

Student Accounts

Getting ready for University?

Our Student Account
benefits really stack up.

Up to
£1,500
interest-free
overdraft.



Lloyds TSB | for the journey...

The Lloyds TSB 09/10 Student Account...

Packed with benefits.

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

Benefits well worth studying:

- **Up to £1,500 interest-free Planned Overdraft.** Get up to £1,500 in years one to three, and up to £2,000 in years four to six (subject to application and approval).
- **Free Mobile Services until August 2010.** Keep an eye on your finances anytime, anywhere with free Text Alerts and Mobile Banking.
- **Internet Banking and PhoneBank®.** Get easy access to your banking 24 hours a day, seven days a week.
- **Lloyds TSB Student Credit Card.** A financial helping hand when you really need it (subject to application and status).
- **Lloyds TSB Visa debit card.** To use at home and abroad.
- **Option to sign up for Save the Change®.** Makes saving effortless, by helping you save every time you use your Visa debit card.
- **Buy commission-free foreign currency and non-sterling Travellers Cheques plus** download free Lonely Planet Mini Guides to a variety of destinations through www.lloydstsb.com/travelmoney

We've even packed in these discounts and offers:

- **Free NUS Extra Card.**
Great wallet-friendly discounts with some of your favourite brands like Amazon, McDonald's, Superdrug, Matalan, La Senza, Warehouse, JJB Sports, Office, Odeon and Oasis.
- **Save up to £75.99 with the AA Driving School.**
Driving down the cost of getting your licence.
- **Free Youth Hostel Association (YHA) membership for a year.**
Get discounts at 4,000 hostels around the world.
- **35 free music downloads from eMusic.**
Stock up your MP3 player with free downloads from eMusic.

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



*Source: Defaqto June 2009

Our range of benefits...

Being at university or college is an exciting time.

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

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

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

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

Mobile Services.

Wherever you go, we're with you.

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

Our Mobile Services, including Mobile Banking and Text Alerts, are completely **free for all students until August 2010** and only £2.50 per month after that.

Mobile Banking.

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

Text Alerts.

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

Balance on Demand text.

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

Plus a choice of free Alerts...

Keep an eye on your finances with Balance Advice Text.

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

Your money won't go travelling unless you do.

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

Our range of benefits...

You can register for any of the Text Alerts in branch, via Internet Banking and via PhoneBank® (Telephone Banking). You can only register for our Mobile Services via Internet Banking.

For more information about our range of Mobile Services, visit

www.lloydstsb.com/mobileservices

Lloyds TSB Visa debit card.

Using your Lloyds TSB Visa debit card is a fast, convenient and safe way to pay and withdraw cash. It's less hassle than cheques and accepted worldwide, anywhere you see the Visa symbol.

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

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

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

Lloyds TSB Student Credit Card.

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

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

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

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

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

Save the Change.®

Once you've opened a Lloyds TSB Student Account, you can sign up to our Save the Change service, which helps you save money in the easiest possible way. Each time you use your Lloyds TSB Visa debit card and your account is in credit, we'll round up the amount you spend to the nearest pound, and put the change in an eligible savings account. It's so easy you'll forget you're even doing it. For more information go to www.lloydstsb.com or register over the phone on **0845 3 000 000**.

Please note that although you can give us instructions 24 hours a day, 7 day a week through Internet Banking and PhoneBank some of those instructions cannot be processed until the next working day, for example if the instruction is given after 10pm or at weekends or bank holidays.

Internet Banking and PhoneBank® services.

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



More than just a bank account...

Get stuck into the best years of your life.

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

Free NUS Extra Card.

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

Details on how to apply for your NUS Extra Card will be sent to you after you have opened your account.

Save up to £75.99 with the AA Driving School.

You can save £36 on AA driving lessons when you open a Lloyds TSB Student Account* – and you'll even receive a free 'Pass Your Test' CD-ROM worth £19.99.

And after you pass, you can also save £20 off Pass Plus – the DSA recognised qualification for practical skills of a more advanced level, such as motorways, night driving and driving on country roads. With this qualification you can secure a discount of up to 35% on car insurance.

To apply for these offers call the AA driving school on **0800 975 3679** and give the reference **LTSBSTU**.

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

Free YHA membership for a year.

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

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

†You must apply before 6 August 2010.

Free eMusic downloads.

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

‡Offer valid until 5 August 2010.

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



Islamic Student Account...

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

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

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

You can benefit from the following...

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

You can also apply for...

- Internet Banking.
- PhoneBank services.

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

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

Our Shariah committee consists of four scholars.

Sheikh Nizam Yaquby

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

Dr Muhammed Imran Ashraf Usmani

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

Mufti Abdul Kadir Barkatullah

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

Muhammed Nurullah Shikder

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

How do I apply?

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

1

Proof of ID.

Such as a driving licence or passport.



2

Proof of your address.

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



3

Proof of your student status.

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

Please don't worry if you don't have any of the items listed above, as we may be able to accept other items. For more information ask in any branch or call us on **0845 3 000 000**.

Important information...

Overdrafts, Loans and Credit Cards.

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

You will need to apply for your Planned Overdraft at your local Lloyds TSB branch, PhoneBank (0845 3 000 000) or online if you are registered for Internet Banking (www.lloydstsb.com). 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.

Overdraft.

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

Your Student Account Benefits.

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

Mobile Services.

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

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

AA Learning to drive offer.

