any such repair work performed or any replacement components fitted to your vehicle. The contract for repair will be between you (or, if appropriate, your insurer) and the relevant repairer. Under no circumstances will the AA or Lloyds TSB be held responsible for replacement components fitted by a vehicle repairer as a result of, or in connection with, the provision of the Accident Management Service.
6. It is your responsibility (or, if appropriate, your insurer's responsibility) to pay for the recovery costs and the cost of all vehicle repairs (both labour and parts) performed on your vehicle following a motor road traffic accident. Neither the AA nor Lloyds TSB will be responsible for any failure to pay the repairer for any work undertaken.

7. You (or, if appropriate, your insurer) will be charged the current market price for any additional services you require (for example technical inspections, damage reports or vehicle delivery) which are arranged in connection with repairs which have been organised through the Accident Management Service.
8. Sections 1n, 2, 7, 8, 9, 10, 11, 12, 13, 14, 15 and 16 of UK Breakdown Cover General Terms and Conditions shall apply to this cover and any reference therein to breakdown or breakdown assistance or service shall be taken, as appropriate, to refer to accident or act of vandalism and/or to Accident Management.

Compliments and Complaints.

If you have a compliment or complaint we really want to hear from you. We welcome your comments as they give us the opportunity to put things right and to improve AA service.

Please phone us on: **0845 607 6727**

Textphone users can ring: **0800 328 2810**

Or write to: **Customer Care, AA, Lambert House, Stockport Road, Cheadle, Cheshire SK8 2DY.**

E-mail: **customersupport@theAA.com**

It is our policy to acknowledge any complaint within five working days. We will advise you of who is dealing with your concerns and, where possible, provide a response. For complaints relating to the Accident Management service, you can contact the Managing Director of Automobile Association Underwriting Services Limited (which underwrites this cover) using the address given above. If, in regard to Accident Management complaints only, you are still not satisfied, you can contact the Financial Ombudsman at Insurance Division Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone: 0845 080 1800 or e-mail: enquiries@financialombudsman.org.uk.

Financial Services Compensation Scheme (FSCS).

Automobile Association Underwriting Services Limited (AAUS), only, is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if AAUS cannot meet its obligations. This depends on the type of business and the circumstances of the claim. General Insurance such as the Accident Management provided by AAUS under this policy is covered by 100% for the first £2,000, and 90% of the balance of the claim. Further information about compensation scheme arrangements is available from the FSCS at www.fscs.org.uk or telephone **020 7892 7300**.

AA Company Details.

The Automobile Association Limited is incorporated with limited liability in Jersey number 73356. Registered Office: 22 Grenville Street, St Helier, Jersey JE4 8PX, Channel Islands. It is an insurer that is exempt from authorisation under the Financial Services and Markets Act 2000. Head Office (Registered Branch Office): Fanum House, Basingstoke, Hampshire, RG21 4EA. Branch registered in England and Wales number BR004875

Automobile Association Underwriting Services Limited is an insurer of general business which is authorised and regulated by the Financial Services Authority (FSA). Registered Office: Fanum House, Basingstoke, Hampshire RG21 4EA. Registered in England and Wales number 1674675.

Association Insurance Services Limited is authorised and regulated by the Financial Services Authority (FSA). Registered Office: Fanum House, Basingstoke, Hampshire RG21 4EA. Registered in England and Wales number 2414212.

Sentinel® Card Protection.

Demands and needs statement

Sentinel® Card Protection meets the insurance requirements, demands and needs of UK residents who wish to ensure their cards are protected against loss or theft and do not already have such cover.

keyfacts®

Summary of Cover.

This is a policy summary only and does not detail the full terms and conditions of the insurance policy. For full details, please refer to the policy terms and conditions.

The policy summary only provides details of the parts of Sentinel® Card Protection (SCP) which are insured. Sentinel® Card Protection is underwritten by Allianz Insurance plc.

What is covered by Sentinel® Card Protection?

Sentinel® Card Protection provides:

- Cover against unauthorised and fraudulent use of registered cards.
- Communication costs incurred to notify the administrator of an incident involving the registered cards.

