

# Student account

Taking the step to study the subject you love is exciting. Our student account helps you manage your money, leaving you to enjoy your newest adventure.



LLOYDS BANK

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# I've got everything I need while I'm studying

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## Student Account features and benefits

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If you're going to university or college soon, you've probably got a lot to think about and plan for. Our Student Account is full of smart extras that will help you keep on top of your finances during this time so you can focus on your studies and enjoy yourself.

- Up to £1,500 fee-free tiered arranged overdraft in years 1 to 3 and up to £2,000 in years 4–6 subject to application, status and approval (you must be 18 or over to apply).
- Lloyds Bank Visa debit card, to use at home and abroad. You can withdraw up to £500 daily using cash machines. You can also withdraw up to £300 at Post Office® branches.
- A great Mobile Banking app, so you're never far from your money and you can keep track of your bills and spending whenever you want.
- Everyday Offers  
Earn cashback using offers at the types of places you shop (you must be 18 or over to apply and use Internet Banking).

### ■ It's On Us

You can also activate It's On Us when you view your Everyday Offers. This gives you a chance to be paid back for something you've bought on your Lloyds Bank debit card every month up to £500.

Visit [lloydsbank.com/everydayoffers](https://lloydsbank.com/everydayoffers) to register.

- Option to sign up for Save the Change®, helping you save every time you use your Visa debit card.

## Expert Advice

Finances tend to go hand in hand with the big milestones in life, from going to university, to graduating and starting your first job. We've set up a series of Q&A sessions with a panel of independent experts, to help you get to grips with your finances at university and beyond.

To find out more visit

[lloydsbank.com/asktheexperts](https://lloydsbank.com/asktheexperts)

# Get a free TOTUM card

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Access to exclusive discounts

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Treat yourself to a TOTUM card (previously NUS extra card) for FREE, giving you access to over 200 UK discounts on the high street and online PLUS 42,000 discounts worldwide with a free ISIC. The TOTUM card is a great way to save on everyday shopping from food and drink to books, travel, computer software, music, entertainment, days out, fashion, film plus many more.

## How do I get my free TOTUM card?

All you need to do is apply and open your Student Account by 31 October 2019. TOTUM will then send you a unique promotional code, which you'll need to order your first free card. Your promotional code will be valid until 31 December 2019 and the sooner you order your free TOTUM card the sooner you'll be able to start saving.

## How and when will I get my unique promotional code?

Your unique promotional code will be sent by email and SMS from TOTUM, so please ensure we have your up to date details. Codes will be sent out within 15 working days of opening your account. If you're eligible for the offer and don't receive your code after 28 days, please visit a branch and speak to a member of staff.



### How long will it take for me to receive my TOTUM card?

Once you've applied, TOTUM will send you your free card within 10 working days. You will be able to access your TOTUM card details immediately by downloading the TOTUM app and logging in. Your 2019/2020 TOTUM card will be valid until 30 September 2020, regardless of when you apply for your card. You must order your free TOTUM card by 31 December 2019.

### Where can I use my TOTUM card?

Partners include big names such as 40% off at Café Rouge and Las Iguanas, 25% off student ticket prices at Odeon, 10% off at The Co-op, plus discounts from Apple, 16-25 Railcard, National Express, Superdrug, New Look, Jack Wills, Zavvi, PizzaExpress, ASOS, CrossCountry Trains, Missguided, Domino's and Thorpe Park plus many more. Have a look at the fantastic range of discounts that you could enjoy at **TOTUM.com** To see where you can save money when you are on the go you can download the TOTUM App. See page 22 for the TOTUM card terms and conditions.

# I've got the flexibility I need to get a little more

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## How overdrafts work

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An arranged overdraft means we've agreed that you can borrow money from us in advance.

With our Student Account you can apply for a fee-free tiered arranged overdraft of up to £1,500. In your first year of study you could get up to £500 for the first six months from account opening, and then ask us to increase it to £1,000 in months seven to nine from account opening. From month 10 of account opening until the end of your third year of study you can ask for another increase to £1,500.

