



# BASIC ACCOUNT

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Everyday banking 24/7



**LLOYDS BANK**

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# I want an account that's simple to use

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## Lloyds Bank Basic Account

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Straightforward and simple, our Basic Account has some useful features:

### Debit card

You'll receive a Lloyds Bank Visa debit card for use in shops, online and over the phone at home and outside the UK.

### Withdrawals

Convenient and quick, you can withdraw up to a maximum of £500 each day from cash machines in the UK and outside the UK that are part of the LINK or Visa network. You can also take out up to £300 each day from a Post Office® branch.

Fees apply to using your debit card outside the UK. Please see our Banking Charges section in the Personal Banking Terms and Conditions for more details.

### Deposits

Pay in cheques and cash at one of our many Immediate Deposit Machines or Cashpoint® machines in branch. Or you can use our depositpoint™ or a Lloyds Bank or some Post Office branch counters. (You should check with the Post Office you use whether they accept deposits and when their cut off time is.)

### Track transactions

Check your balance or account statement online, on the phone, in branch or via Mobile Banking. You can also get a mini statement at Lloyds Bank Cashpoint machines, which will list up to your last ten transactions.

### Arrange payments

You can set up, change or cancel your standing orders and most direct debits online, over the phone or in branch.

### Make more of your mobile

Top up your mobile at any LINK cash machine within the UK. Successful mobile top-ups will reduce the amount of money you can take out of your account that day.

# My account is easy to manage

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## Once you've opened your account

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1.

Within five working days of opening your account you should receive your Visa debit card if you live within the UK.

2.

Then we'll send you a Personal Identification Number (PIN) separately, for security reasons.

3.

You can register for our Internet Banking and Telephone Banking services as soon as your account is open and set up Mobile Banking.

4.

Update the mobile number we have for you to benefit from our alerts service. See pages 8–9 for more details.

### Overdrafts

There is no Arranged Overdraft on this account.

It's important that you always keep your account in credit, with enough money to cover cash withdrawals and payments out. If a payment takes you over your limit or we refuse it, you won't be charged.

You may be charged a fee if:

- You use our special services, such as a Banker's draft.

For more details about charges, see our Banking Charges section in the Personal Banking Terms and Conditions, in branch or at **[lloydsbank.com](https://www.lloydsbank.com)**

# I need to know if this is the right account for me

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## Straightforward everyday banking

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Our Basic Account offers a range of easy to use account services – and there are no charges for everyday transactions.

However, the Basic Account doesn't offer:

- An Arranged Overdraft facility.
- A cheque book.
- Credit interest.
- A Contactless debit card.

### Your Lloyds Bank Visa debit card can be used:

- In shops, online and on the phone.
- To take out up to £500 a day from cash machines in the UK and outside the UK that are part of the LINK or Visa network, and you can also take out up to £300 each day from Post Office branches in the UK, free of charge.
- To get up to £100 cashback at most UK supermarkets.
- To pay your utility, store and credit card bills.

If you use your debit card to withdraw cash in a currency other than pounds within the UK, or to withdraw cash or make a purchase outside the UK, then charges will apply.

Please see our Banking Charges section of the Personal Banking Terms and Conditions for more details.

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### What's shown on your card



**1 Valid from**

This is the date you can start using your card.

**2 Expiry date**

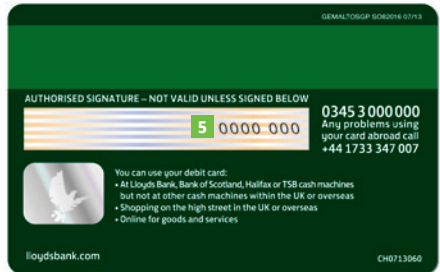
You won't be able to use your card after this date.

**3 Cardholder's name**

Your name will appear here.

**4 Account number**

Your eight-digit account number will appear here.



**5 Security (CVV2) code**

On the back of your Visa debit card you'll find seven numbers on the white signature strip where you sign your name. The last three digits of this code are usually needed when you shop online or over the phone.

# Getting the most from my card

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## How to start using it

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### Your Personal Identification Number (PIN)

Your Visa debit card comes with a PIN, which is your personal security code to make sure only you can use your account card.