- Personal money lost or stolen abroad at the same time as the registered cards.
- Cover against loss or theft of the handbag, wallet, purse or briefcase containing the registered cards lost in an incident.

This insurance only applies to residents of the UK and will be automatically cancelled if you move permanently outside of the UK.

How does Sentinel® Card Protection work?

1. Sentinel® Card Protection covers credit, debit and cheque guarantee cards, including Post Office™ card accounts, charge cards, storecards and other similar payment cards, registered with the administrator.
2. Sentinel® Card Protection lasts for one or three years at a time or is cancelled under the terms of the policy.
3. You may need to review this cover periodically to ensure it remains adequate to your needs.

How do I make a claim under Sentinel® Card Protection?

You can notify a claim by calling Select Membership Services on 08457 16 11 16 (lines are open 24 hours a day, 7 days a week) and providing your name, address or policy number.

Would I receive compensation if Allianz was unable to meet its liabilities?

You may be entitled to compensation from the Financial Services Compensation Scheme if the insurers are unable to meet their liabilities under this insurance.

How do I make a complaint?

Sales.

If you have a complaint please contact the Customer Satisfaction Manager at:

Allianz Schemes
Allianz House, 6 Vale Avenue
Tunbridge Wells, Kent TN1 1EH, United Kingdom.

Alternatively phone: 01483 260758, fax: 01892 517994 or e-mail: schemecsm@allianz.co.uk

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service. Full details of our complaints procedure may be found in the insurance policy terms and conditions.

Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

What are the benefits provided by and significant exclusions and limitations of Sentinel® Card Protection?

Features and Benefits	Significant Exclusions or Limitations (cross references to the relevant sections of the policy are included)
<p>Unauthorised and fraudulent use of registered card(s) for which the cardholder is legally responsible</p>	<p>The most we will pay for any one claim is:</p> <ul style="list-style-type: none"> • £1,500 for losses which occur before the incident is reported to the administrator • £75,000 for losses which occur after the incident is reported to the administrator • £1,000,000 per policy for all incidents in any 12 month period. <p>See 'The Insurance Cover provided by Allianz Insurance plc – The Limits' section a).</p> <p>Cover does not apply to:</p> <ul style="list-style-type: none"> • losses incurred if the incident is not reported within 24 hours of discovery • use of the registered card in a way not authorised by the card issuer • more than £75,000 for any one incident • loss due to fraudulent use occurring as a result of the cardholder, keeping the PIN with the card and revealing it to anyone. <p>See 'The Insurance Cover provided by Allianz Insurance plc – What is not covered' section a).</p>
<p>Communication costs when notifying the administrator of an incident</p>	<p>The most we will pay is up to £100 per incident. See 'The Insurance Cover provided by Allianz Insurance plc – section b).</p>
<p>Personal money lost or stolen at the same time as the registered cards</p>	<p>The most we will pay is £200 per incident. See 'The Insurance Cover provided by Allianz Insurance plc – The Limits' section c). Cover is only offered while the cardholder is abroad. See 'The Insurance Cover provided by Allianz Insurance plc – What is covered' section c).</p> <p>Cover does not apply to: Personal Money claims not reported at the same time as reporting the incident. See 'The Insurance Cover provided by Allianz Insurance plc – What is not covered' section c).</p>
<p>Cost for replacing the handbag, wallet, purse and or briefcase containing the registered card(s) lost in an incident</p>	<p>The most we will pay is up to £100 per policy during any 12-month period. You will have to pay the first £15 of any claim. See 'The Insurance Cover provided by Allianz Insurance plc – The limits section d).</p> <p>Cover does not apply to: Claims which do not include the necessary documentation. The loss or theft of the handbag, wallet, purse and/or briefcase which has not been reported to the Police at the same time as reporting the incident. See 'The Insurance Cover provided by Allianz Insurance plc – What is not covered' section d).</p>

Sentinel® Card Protection – Full terms and conditions.