If you're studying on a course that is longer than three years, you can request to increase your overdraft to £2,000 from year four onwards, should you need it. The amount of your overdraft that is fee-free depends on your year of study.

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### Fee-free amounts

The fee-free amount of any arranged overdraft you apply for will depend on your year of study.

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Account	Year	Fee-free arranged overdraft amount
Student account	Year 1 of study – first 6 months from account opening	£500
	Year 1 of study – months 7–9 from account opening	£1,000
	Year 1 of study – months 10–12 from account opening Years 2 and 3 of study	£1,500
	Years 4–6 of study	£2,000

Overdrafts are subject to application and approval and repayable on demand. You must be 18 or over to apply.

### Representative example

In your second year, if you use an arranged overdraft of **£1,200** on your Student Account, then we'll charge you a daily arranged overdraft fee of **0p**.

### If you go over your limit

So all your payments are made, it's important you manage your account within your arranged overdraft limit. If you don't have enough money in your account or you reach your limit, you may not be able to make any more payments. If a payment takes you over your limit or we refuse it, you won't be charged.

### Daily arranged overdraft fees

In some circumstances, we may have agreed an arranged overdraft limit which is different than stated on page 4. In this case, when using your overdraft, you may pay a daily arranged overdraft fee. We calculate your overdraft fees depending on how much you borrow, so your daily fee could be made up of three different fees added together:



**Example:** A Student Account customer in their second year with an £1,800 arranged overdraft, the first £1,500 being fee-free. This means that if you borrow more than £1,500 you will be charged a daily arranged overdraft fee of 1p per £7 borrowed, on the £300.

### Grace period

Our grace period means you've got until 2.30pm to pay in enough to ensure the payment goes out, but you have until midnight to avoid a daily arranged overdraft fee. The money needs to clear the same day, so you could pay in cash or transfer money from another personal account you have with us online, on your mobile or over the phone.

I'm looking for a smarter way

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Our Student Account comes with lots of ways  
to help you stay in control of your money.





### SAVVY STUDENT

Check out our Savvy Student guides at [lloydsbank.com/savvystudents](https://lloydsbank.com/savvystudents) for advice on overdrafts, credit cards, budgeting and accommodation.

And of course, you can use our Mobile Banking app to keep track of your overdraft, transfer money between your accounts and manage your spending. Find out more on page 8.

### 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've started using your overdraft and are being charged.** You will only receive this message once when you are first charged for using your overdraft. You have until midnight to pay in enough to avoid future daily arranged overdraft fees. The money needs to be immediately available to use, so you could transfer

money from another personal account you have with us via Mobile, Internet or Telephone Banking or pay in cash over the counter in branch.

- **You're nearing your limit.** We'll send a message when your balance falls below £50. If you have an arranged overdraft, we'll also send an alert when you're within £50 of your arranged limit.
- **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. If you opt-out you may miss important messages about your account so make sure you keep track of your balance and regularly check your statements through Mobile, Internet or Telephone Banking.

Mobile alerts are sent throughout the day, 7 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, your network service provider may charge you.

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## Managing your account



### Mobile Banking app

Banking with us is even better with the app.

You're always close to banking with your smartphone. Our app is quick and easy to install, fast, convenient and more secure than ever. It's the easiest way to stay on top of your money.

**Bank where you want** – on campus, in your room, back at home, or just out and about.

**Keep control** – check your balance, keep track of your overdraft, transfer money instantly when you need to, and pay bills and friends.

**Be secure** – the latest built-in security technology keeps your details safe and private.

- If you're using an **iPhone** or **Android™** device, download our app on Apple App Store or Google Play™.
- **If you're using another kind of phone**, you can use your mobile browser to log into Internet Banking at [www.lloydsbank.com](http://www.lloydsbank.com)

For more information and to register visit [lloydsbank.com](http://lloydsbank.com) terms and conditions apply.