You can change the PIN to one you'll remember at any Lloyds Bank, Bank of Scotland, Halifax cash machine or any UK cash machine that has the 'PIN Services' option by:

- Inserting your Visa debit card and entering your current PIN.
- Selecting 'PIN services' (on some machines you may need to select 'other services' first).
- Choosing 'Select your own PIN' and entering a four-digit number of your choice.

For security reasons, you shouldn't choose consecutive numbers such as 1234 or repeated numbers like 5555 and try not to choose obvious four-digit numbers like your date of birth.

Your PIN is confidential. But if you do need to write it down, disguise it so that it's not recognisable as your PIN and never keep it with your Visa debit card or give it to anyone else. Also take care to shield your PIN when making purchases or using a cash machine.

### Everyday Banking at the Post Office



- Check your balance
- Withdraw cash, using your debit card
- Deposit cash or cheques with a paying in slip



### Internet Banking

Giving you access to your accounts 24 hours a day, seven days a week, Internet Banking is convenient, secure and easy to use. With just a few clicks of the mouse you can:

- Check your up-to-the-minute balance.
- Pay your bills.
- Transfer funds between your Lloyds Bank accounts.
- Set up, view and cancel standing orders.
- Order your travel money.

To register for Internet Banking, go to **[lloydsbank.com/ib](https://lloydsbank.com/ib)** or visit us in branch.



### Mobile Banking

Our Mobile Banking service helps you keep track of your Lloyds Bank UK personal accounts when you're on the move. You can view your balance, transfer between accounts, make payments and also set up new ones.

You need to be registered for Internet Banking to use this service. Once registered, you can log in using your mobile phone browser, or via our free Mobile Banking app which can be found at **[lloydsbank.com/onthemove](https://lloydsbank.com/onthemove)**

#### Mobile Banking App

Available to UK personal Internet Banking customers and Internet Banking customers with accounts held in Jersey, the Bailiwick of Guernsey or the Isle of Man with a valid registered phone number. Our app is available to iPhone and Android users and currently requires iOS 10.0 or above, or Android 4.4 or above, although the minimum operating system requirements may change in the future. Our app does not work on jailbroken or rooted devices. Device registration required. Mobile Banking services may be affected by phone signal. Terms and conditions apply.

We don't charge you for Mobile Banking but your mobile operator may charge for some services, please check with them. Services may be affected by phone signal and functionality.

Mobile Banking services are only available to our UK personal Lloyds Bank customers and registration is required. Terms and conditions apply.

Please note that although you can give us instructions 24 hours a day, seven days a week through Internet Banking, Mobile Banking and Telephone Banking, 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. Not all Telephone Banking services are available 24 hours a day, seven days a week. Please speak to an adviser for more information.





### Mobile Alerts

It's important to monitor your account regularly to make sure you have enough funds to make any payments due. Our mobile alerts service offers a simple way to stay on top of your finances without even having to think about it.

So if we have a mobile number for you, we'll let you know when:

- **You're nearing your limit.** We'll send a message when your balance falls below £50.
- **You don't have enough to pay a standing order.** If you're able to move your money from other accounts, you will have until 2.30pm (UK time) to pay in cleared funds in order to make any payments.
- **You've reached your limit.** You will only receive this message once when you first reach your limit and have zero available funds.

You can receive alerts abroad, but please check with your service provider for any charges you may incur.

You can check if we have a valid number for you – or set one up – through Internet Banking, in a branch, or by calling us on **0345 300 0000**. If you don't want to receive alerts you can text STOP to 63338 to opt-out.



### Telephone Banking

Call us on **0345 300 0000**. You can use our quick and easy 24/7 automated service and our advisers are available from 7am to 11pm if you'd like to speak to someone. Please have your account number and sort code to hand. With Telephone Banking you can:

- Check your current balance.
- Pay your bills.
- Transfer money between your Lloyds Bank accounts or to another person.
- Find out what's gone in and out of your account.
- Set up standing orders and check direct debits.
- Order your travel money.

Not all Telephone Banking services are available 24 hours a day, 7 days a week. Please speak to an adviser for more information.

Mobile alerts are sent before 10am UK time 7 days a week including Bank Holidays. This is a free service for all eligible current account customers.

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

## It's easy to move my money

### Paying in money at any Lloyds Bank branch

- You can pay in cash and cheques at the counter of any Lloyds Bank branch or by using our depositpoint service.
- All deposits at the counter will be processed immediately.
- All deposits made in depositpoints before the cut-off time shown on the box will be processed the same working day.
- Any deposits made after that time or at weekends will be processed the next working day.