This policy is made up of two parts – **your** schedule (which will be sent to **you** once **you** have registered **your** cards with Select Membership Services) and this policy wording. Please keep **your** schedule and this wording together and in a safe place. This policy is provided at no additional cost to **you**.

You are entering into two contracts:

- The first is with Allianz Insurance plc, who underwrite the insured elements of **your** policy.
- The second is with Sentinel® Card Protection who administers the service elements of this product.

The Insurance only applies to residents of the **UK**. This insurance is automatically cancelled if **you** move outside of the **UK**.

Definitions

When a word has a special meaning, it will be shown in **bold** type and will have the same meaning wherever it appears.

Advance(s) – A payment made by **SCP** to a **cardholder**, in connection with an incident, which is interest-free, provided it is repaid within one calendar month of the request.

SCP – Sentinel® Card Protection (**SCP**) is a registered trademark and trading name of Affinion International Limited, Registered in England number 1008797. Registered office: Charter Court, 50 Windsor Road, Slough, Berkshire SL1 2EJ, United Kingdom. Affinion International Limited is authorised and regulated by the Financial Services Authority in respect of insurance mediation activities only. Their FSA registration number is 311584. Affinion International Limited acts as an intermediary for arranging and advising on the insurance and provides the administration of the associated services.

Cardholder(s) – The persons, including the **policyholder**, registered with **SCP** who permanently reside at the **policyholder's** permanent **UK** home address.

Communication Costs – The costs which a **cardholder** necessarily incurs and has to pay in respect of telephone calls, faxes or similar types of communication in relation to an **incident** or retrieval of lost or stolen luggage or keys.

Incident – An event or series of connected events, which result in the loss or theft of a **cardholder's** registered card(s).

Our/Us/We – Allianz Insurance plc. Registered in England No. 84638. Registered office: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom. Branch address: Allianz Schemes, Allianz House, 6 Vale Avenue, Tunbridge Wells, Kent TN1 1EH, United Kingdom. Allianz Insurance plc is authorised and regulated by the Financial Services Authority (FSA). **Our** authorisation can be confirmed by the FSA by calling 0845 606 1234 or at www.fsa.gov.uk **Our** FSA registration number is 121849.

You/Your – The **policyholder**.

Personal Money – Cash owned by and used solely for a **cardholder's** personal use.

Registered Card(s) – The credit, debit, and cheque guarantee cards, including Post Office™ card accounts, charge cards, store cards and other similar payment cards, which a **cardholder** has registered with **SCP**. Membership and loyalty cards can also be registered and reported lost but **SCP** will not be able to inform the issuing company of **your** change of address, or treat the loss or theft of this card as an **incident**.

Policyholder – **You** being the person who receives this policy as a benefit of **your** account.

Policy Period – The period in which **you** are entitled to the insurance and services, which will be as long as **your** account is open.

UK – The United Kingdom, Channel Islands and Isle of Man.

The Insurance Cover provided by Allianz Insurance plc

This policy is based on information **you** supplied on **your** application form, over the telephone, and on information subsequently provided.

You must comply with all of the terms and conditions set out in the policy. If **you** do not, **we** may turn down a claim or cancel **your** cover.

The following conditions must be met:

- All **cardholders** must take all reasonable steps to avoid anything which may result in a claim under this policy.
- All **cardholders** must comply with the conditions of issue as stated by the issuing card company.
- Personal Identification Numbers (PINs) must not be kept with the **registered** card(s), disclosed or made known to anyone other than an authorised user.

This part of the policy sets out the insurance cover provided following an incident:

What is covered	The limits	What is not covered
a) Unauthorised and fraudulent use of registered cards for which the cardholder is legally responsible.	Up to a total of: i) £1,500 per incident for losses which occur before a cardholder reports the incident to SCP ii) £75,000 per incident for losses that occur after a cardholder has told SCP that an incident has happened iii) £1,000,000 per policy in total for all incidents during any 12-month period.	<ul style="list-style-type: none"> Losses incurred if the incident is not reported to the police and SCP within 24 hours of its discovery A cardholder using a registered card in a way which is not authorised by the card issuer More than £75,000 for any one incident Loss due to fraudulent use occurring as a result of you or a cardholder disclosing the Personal Identification Number (PIN) to anyone, or keeping it, even in a coded format, with the registered card.
b) Communication costs when notifying SCP of an incident .	Up to a total of £100 per incident .	
c) Personal money lost or stolen in an incident whilst travelling outside of the UK .	Up to £200 per incident and in total for all incidents during any 12-month period.	<ul style="list-style-type: none"> Any personal money not reported lost at the same time as reporting the incident.
d) Costs for replacing your or a cardholder's handbag, wallet, purse and/or briefcase containing the registered card(s) lost in an incident .	Up to £100 per policy during any 12-month period. A £15 excess per incident applies.	<ul style="list-style-type: none"> Claims which do not include the necessary documentation. Loss or theft of the handbag, wallet, purse and/or briefcase which has not been reported to the police at the same time as reporting the incident.

Advances.

Advances will only be made to a **cardholder** when a **cardholder** has no other means of paying for services or obtaining cash following an **incident**.

The **advance** is made on the basis that the **cardholder** agrees to repay the **advance** to **SCP** within one calendar month. **SCP** may refuse to provide an **advance** to the **cardholder** if there is reason to believe that the **cardholder** may not be able to repay the **advance** within one calendar month.

All **advances** will remain interest-free provided they are repaid within one calendar month. Should repayment of an **advance** be made after one calendar month the **cardholder** will have to pay interest to **SCP** from the day the amount was advanced until repayment in full. The interest shall be calculated on the amount due and not repaid, on a daily basis at the rate of two per cent (2%) per annum above the published Base Rate for NatWest Bank.

You should be aware that if a **cardholder** does not repay the **advance** in full **you** are liable for the repayment of the **advance** in full (including any interest that may be payable).

How to claim an advance.

In order to collect the money transfer the **cardholder** will need to comply with such terms and conditions and procedures of the Western Union Money Transfer Service as are applicable at the relevant time. Copies of the relevant terms and conditions are available on the reverse of the To Receive Money form, which the **cardholder** will need to complete when seeking to collect the money transfer. Please note that Western Union and its agents reserve the right not to process or pay any money transfer if they think it may violate any applicable law or Western Union policy or procedure.

The services provided by SCP.

This policy is based on information **you** supplied in **your** application form or on the phone and on information subsequently provided. This part of the policy sets out the services which are available to a **cardholder** in the event of an **incident**:

What is provided	The limits	What is not provided
<ul style="list-style-type: none"> An emergency cash advance available whilst stranded away from the policyholder's permanent place of residence, subject to status and availability. 	<p>Up to £1,000 per incident, limited to one request per incident.</p> <p>The minimum value for a UK cash advance is £100.</p>	<ul style="list-style-type: none"> Entitlement to an advance if the conditions relating to advances are not complied with. See Advances. Entitlement to an advance in the UK if the cardholder is stranded within a 50-mile radius of the address registered with SCP. Entitlement to an advance if the incident is not reported to the Police.
<ul style="list-style-type: none"> An emergency advance to pay for replacement travel tickets, whilst stranded away from the UK, subject to status and availability. 	<p>Up to £3,000 per incident, limited to one request per incident.</p>	<ul style="list-style-type: none"> An advance for tickets of travelling companions who are not cardholders or cardholders' dependent children.
<ul style="list-style-type: none"> An emergency advance to pay for hotel bills or other accommodation charges whilst stranded away from the UK, subject to status and availability. 	<p>Up to £3,000 per incident, limited to one request per incident.</p>	<ul style="list-style-type: none"> An advance for hotel bills and accommodation charges of travelling companions who are not cardholders or cardholders' dependent children.
<ul style="list-style-type: none"> An emergency cash advance available whilst stranded away from the UK, to pay for transport charges that have to be paid to complete the journey. Advances are subject to status and availability. 	<p>Up to £750 per incident, limited to one request per incident.</p>	<ul style="list-style-type: none"> An advance for additional transport charges of travelling companions who are not cardholders or cardholders' dependent children.