Mobile Banking services are only available to our UK personal customers and registration is required. Terms and conditions apply. Our app is available to Internet Banking customers with a UK personal account and valid registered phone number. The app currently requires iOS 10.0 or above, or Android 4.4 or above, but the minimum operating system requirement may change in the future. Not available on jailbroken/rooted devices. We don't charge for your use of Mobile Banking but your mobile operator may charge for some services, please check with them. You are responsible for finding out whether it is lawful to use our Mobile Banking app in the country you are visiting and for complying with its local laws. Not all Telephone Banking services are available 24 hours a day, seven days a week. Please speak to an adviser for more information.



### Internet Banking

Get instant access to your account with 24/7 Internet Banking, and with just a few clicks 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/IBreg](http://lloydsbank.com/IBreg) or visit us in branch.



### Contactless payments

A faster way to pay for your everyday essentials:

- Make speedier card payments using the contactless feature without needing to enter your PIN. Wherever you see the wave symbol you can make payments of up to £30 within the UK. Other contactless limits apply outside the UK and card holders should ask the retailer. For more information visit [lloydsbank.com/current-accounts/debit-card/contactless.asp](http://lloydsbank.com/current-accounts/debit-card/contactless.asp)



### Mobile Payments

Mobile Payments are another convenient way to pay with your Lloyds Bank debit or credit card. Using the latest contactless technology, it's a simple, secure way to make everyday payments using either your Apple or Android device. You can pay wherever you see the contactless symbol and within apps.

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



### Telephone Banking

A fast and simple way to get in touch, with Telephone Banking you can:

- Check your current balance.
- Pay your bills.
- Transfer money between your own accounts or to another person.
- Set up standing orders and check Direct Debits.
- Order your travel money.

Call us on **0345 300 0000** to use our quick automated service 24 hours a day and our advisers are available 7am to 11pm, seven days a week.

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 24/7, please speak to an adviser for more information. Calls may be monitored or recorded.

# I can easily keep track of my finances

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## Money Manager

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Money Manager automatically breaks down most of your spending into meaningful categories (like entertainment, food and travel) to give you a better picture of your spending.

Once you have registered for Internet Banking you can use the service free of charge.

Money Manager can help you:

- Understand how much you are spending and where.
- Set up a savings goal and save for the things that you want.
- Keep track of your regular bills or payments.
- Create monthly budgets and track your progress.

Money Manager can be used with all your Lloyds Bank personal current and credit card accounts together.

To register and start using this free service, visit [lloydsbank.com/moneymanager](https://lloydsbank.com/moneymanager)

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### Spending analysis

Categories	%
■ Entertainment & Leisure	28%
■ Groceries	25%
■ Cash Withdrawals	24%
■ Transportation	18%
■ Clothing & Personal Care	3%
■ Savings & Financial	2%

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Money Manager is provided free to help you manage your personal finances and is not intended to provide legal, tax or financial advice. There may be differences between descriptions shown on printed or online statements and Money Manager. Your printed and online statements remain the definitive record of your account. Transactions may appear earlier or later on your statements. You must be registered for Internet Banking. In order to set up a savings goal you must have a Lloyds Bank savings account. Further terms and conditions apply.

# Everyday Offers

Earn up to 15% cashback

It's always nice to feel appreciated. That's why there's Everyday Offers.

It means you can earn cashback, using offers at the types of places you shop. Everyday Offers is available to our personal current account customers aged 18+, who bank online. It's completely free of charge and easy to use.

## It's On Us

### Isn't it a lovely surprise when someone else pays.

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

Every month, you'll have 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.

It could be anything from that lovely dinner to your new winter coat – but it's sure to be a nice surprise.

Log on to Internet Banking or the Mobile Banking app and simply register for Everyday Offers.

## Get started now

Log on to Internet Banking and simply register for Everyday Offers under 'Get free add ons' and follow these simple steps:



**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, or credit card if you are the main cardholder, in line with the offer conditions.



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

To be eligible for Everyday Offers you will need to be over 18, have a Lloyds Bank personal current account, a Lloyds Bank debit and/or credit card and be registered for Internet Banking. Merchant offers and cashback amounts 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 (excluding NI) registered for Everyday Offers for up to one week and to have activated the It's On Us offer.