Please remember, weekends and Bank Holidays are not counted as working days.

Cash will be immediately available when processed and cheques in pounds will follow normal clearance timelines.

For more information about when cheques you pay in will be processed and the money can be accessed, please see the Personal Banking Terms and Conditions.

### At a Post Office® branch

You can also pay in cash and cheques via any Post Office branch – take along a completed paying-in slip from the book we give you. Any cheques you pay in should be made payable to you. Please pay in cash and cheques separately.

The Post Office will forward your deposit to us and we'll pay it into your account when we receive it, normally the next working day. A cash deposit will be available for you to use as soon as it shows on your account. A cheque will also show on your account the day we receive it but needs to go through the cheque clearing process. For more information about when cheques you pay in will be processed and the money can be accessed, please see the Personal Banking Terms and Conditions.

Post Office branches also have a cut-off time each day (which varies between branches), after which any money you pay in will take an extra day to show on your balance. Your Post Office will be able to confirm their local cut-off time.

Not all Post Office branches can accept deposits. For full details please see the Personal Banking Terms and Conditions in branch or at [lloydsbank.com](https://lloydsbank.com)

### Transferring funds

You can move money easily between your own Lloyds Bank accounts or to another person's Lloyds Bank account in a number of ways, and the money will be transferred the same day.

- Transfers can be made through Internet Banking and Mobile Banking, once you've registered. You can also use this service for paying bills.
- You can transfer money easily between your Lloyds Bank UK personal accounts using Mobile Banking. See page 8 for more details.

- Alternatively you can transfer money by calling us on **0345 300 0000** by visiting your local branch or by using selected Lloyds Bank Cashpoint machines. To use this facility on our Cashpoint machines please contact your local branch, and we'll be happy to set it up for you.

### Direct debits

Direct debits are a quick and easy way to make payments. They go straight from your account to a company or service, which is really useful for paying regular bills like your utilities, where the amounts might vary.

If you ever need to cancel or change a direct debit, simply let the company you are paying and us know. If you think there's been an incorrect payment, tell us immediately and we'll arrange a full refund, and tell the company or business involved.

### Standing Orders

Another simple way to pay your bills is by standing order. This is a fixed, regular payment from your account. We can help you set these up, and if you ever need to change or cancel them just let us know.

### Standing orders and future dated payments

We make payments from your account shortly after midnight at the start of the due date. If your payment date falls on a non-working day, then we will try to collect your payment the next working day.

If you don't have enough funds in your account at this point to make a payment, we will try to make a payment again after 2.30pm the same day. This gives you the chance to put extra funds into your account so that we can make the payment. The money needs to be available to use straight away, so you could transfer money from another personal account you have with us via Internet, Mobile or Telephone Banking or pay in cash over the counter in branch.

If you do not have enough funds at the beginning of a day to make a payment:

- You have until 2.30pm to pay money into your account to make the payment that day.

If there are still not enough available funds, we will make a final try on the next working day before refusing the payment.

### One-off payments

- You can pay your bills online once you've registered for Internet Banking or through Telephone Banking.
- You can also pay some bills at certain Cashpoint machines by setting up a list of companies you want to pay beforehand through Internet Banking, by calling us on **0345 300 0000** or by visiting us in branch.

## Keeping track of my money wherever I am

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Check your transactions  
at home or abroad

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### Check your balance

You can check your up-to-date balance at:

- Cash machines in the UK and abroad that are part of the LINK or Visa network.
- Online through Internet Banking at **[lloydsbank.com](https://lloydsbank.com)**
- On your smartphone using Mobile Banking.
- Over the phone by calling us on **0345 300 0000**.
- Or in branch.

Our mobile alerts service offers a simple way to stay on top of your finances without even having to think about it.

So if we have a mobile number for you, we'll help you keep an eye on your balance and much more.



### Statements

It's quick and simple to print or download your statements with our Internet Banking service. You can also print a mini statement from any Lloyds Bank Cashpoint machine, showing the ten latest transactions on your account.



### Using your card outside the UK

While you're away, your Lloyds Bank Visa debit card can be used to make purchases and cash withdrawals where the Visa sign is displayed. Fees apply to using your debit card outside the UK. Please see our Banking Charges section of the Personal Banking Terms and Conditions for more details.