This part of the policy sets out the benefits provided whether a cardholder has suffered an **incident** or not:

What is provided	The limits	What is not provided
<ul style="list-style-type: none"> • Communication costs a cardholder has incurred in looking for or getting back lost or stolen keys. 	Up to £50 per claim, limited to one claim during any 12-month period.	<ul style="list-style-type: none"> • Any costs that are not directly related to communication costs.
<ul style="list-style-type: none"> • Communication costs a cardholder has incurred in looking for or getting back lost or stolen luggage. 	Up to £100 per claim, limited to one claim during any 12-month period.	<ul style="list-style-type: none"> • Any costs that are not directly related to communication costs.
<ul style="list-style-type: none"> • The costs that a cardholder incurs in obtaining temporary travel documentation if a cardholder's passport is lost or stolen whilst travelling outside of the UK. 	Up to a total of £100 per claim, limited to one claim during any 12-month period.	<ul style="list-style-type: none"> • The cost incurred in replacing any passport. • Any costs incurred which have not been pre-authorised by SCP.
<ul style="list-style-type: none"> • Communication costs that are incurred in locating medical assistance. 	Up to a total of £100 per claim.	
<ul style="list-style-type: none"> • Communication costs which a cardholder has incurred in: <ol style="list-style-type: none"> getting documents back assisting the police with their enquires making a claim on any personal insurance policy the cardholder has which provides cover for loss or theft, in respect of documents registered with SCP. 	Up to a total of £100 per claim.	<ul style="list-style-type: none"> • Documents not registered with SCP.

Cardholders will be advised by Western Union of the details required to complete the To Receive Money Form and the necessity for the **cardholder** to provide satisfactory evidence of their identity. However, please note that the information required below is only a guideline and **cardholders** will need to check and comply with the Western Union requirements and procedures applicable at the relevant time.

Subject to Western Union's current terms and conditions **cardholders** will need to confirm:

- their full name and current/permanent address in the **UK**
- the full name of the sender of the money transfer e.g. Affinion International Limited, Hampshire, **UK**
- the originating country of the transaction e.g. Ireland
- the approximate amount of the money transfer
- satisfactory documentary evidence of identity as determined by Western Union. Western Union will advise **cardholders** which forms of identification will be acceptable.

However, please note that the information provided is only a guideline and **cardholders** will need to check and comply with the relevant Western Union requirements and procedures applicable at the relevant time.

If a **cardholder** has no identification due to it being lost or stolen they can collect a money transfer by providing a police report, not more than a month old, stating the identification that had been lost or stolen. The maximum amount that a **cardholder** would be able to receive in such circumstances would be £350.

Communication costs.

Any claim for telecommunication costs must be supported by reasonable evidence (showing the telephone number of **SCP** where appropriate) e.g. telephone, telex/fax bills. Claims for postage must be supported by postal receipts.

Additional information.

Your schedule and covering letter

Your schedule contains important details including:

- details of the **registered cards**
- details of the **cardholders**.

When **you** receive **your** schedule, **you** should check that the details are correct and that the **registered card** numbers are valid.

Keeping details up to date and changing address

To ensure that **you** receive the full benefits provided by this product, **you** must keep **SCP** informed of any changes, additions or deletions to **your registered cards**, as only **registered cards** are insured under the policy. **You** are responsible for informing Lloyds TSB of any change of **your** permanent address. Lloyds TSB will inform **SCP** of **your** new address. **SCP** will not accept change of address requests directly from **you** unless previously notified by Lloyds TSB.

Only the **Policyholder** and **cardholders** at the new address will be covered under this policy and be entitled to receive the services. **You** must inform **SCP** of any **cardholders** who no longer reside at **your** permanent address. **Cardholders** who no longer live with the **policyholder** will need to apply for a new policy if they wish their cover to continue.

SCP will inform **your** issuing card company of **your** new address upon request. **SCP** will ask **you** to provide the security details **you** have registered in order to verify **your** identity. If **SCP** is not able to verify **your** identity **SCP** reserves the right to ask for further proof of identity or refuse **your** request.

Copies of this document are available in Braille, audio cassette or large print on request.