You are entitled to £36 off your first block of 12 AA driving lessons, plus a FREE AA 'Pass your Test' CD-ROM (RRP £19.99). After you pass you'll also be able to save £20 off Pass Plus which can secure a discount of up to 35% on car insurance.

Offer not open to existing customers of the AA. Offer valid until **28 February 2010**. To book call the AA driving school on **0800 975 3679** (lines are open 8.30am-8pm Monday to Friday and 9am-5pm at weekends) quoting the code 'LTSBSTU'. The AA will then arrange for lessons to be booked with your local instructor and will post you your free 'Pass your Test' CD-ROM.

This offer and any driving lessons purchased are provided by the Automobile Association Limited (the 'AA'), whose registered office is at 22 Grenville Street, St. Helier, Jersey JE4 8PX (number 73356 Jersey), branch office Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA. Lloyds TSB Bank plc reserves the right to withdraw this offer without notice. Lloyds TSB Bank plc does not accept liability for the provision of any services by the AA.

YHA membership.

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

eMusic – 35 free downloads.

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

NUS Extra Card.

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

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

Important information...

Useful information.

Paying money in.

Paying in money at any Lloyds TSB branch.

Lots of people pay in over the counter, but to save time, you can use one of our **depositpoint**s. Just use the special paying-in envelope and paying-in slip situated near the **depositpoint**.

We can even send you a personalised paying-in book with all your details to save you even more time – just ask a member of staff for more information.

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.

When do I earn interest on the cheques I pay in?

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.

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).

Paying bills and making regular payments from your account.

How do direct debits work?

A direct debit is when you authorise a business or other organisation to collect varying sums of money from your account on a regular basis. The organisation must give you advance notice of the amounts and dates. And with all direct debit payments, you have our guarantee of a refund in case of any mistakes.

When an organisation collects a direct debit, the money will always leave your account and reach theirs on the same day, whichever bank they're with.

- You can set up direct debits to make regular payments direct from your account. You do it by authorising whoever you want to make the payment to, for example your gas supplier, to collect the payments from your account.
- When you want to end or change an agreement, just tell us.

- We guarantee all payments made by direct debit. Should a company collect one of your payments by mistake, we will refund your account as soon as we are aware there's a problem.

How do standing orders work?

A standing order is an instruction you give us to make regular fixed payments to another bank account. You can set up standing orders through PhoneBank on **0845 3 000 000** or through Internet Banking. Just tell us if you need to cancel or change the payment the day before it was due to be made.

How long do my payments take?

The majority of payments made through PhoneBank® will be processed quicker than before using the Faster Payments scheme, with payments processed in hours rather than days. We will advise you when you make a payment whether this service is available to you.

If we cannot make the payment using the Faster Payments scheme the payment will take two working days from the date it is taken from your account to reach the other person's bank. Any payment you make to another Lloyds TSB account will get there the same day the money leaves your account.

For more information about the time it takes to make a payment please see 'Your Banking Relationship with Us' (the Personal Banking terms and conditions).

Stopping a cheque.

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

Sending money abroad.

We offer a wide range of International Payment services that allow you to send money overseas quickly, securely and easily. You need two codes to send money to a bank account abroad: the international bank code (BIC) and international bank account number (IBAN) of the person you are sending money to. These are similar to our sort codes and account numbers in the UK and you must have these numbers to make sure a payment is credited promptly and accurately. The person receiving the money must give you their bank details. There are charges to use our International Services, if you'd like more information about our International Services, contact our helpdesk on 0845 300 0101, Monday-Friday 8.30am-5pm, or telephone PhoneBank on 0845 3 000 000, 24 hours a day. You can also visit any Lloyds TSB branch.

Safeguarding your account.

What can I do to avoid theft or fraud?

Here are some simple rules to follow so that you're always in control of your money:

- Make sure that your cheque book and cards are safe, but don't keep them together.
- We recommend you don't write down your PIN. But if you need to write it down, disguise it so that it's not recognisable as your PIN, and never keep it with any of your cards. Never let anyone else know your PIN.
- Always sign your cards in ballpoint pen as soon as you receive them.
- Always be sure that before you give your bank details out that you know who you're giving them to and why they need the information.
- Ensure that you keep your Visa debit card receipts in a safe place and dispose of them carefully making sure the Visa debit card details cannot be read.
- Check your statements regularly and get in touch if you see any transactions you don't recognise.

What should I do if my Visa debit card and cheque book are lost or stolen?

You must report any theft or loss as soon as possible so that we can prevent other people from using your account. Please call any Lloyds TSB branch or the Lloyds TSB 24-hour Lost and Stolen Cards service on **0800 096 9779** or **(+44) 1702 278 270** if calling from abroad.

You will receive replacement cards and/or chequebooks from us usually within five working days of notifying us.

Open a Student Account today.

Visit your local branch or to make an appointment call

0845 3 000 000

Or visit

www.lloydstsb.com/student

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

If you have a hearing or speech impairment and would prefer to use a Textphone, please feel free to contact us on 0845 300 2281 or via RNID Typetalk.

We may monitor or record phone calls with you in case we need to check we have carried out your instructions correctly and to help improve our quality of service. If you need to call us from abroad, or prefer not to use our 0845 number, you can also call on 01733 347 007.

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

depositpoint™ is a trademark of Lloyds TSB Bank plc.

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

Save the Change® is a registered trademark of Lloyds TSB Bank plc.

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

UCAS does not endorse promotional material from any organisation.

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.

All information correct as at September 2009.

Visa, Worldwide Partner 2012 Olympic Games.