### Travel money

If you are travelling outside the UK you can buy foreign currency and American Express® Travellers Cheques from us through Internet Banking, Telephone Banking or from any Lloyds Bank branch. We'll also buy them back† from you when you return from your trip. We also offer instant euro and US dollars in many of our branches – check online to find your nearest branch which holds stock.

For full details of the travel money services available to you as well as the terms and conditions and charges that apply to them, please see our 'Travel Services' brochure or visit **[lloydsbank.com](http://lloydsbank.com)**

† The price at which we buy back your currency may differ from the price at which we sold it to you. There are minimum denominations we can accept in certain currencies. Details of these are available on request. We may not be able to re-purchase currency if a country becomes embargoed or we no longer deal with that currency.

# I'd like cashback when I use my card

## Everyday Offers & It's On Us

### Everyday Offers

Food, clothes, or something new for the home. With your Lloyds Bank debit card, you can earn cashback using Everyday Offers on purchases at the types of places you shop.

Log on to Internet Banking to register for Everyday Offers under 'Your Account Tools.' Click on the offer you want to activate, then get shopping.

### It's On Us

When you register for Everyday Offers you can also sign up for It's On Us.

Every month, we reward you with the chance to be paid back for something you've bought, up to £500 with your Lloyds Bank debit card, or credit card if you are the main cardholder.

For more information visit  
**[lloydsbank.com/everydayoffers](https://lloydsbank.com/everydayoffers)**

See page 18 for important information about Everyday Offers and It's On Us – conditions apply.

Log on to Internet Banking to register for Everyday Offers under 'Your Account Tools' and follow the steps below:



#### **Click on Everyday Offers**

in your 'Account Overview' to see your offers, then select the ones you want to activate for use on your next purchase.



**Shop** with your Lloyds Bank debit card, in line with the offer conditions.



**Enjoy** the money you have earned, which is paid back into your account at the end of the following month.

## Lloyds Bank Basic Account special conditions

Our Basic Account is for customers who are legally resident in the EU and do not qualify for one of our other bank accounts.

We have age restrictions on our accounts. To open a Basic Account, you need to be aged 18 or over.

There are limits on the number of accounts you can have and what you can then do. You can have up to 2 Basic Accounts; one account must be in your sole name and one in joint names. If you have a joint account, either of you can sign and give instructions on behalf of the other.

You can take money out of our branches or from our Cashpoints® or LINK cash machines but there are limits to the maximum amounts you can have every day.

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### Cash machine

£500

### Post Office

£300

You can make balance enquiries at any Post Office.

We do not provide a cheque book or Arranged Overdraft with this account.



There are limited circumstances where we can close a Basic Account. We may decide to close your account if we become aware that you have:

- opened another payment account in the United Kingdom;
- given us false or misleading information when you applied for the account which, had we known about it at the time, would have caused us to refuse to open your account;
- not used your account for more than 24 consecutive months;
- used or tried to use your account unlawfully or have acted threateningly, abusively or violently towards our staff; or
- left the EU or reside in a state that is no longer part of the EU.

If we decide to close your account, we will write to you at least two months before, explaining our position unless this would mean we would be breaking any law, regulation, code, obligation or duty (including to our staff). We won't write to you two months before if we are closing your account because you have used it or tried to use it for illegal activity, or you have provided incorrect information or have acted in an abusive, threatening or violent way.

From time to time we will review your financial circumstances and the way you are using your account. We may decide to move you to a more suitable account if you become eligible for it. We will write to you about this at least two months before moving your account, giving our reasons.

For customers who open a Basic Account from 2 September 2016, for fraud and security reasons, if you apply for your account while living outside the UK, we will not open your account until you have registered for Internet Banking. Once registered, you will receive statements and certain other correspondence electronically. You can choose to receive these on paper at any time.

# FAQs

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## How long do my payments take?

The majority of payments made – other than by cheque and direct debit – to a UK bank will be processed using the Faster Payments Service, with payments between UK accounts usually reaching the receiving account within two hours.

Payments for larger amounts may take up to a day. We will advise you when you ask us to make a payment if the organisation you are sending the payment to is not a member of the Faster Payments Service.

If we cannot make the payment using the Faster Payments Service you can contact us on **0345 300 0000** call into your local branch to ask if there is any other method available to make the payment.

For more information about the time it takes to make a payment please see the Personal Banking Terms and Conditions.

