

Smart Start.

You're on your way to financial freedom.
Let's go.

LLOYDS BANK

We know a thing or two about money. Now it's your turn

Building good money habits, one day at a time.

Welcome to your Smart Start accounts. Ready to dive in?

First, let's look at your shiny new accounts and what you can do with them:

Your Spending Account



- **Secure spending** with your contactless debit card.
- **Manage your money** on our mobile banking app or online.
  You'll need to register for online banking first.
- **Spending help** to keep you on track. Your parent or guardian will be able to help you manage your account from their app too.

Your Savings Account



- **Try out saving** for yourself. Set a goal and we'll help you reach it with our tips and tricks.
- **Earn interest on your savings** to get to your target sooner.

A quick look

See what's in this guide.



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How to manage your accounts

Boss your bank accounts, wherever you are.



On our app

Do everything from our app, such as:

- Keep an eye on your spending, savings and income.
- Get notifications each time you spend, plus a summary of your weekly spend.
- Check your card details and PIN if you forget.
- Pay in cheques.



Online banking

See your account in more detail, including:

- Anything that's been paid in or left your account.
- Money transfers – move money between your Spending and Savings accounts.
- Help and tips on how to manage your money.

Visit **lloydsbank.com/ib** to register and get started.



Cash machines

If you need to get cash out, you can use your Spending Account debit card for free at any of our Lloyds Bank, Halifax or Bank of Scotland cash machines in the UK. It's best to stick to these machines as much as possible, as you may be charged to use any other machines.

How to manage your accounts

Text messages

Set up text message reminders to help stay in check with your balance. Handy for if you haven't checked your account online recently, your balance is running low, or if you've got an update.

To find out more, go to **lloydsbank.com/alerts**

Other ways to manage your accounts

At the Post Office® and Banking Hubs

Take out or pay in cash with your Spending Account debit card. You can also pay in cash to your Spending Account.

Call us

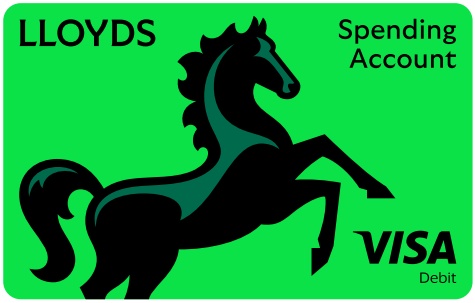
Use our telephone banking service by calling **0345 300 0000**.

Statements

We'll automatically send you regular statements through the post. If you'd like to go paper-free and receive your statements through the app or online banking instead, log in and change your account settings. You can also change how often you get statements sent to you - this could be weekly, fortnightly or monthly.

Using your debit card

It's got your name all over it.



Ready, set, go

Your new card's ready and waiting. Here's what to do:

1. Sign the back of your debit card. This will verify it's yours.
2. Find and memorise your Personal Identification Number (or for short, PIN). Think of your PIN as the key that unlocks your debit card. It's just for you, so keep it safe and don't give it to anyone.

Once these steps are complete, you can use your debit card to pay in shops in the UK and worldwide. You'll only be able to spend the amount you have in your account.

Contactless

Your debit card is contactless, so you can tap to pay on anything up to the contactless limit. Just look out for the contactless sign.

You can also set your own contactless limit at: **lloydsbank.com/help-guidance/everyday-banking/card-and-pin-services/contactless-cards**

Pay with your phone

From the age of 13 you can add Apple Pay to your iPhone or Google Pay to your Android.

You'll be able to use your phone just like your debit card when you see the contactless symbol – just tap and pay.

Apple Pay
lloydsbank.com/applepay

Google Pay
lloydsbank.com/googlepay

Spending and making payments

Getting to grips with your money.

Spending limits

You'll only be able to spend what's in your account. To help you manage your money, we've made it easy for you by setting daily spending limits so you don't overspend.

Age	Daily Limit		
	11–15	16–17	18
Use your debit card to pay online and in shops.**	£200	£1,000	The money you have in your account.
Use online banking to transfer money.	£500 This limit also applies to your Savings Account.		
Use one of our branches with a counter to take money out.***	£1,000		£5,000*
Use one of our branches to take money out of a cash machine.	£100		£500
Use the Post Office® and Banking Hubs to take money out.****	£100		£300

* If you want to withdraw more than £2,000 you will need to give at least 24 hours advance notice.

** To keep your account safe spending on your card is not allowed in over-18 outlets (for example, in off licenses).

*** Some services may not be available if there is a self-serve alternative available.

**** Taking out money at a Post Office and Banking Hubs goes towards your daily cash machine limit.

If for any reason you're able to spend more than your balance says, we won't charge you. We'll work with you to make sure your account is put right.

Payments and transfers

Send money from one account to another, whether it's between your Spending and Savings accounts, or paying a friend or family member. Read how to stay safe from fraud on page 8.