# I want to save every time I spend

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## Save the Change®

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Sign up for Save the Change® and every time you buy something with your Lloyds Bank Visa debit card, provided your account is in credit, the difference will be rounded up to the nearest pound and moved into a Lloyds Bank savings account of your choice the next working day.

Save the Change® is available for most Lloyds Bank savings accounts, except Monthly Saver, Term Deposits, Child Trust Fund, Tracker Bond, eBond and ISA products.

Save the Change® does not apply to over the counter cash advances, ATM withdrawals or fees charged for non-Lloyds Bank ATM transactions.



### REGISTER NOW

Find out more in branch,  
at [lloydsbank.com](https://lloydsbank.com)  
or call us on  
**0345 300 0000**  
from 7am to 11pm.

# I have everything I need for my travels

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## Travel money and using your card abroad

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### Travel money

#### Using your Visa debit card

You can buy your foreign currency and American Express® Travellers Cheques from any Lloyds Bank branch, through Telephone Banking or Internet Banking (if registered). We will also buy them back from you when you return from your trip.\*

To order your travel money call the travel money hotline on **0345 366 1149**.

Your Lloyds Bank Visa debit card is accepted at outlets across the world. You can use it for eating out, taking cash out at an ATM, a bureau de change or any local bank displaying the Visa symbol.

If you use your debit card abroad or for foreign currency transactions in the UK then charges will apply. Please see our Banking Charges section in the Personal Banking terms and conditions for more details.

### Your money won't go travelling unless you do

If you register for mobile alerts we can let you know when your card is used abroad (so if it wasn't you using it, you can do something about it straight away).

If you do think someone else made a transaction without your knowledge, you can call us on **0345 300 0000**.

If you need to call us from abroad, you can contact us on **0173 334 7007**.

When you do go travelling, you can use our Mobile Banking app to continue managing your money while you're away. Find out more on page 8.

\*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 embargoes or we no longer deal with that currency.

# Applying is easy

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You can apply for a Student Account Online  
or in any Branch

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## Apply Online

Applying online means you won't need a branch appointment. You can fill in our quick online application form in around 10 minutes, and then pop into any Lloyds Bank branch with your ID documents whenever suits you.

How do you apply online?

1.

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Go to [www.lloydsbank.com/current-accounts/all-accounts/student-account.asp](http://www.lloydsbank.com/current-accounts/all-accounts/student-account.asp)

2.

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Complete the simple application form and we'll confirm your overdraft and account offer.

3.

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Take the documents listed below into a Lloyds branch to verify your ID. No need for an appointment.

## Apply in Branch

Book an appointment, to open your account in one of our Lloyds Bank branches.

1.

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Book an appointment in branch or by calling **0345 300 0000 (+44 1733 347 007)** from outside the UK). Lines are open 7am – 11pm, 7 days a week.

2.

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Take the documents listed below to your branch appointment.

3.

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Applying for a Student Account is easy, however our branches do get busy, to ensure you are priority it's advisable to book an appointment.





## Documents required

### One piece of ID

Such as a valid driving licence or passport.

### 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 letter from a university or college.

### Confirmation of your student status

We'll need your UCAS confirmation of place letter (usually issued after your A Level or Higher results during August). You will need to print this letter from your UCAS Track profile once your place is confirmed. Or if you don't have this, a letter from your university or college confirming your place.

If you don't have any of the items listed above, we may be able to accept other items.

For more information, or to check if the documents you have are suitable, ask in any branch or call us on **0345 300 0000** from 7am to 11pm. Calls may be monitored or recorded.

## Once your student account is open

If you ask for a Visa debit card, you'll receive this within five to seven working days after you've opened the account, along with a separate letter detailing your four-digit PIN (Personal Identification Number). TOTUM will send you a unique promotional code via email and SMS, which you'll need to order your first free card. Your promotional code will be valid until 31 December 2019. See more at [www.lloydsbank.com/current-accounts/all-accounts/student-account.asp](http://www.lloydsbank.com/current-accounts/all-accounts/student-account.asp)

## FAQs



### How do I pay in money at any Lloyds Bank branch?

All deposits at the counter will be processed immediately. All deposits made in depositpoints™ before the cut-off time shown at the depositpoint™ used will be processed the same working day. Any deposits made after that time or at weekends will be processed the next working day. All cash will be immediately available when processed and cheques will follow normal clearance timelines. Weekends and Bank Holidays are not counted as working days.