Please note that **SCP** will require at least three weeks' notice and do not accept any liability for the issuing card company's non-receipt of or non-action on notification.

Security.

You may be required to validate any request **you** make to **SCP** by providing the security details **you** have registered. Failure to provide such security details or other suitable validation will result in **SCP** refusing to act upon such a request. If **you** have not registered security details with **SCP** **you** should contact **SCP** as soon as possible to ensure **SCP** is able to provide **you** with the service to which **you** are entitled.

Notice to customers.

You are advised that any telephone calls made to both **SCP** and **our** administration and claims handling units may be recorded. These recordings may be used to monitor the accuracy of information exchanged between **SCP** customers, and **our** own staff. They may also be used to allow additional training to be provided to both **SCP** and **our** own staff or to prove that **SCP** and **our** own procedures comply with legal requirements. The staff are aware that conversations are monitored and recorded.

Exclusions.

These exclusions apply to the policy and the services. Neither **SCP** nor **we** will pay for losses arising from:

- War, terrorism, invasion, act of foreign enemy, hostilities (whether war be declared or not), riot, strike, civil commotion, civil war, rebellion, revolution, insurrection or military or usurped power.
- **Fraud** – If the insured or anyone acting on behalf of the insured makes any false or fraudulent claim or supports a claim by false or fraudulent document, device or statement, this policy shall be void and the insured will forfeit all rights under the policy. In such circumstances, **we** retain the right to keep the premium and to recover any sums paid by way of benefit under the policy.

If **we** received a claim under **your** policy **we** may ask **you** or any person covered under the policy to give written consent, during the claims process, for **us** to obtain specified information and material from the policy and to exchange information and material with them. The purpose of these measures is to help **us** verify claims and to guard against fraud. If **you** or a covered person gives such consent **you** or the covered person will be given the opportunity to receive a copy of the information and material the policy release to **us**. Should **you** or any covered person decline to give such consent **we** may in return decline to settle the claim without the required information and material. **We** will not normally release information or material about a covered person to **you** without their consent.

Data Protection Act.

The details **you** and/or a **cardholder** supply will be stored securely and used by **SCP** and **us** to administer **your** product. **Your** details may be transferred outside of the EU. They will at all times be held securely and handled with the utmost care in accordance with all the principles of **UK** law. Information may be disclosed to regulatory bodies and/or **your** bank or card issuer. These details will not be kept for longer than necessary.

Your right to cancel.

Your policy of cover will remain active for as long as **your** Lloyds TSB Select Account remains active. Should **you** decide, within 30 days of opening **your** account that for any reason **you** don't want it,

Lloyds TSB will refund the fee **you** have had to pay. The 30 day period includes the 14 days required under the statutory regulation. Closure of **your** account will result in immediate cancellation of **your** policy. To cancel **your** account, please contact **your** Lloyds TSB branch.

We will only cancel this policy if instructed to do so by Lloyds TSB.

This insurance will not be honoured if:

- **you** submit a claim knowing it to be false, fraudulent or a misrepresentation
- **you** are no longer entitled to this product
- **you** move outside of the **UK**.

This product may only be altered, varied or its conditions relaxed or fee changed by Lloyds TSB giving **you** 30 days' notice in writing.

What to do in the event of a claim.

If the **cardholder** discovers that anything covered by the policy has been lost or stolen, the **cardholder** should contact **SCP** immediately and in any event within 24 hours of discovery at Sentinel House, Airspeed Road, Portsmouth, Hampshire PO3 5RF. Telephone 08457 16 11 16. The **cardholder** must also report it to the police within 24 hours of discovering the loss and obtain a report from the police confirming the loss. Details including the crime reference number, the address and telephone number of the police station will be required to make a claim. If **you** make a claim under the insurance cover, in dealing with the claim **SCP** will be acting on behalf of Allianz Insurance plc. In all other cases, **SCP** will act on **your** behalf. Any **personal money** lost and/or handbag, purse, wallet and/or briefcase lost must be reported at the same time as reporting the **incident**. A claim form will be sent to the **cardholder** and should be returned within 60 days of the **incident**. Claim forms must be returned with official documentation to prove prior possession of the money lost e.g. bank/building society statement.