Direct debits

A direct debit means that on a set date, money will come out of your Spending Account and go to a person or company. For example, a monthly magazine subscription or a gym membership. To cancel, you may need to get in touch with the person or company.

Standing orders

A standing order is a set payment that comes out each month that you set up. For example, you could set one up to your Savings Account to make sure you save a set amount each month. You can cancel this yourself at any time through online banking.

Staying safe

Wise up and keep your money and accounts safe.

It's really important to keep your account details and PIN to yourself – never share this information with anyone, including companies. We'll never ask you for any passwords, PINs or the long number on your card.



Protecting your PIN

Never write down your PIN, especially on your phone. If you're finding the PIN we've given you hard to remember, you can change it to something that only you know. You'll need to enter the PIN we sent you first to verify it's you.



Online shopping

For extra security, we use Lloyds Bank ClickSafe® (also called Visa Secure). This means you may be asked to confirm your purchases so we're confident it's you.

Find out more, go to **lloydsbank.com/clicksafe**



Freeze your debit card

Lost or misplaced your debit card? Freeze it as soon as you realise it's lost. You can do this through our app. You can also freeze types of payments, which can help control your spending.



If your debit card is lost or stolen, let us know straight away. We'll make sure no one else can use it if they find it by cancelling it and ordering you a replacement. Let us know through our app, online banking or by giving us a call on 0800 096 9779 (+44 170 227 8270 outside the UK).

Find out more at **lloydsbank.com/online-banking/card-and-pin-services/lost-or-stolen-cards**

Staying scam smart

Don't get caught out. Scams can look real, so find out how you can stay safe in our app or at **lloydsbank.com/security**

Getting a refund if you are scammed

We follow a set of rules to help you if you get scammed.

If you think you've sent a payment to a fraudster's bank account, please contact us straight away.

To find out what the refund rules are, and what we'll do to help, visit: **lloydsbank.com/apprefunds**



Ways we use your data

Find out how we use your data at: **lloydsbank.com/assets/media/pdfs/current-accounts/your-data.pdf**

Save for your goals

Hit your targets.

A special treat, a holiday with your mates or something for the future – saving is a great way to hit your goals. Here's our tips on how to get saving:



Earn on what you save

When you keep money in your Savings Account, we'll pay you interest. Each month, you'll be given interest on your latest balance, so the more you put away, the more interest you could earn.

Pennies make pounds

Top up your savings without even realising by activating Save the Change®. Each time you use your debit card, we'll round up the amount you spent to the nearest pound and move the difference into your Savings Account.

Name your savings pot

Remind yourself of your savings goal to help stay motivated. Rename your Savings Account to something you're working towards, such as 'Driving lessons' or 'New trainers'. You can change the name as many times as you like to help fit with your goals.

Set a target

Plan how much you want to save and when you want to achieve it by. You could set up a standing order for regular saving, plus any birthday money or cheques can be paid directly into your Savings Account.

Got a money question?

We've got just the thing.



Watch and earn – check out our videos on how to use your account.



Money talk made simple – bust any financial wording you're unsure of with **our guide**.



Visit our Smart Start page
lloydsbank.com/smartstart/help



Anything else – any questions about your Smart Start account answered.

Chat to us on **0345 300 0000**

If you need this communication in another format, such as large print, braille or audio CD, please contact us.

You can call us using Relay UK if you have a hearing or speech impairment.
There's more information on the Relay UK help pages relayuk.bt.com

SignVideo services are also available if you're Deaf and use British Sign Language:
lloydsbank.com/contact-us/sign-video

If you need support due to a disability please get in touch.

Important information

If you want to make a complaint, you can message us in the app 24/7 or find support online at:
lloydsbank.com/contact-us/how-to-complain

You can also call us on **0800 072 3572** (**+44 173 346 2267** outside the UK).
Or visit a branch.

Calls and online sessions may be monitored and recorded. Not all telephone banking services are available 24 hours a day, seven days a week.

Eligible deposits with us are protected by the Financial Services Compensation Scheme:
lloydsbank.com/legal/financial-services-compensation-scheme
We are covered by the Financial Ombudsman Service.

Our app is available to customers with a UK personal account and valid registered phone number. Minimum operating systems apply, so check the App Store or Google Play for details. Device registration required. Terms and conditions apply: **lloydsbank.com/online-banking/mobile-banking**

For children under the age of 13, a parent or legal guardian will need to use 'Family Sharing' for Apple devices or 'Family Link' for Android devices, to approve the app download.

Text message alerts are sent seven days a week, including bank holidays. This is a free service for all eligible current account customers. We won't charge you for this service, but if you receive texts while abroad or to a non-UK mobile number, your network service provider may charge you.

Android/Google Play is a trademark of Google LLC. Apple iPhone and Apple Pay are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.

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