### 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 chequebook 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 and never keep it with your cards.
- Never let anyone else know your PIN – or your Internet Banking credentials.

- 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.
- We recommend you regularly use our Mobile Banking app to check your statements, and get in touch if you see any transactions you don't recognise.

### What should I do if my Visa debit card and chequebook 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 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 abroad. You will receive replacement cards and/or chequebooks from us usually within five working days of notifying us.

### What happens when I pay cheques in?

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

### 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 UK Direct Debit payments, you have our guarantee of a refund in case of any mistakes.

When an organisation collects a Direct Debit in the UK, 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 payments 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. Don't forget to advise the collecting agents too.
- Should a company collect one of your payments by Direct Debit in the UK 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 Telephone Banking on **0345 300 0000** from 7am to 11pm or through Internet Banking. Just tell us if you need to cancel or change the payment the day before it is due to be made. Calls may be monitored or recorded.

### 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 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** from 7am to 11pm or 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.

### Standing orders

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 a payment takes you into any type of overdraft, you have until midnight to pay money into your account to avoid a daily arranged overdraft.

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

### How do I cancel a cheque?

If you need to cancel a cheque you've written from being paid, please come into your nearest branch or call Telephone Banking on **0345 300 0000** from 7am to 11pm to tell us. Calls may be monitored or recorded.

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

We offer a wide range of services that allow you to send money outside the UK or in a foreign currency quickly, securely and easily.

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

It is recommended that you provide the following:

- 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 sending money outside the UK or in a foreign currency 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 these services. If you'd like more information about these services and how long these payments take, call Telephone Banking on **0345 300 0000**, from 7am to 11pm. You can also visit any Lloyds Bank branch.

# Terms and conditions

Our agreement with you is made up of general conditions (contained in the Personal Banking Terms and Conditions leaflet) and additional conditions. These include the conditions below and the Banking Charges section of the Personal Banking Terms and Conditions which contains our standard fees. If there is any overlap or conflict between the additional conditions and the Personal Banking Terms and Conditions, the additional conditions apply.

## Eligibility

To have a Student Account you must be 17 or over and be studying for a full-time course that lasts for a minimum of two years or be on a one year access course leading onto a full-time degree.

You can only have one Student Account with us in your sole name and you cannot have a Student Account with another provider. You must tell us if you are no longer eligible for the account. When you are no longer eligible for the Student Account, for example you graduate from your course, we will convert your account to a Graduate Account, unless you make alternative arrangements with us.

If you are not eligible for a Graduate Account (for example you leave full-time study before graduating) we will convert

your account to a Classic Account (or similar account if it is no longer available). Once your account is converted, the benefits connected with your Student Account will stop. Where we change your type of account, we will tell you before making the change and will give you the details of your new account.

## Overdrafts

### Arranged overdraft

In your first year of study you can apply for a fee-free tiered arranged overdraft of up to £1,500 (subject to status and approval). You can apply for up to £500 for the first six months from account opening, £1,000 in months seven to nine from account opening and up to £1,500 after that. In your second and third year of study, you can apply for a fee-free arranged overdraft of up to £1,500, and in years four to six you can apply for an arranged overdraft of up to £2,000. In all cases, you need to apply for your arranged overdraft and each of the increases.

## Cooling off

If you are not happy with your Student Account within 30 days of opening your account, we'll help you move to another of our accounts or return any deposits you have made with any earned interest to you. For details of our current interest

rates, please visit [lloydsbank.com](https://www.lloydsbank.com) or visit us in branch.

### Mobile Banking

We don't charge you for Mobile Banking, but your operator may charge for some services, so please check with them. Services may be affected by phone signal and functionality. Personal Internet Banking customers only. Terms and Conditions apply.