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## What can I do to avoid theft or fraud?

Here are a few things you can do to stay in control of your money:

- Make sure that your cards are safe.
- Always sign your cards in ballpoint pen as soon as you receive them.
- Always be sure that when you give out your bank details that you know who you're giving them to and why they need them.
- Check your statements regularly and get in touch if you see any transactions you don't recognise.

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## When can I upgrade from my Basic Account?

This depends upon your personal circumstances. We will review your account from time to time but in order to upgrade your account, your credit score will need to improve.

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### What do I do if my Visa debit cards 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.

Call any Lloyds Bank branch or the Lloyds Bank 24-hour Lost and Stolen Cards service on **0800 096 9779** or **+44 1702 278 270** if calling from outside the UK.

You'll receive replacement cards from us usually within five working days of notifying us.

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### How do I send money outside the UK or in a foreign currency?

This Payments service allows you to send money quickly, securely and easily.

You'll need to give us accurate information about the person you are sending money to.

This includes:

- Their full name and address.
- Their Business Identifier Code (BIC)/ SWIFT code or national bank code.
- Their bank account number or International Bank Account Number (IBAN).
- Their bank's full address.

BIC and IBAN are similar to a bank account number and sort code in the UK and are mandatory for payments to the EU, EEA and a number of other countries in Europe and globally. When making a Payment please check with the person receiving the money if an IBAN and/or BIC is a mandatory requirement for payments to be processed.

There are charges to use some of our Services, please see our Banking Charges section in the Personal Banking Terms and Conditions. Or call us on **0345 300 0000** 7am to 11pm, seven days a week. You can also visit us in branch or go online at **[lloydsbank.com](https://lloydsbank.com)**

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### What if I am or have been bankrupt in the past?

We may be able to offer this account to you.

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## Important information

Everyday Offers is available to Lloyds Bank current account customers with a debit/credit card aged 18+ who bank online. Other terms and conditions apply. Once enrolled, any cashback earned on credit card purchases will be paid to the primary account holder, so long as they have a Lloyds Bank personal current account. You'll need to stay registered for Everyday Offers and keep your current account open to receive your cashback.

### Our promise

Our promise is to do our best to resolve any problem you have immediately. Where we can't, we'll ensure you know who is dealing with your complaint.

To complain:

- Visit a branch and speak to any member of the team.
- Call us on 0800 072 3572 or 0173 346 2267.  
(Textphone 0800 056 7614 or 0173 334 7500, if you have a hearing impairment).

- Write to us at Lloyds Bank, Customer Services, BX1 1LT.

If you're still not happy and we can't put things right to your satisfaction, you can ask the Financial Ombudsman Service to look at your complaint – provided you have tried to resolve the matter directly with us first. We hope you won't need to contact the Financial Ombudsman Service but if you do, we'll tell you how to do this.

Merchant offers and cashback amounts may vary and must be activated through Internet Banking. To enter the It's On Us free draw, you will need to be a UK resident (excludes NI), registered for Everyday Offers for up to a week and have activated the It's On Us offer. 1,000 debit or credit card transactions up to £500 will be reimbursed each week. Terms and Conditions apply.

Information correct as of October 2018.

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## Find out more

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Go to [lloydsbank.com](https://lloydsbank.com)



Call us on 0345 300 0000



Visit your local branch

If you'd like this in another format such as large print, Braille or audio CD please contact us.

If you have a hearing or speech impairment you can contact us using the Next Generation Text (NGT) Service (available 24 hours a day, 7 days a week or via Textphone on 0345 300 2281 (lines are open 24 hours a day, 7 days a week)).

If you're Deaf and a BSL user, you can use the SignVideo service available at [lloydsbank.com/accessibility/signvideo.asp](https://lloydsbank.com/accessibility/signvideo.asp)

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Calls may be monitored or recorded.

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depositpoint™ is a trademark of Lloyds Bank plc.

Cashpoint® is a registered trademark of Lloyds Bank plc.

Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 2065 Lloyds Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 119278. We adhere to The Standards of Lending Practice which are monitored and enforced by the LSB: [www.lendingstandardsboard.org.uk](http://www.lendingstandardsboard.org.uk)

Eligible deposits with us are protected by the Financial Services Compensation Scheme. We are covered by the Financial Ombudsman Service.

Information correct as at October 2018.



**LLOYDS BANK**

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