For handbags, wallets, purses and/or briefcases, the **cardholder** will need to supply:

- a description of the item(s)
- the receipt(s) for the replacement item(s)
- the police report detailing the item(s) lost.

The **cardholder** must give **SCP** all the information they are able to if **SCP** asks.

If the **cardholder** makes a claim under the policy for something, which is also covered by any other insurance policy, the **cardholder** must provide **SCP** with full details of the other insurance policy. **We** will only pay for **our** share of any claim.

We have the right, if **we** choose, in the **cardholder's** name but at **our** expense to:

- i) start legal action to get compensation from anyone else, and
 - ii) start legal action to get back from anyone else any payments that have already been made
- The **cardholder** must provide **us** with all reasonable help to take legal action against anyone if **we** ask.
 - The **Cardholder** must not settle, reject or negotiate any claim without **our** written permission.

Choice of Law.

Unless **we** agree otherwise:

- a) the language of the policy and all communications relating to it will be English; and
- b) all aspects of the policy, including negotiation and performance, is subject to English law and the decisions of English courts.

Fraudulent Use Claims.

Additional steps, which should be taken in the event of fraudulent use. The **cardholder** should:

1. Identify the suspected fraudulent charges on their **registered card** statement.
2. Send the statement to the Fraud Department of the issuing card company concerned, requesting that the suspected fraudulent charges be removed.
3. Should the card company be unable to remove the suspected fraudulent charges, the **cardholder** should obtain a letter from them which confirms the date, times and amount of the suspected fraudulent charges and an explanation of why they cannot be removed.
4. Attach the letter to the police report, along with any other evidence which can be supplied and send it by registered post to **SCP**.

Rates of Exchange.

If a loss arises under this product and such loss is incurred in a currency other than sterling, then the **cardholder** should be reimbursed at the rate of exchange prevailing at the date that the claim was notified to **SCP**.

How to make a complaint regarding the services provided by SCP.

If **you** have a complaint about the service elements of this product or the way in which it was sold, please contact Select Membership Services on 08457 16 11 16 or write to:

The Customer Relations Manager
Sentinel® Card Protection
Sentinel House
Airspeed Road
Portsmouth
Hampshire P03 5RF

quoting **your** policy number.

SCP will always respond to any written complaints within two working days and do their best to resolve the problem within 28 days. **SCP** will acknowledge and do their best to resolve all telephone complaints at the time of calling, otherwise within three weeks. If **SCP** cannot respond within these timescales they will let **you** know when an answer may be expected.

If **SCP** have not sorted out the situation within eight weeks they will provide you with information about the Financial Ombudsman Service.

How to make a complaint regarding the insurance provided by Allianz Insurance plc.

Our aim is to get it right, first time every time. If **we** make a mistake **we** will try to put it right promptly. **We** will always confirm to **you** the receipt of **your** complaint within five working days and do **our** best to resolve the problem within four weeks. If **we** cannot **we** will let **you** know when an answer may be expected. If **we** have not sorted out the situation within eight weeks **we** will provide **you** with information about the Financial Ombudsman Service.

Please contact **us** at:

Customer Satisfaction Manager
Allianz Schemes
Allianz House
6 Vale Avenue
Tunbridge Wells
Kent TN1 1EH

Tel: 01483 260758

Fax: 01892 517994

E-mail: schemesdsm@allianz.co.uk

Using **our** complaints procedure or referral to the Financial Ombudsman Service does not affect **your** legal rights.

Financial Services Compensation Scheme.

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS), if Allianz Insurance plc or **SCP** cannot meet their liabilities under this policy. The level of compensation provided by FSCS is that the first £2,000 of a claim or policy is protected in full, above this threshold, 90% of the rest of the claim or value of unused premiums will be met. Further information is available from the FSCS on 020 7892 7300 or at enquiries@fscs.org.uk

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Please contact any of our branches 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.

www.lloydstsb.com

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.

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

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