Mobile Banking app requirements

- An iPhone or Android mobile, running a recent version of iOS or Android
- Data access on your device (either Wi-Fi or cellular)
- An Apple App Store or Google Play account
- A Lloyds Bank UK personal account and an Internet Banking username and password
- An up-to-date phone number that you've registered with us, so we can reach you while you register your device
- The app requires a recent version of your mobile's operating system, and is not available on jailbroken/rooted devices. Terms and conditions apply.

### Overdrafts 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 to apply. Overdrafts are subject to status and repayable on demand.

You will need to apply for your arranged overdraft at your local branch, Telephone Banking (**0345 300 0000**) or online if you are registered for Internet Banking. Calls may be monitored or recorded.

### Visa debit card

Once you receive your Lloyds Bank Visa debit card you can use it straightaway to make purchases and withdraw money at any ATM.

If you want to change the PIN to a number that's easier to remember, just follow the on-screen directions at any Lloyds Bank Cashpoint.

You can setup recurring payments with your Lloyds Bank Visa debit card. If you want to cancel these payments in the future you can tell us that you no longer consent to these payments and we will stop the payments. To cancel the next payment due to be made you do need to let us know before the end of the last working day before the payment is due to be made. You should also contact the person who you make the payment to so that they do not keep trying to take the payment and so that you can cancel the agreement which you have with them as we can't do that for you.

There are various rates and charges associated with using your Lloyds Bank Visa debit card abroad. Please see your Banking Charges section of the Personal Banking Terms and Conditions.

### TOTUM card terms and conditions

All Student Account customers who open an account by 31 October 2019 will be eligible for a free TOTUM card for the 2019/20 academic year which will be valid until 30 September 2020. Details of how to apply for your free card will be sent to you by e-mail and SMS from TOTUM. Lloyds Bank will share your data with TOTUM so that TOTUM can communicate these details to you. You have until 11:59pm on 31 December 2019 to apply for your first card. After this time you will be unable to apply for a free TOTUM card for the duration of our three year offer period. If you apply for your card by 31 December 2019 you will be able to renew your card for a further two years providing at this time your Student Account is still open. Applications are limited to one card per Student Account holder per academic year. Student Account customers issued with a TOTUM card will be bound by the terms and conditions as amended from time to time by the TOTUM. To qualify to renew your card for a second year you must still hold a valid Student Account. Provided you meet these conditions TOTUM will send you details on how to apply for your free card around September 2020 for the 2020/2021 academic year. You will only be eligible to renew your card for the 2021/2022 academic year if you have applied to renew your card for the 2020/21 academic year. To qualify to renew your card for a third year you must still hold a valid Student Account. Provided you meet these conditions you will be sent details on how to apply for your free card around September 2021 for

the 2021/2022 academic year. There are a number of institutions who are not affiliated or registered to NUS and the TOTUM card is therefore not available to students studying at those institutions. TOTUM discount partners are subject to change across the year. To find out whether your institution is affiliated or registered to NUS, please email our Customer Services team [help@totum.com](mailto:help@totum.com)

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.



### Important information

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.

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

#### Our promise

Our promise is to do our best to resolve any problems you have. If you wish to complain visit your local branch or call **0800 072 3572** or **01733 462 267**. (Textphone **0800 056 7614** or **01733 347 500**, if you have a hearing impairment). For more information visit [lloydsbank.com/contactus](http://lloydsbank.com/contactus)

Apple Pay is available on iPhone 6 and above, Apple Watch and iPads with Touch ID. Card restrictions include International accounts, non-personal accounts, Visa credit cards, Electron cards, additional credit card holders and customers under 13 years of age.

Google Pay is available on Android devices with contactless capability (NFC), running on the Android 4.4 KitKat operating system or newer and the Android Pay app downloaded. Card restrictions include American Express, Electron cards, Visa credit cards and additional credit card holders, non-personal accounts, Basic Bank accounts and customers under 13 years.

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

iPhone is a trademark of Apple Inc., registered in the U.S. and other countries. iPhone and iTunes are trademarks of Apple Inc., registered in the U.S. and other countries depositpoint™ is a trademark of Lloyds Bank plc.

Cashpoint® and Save the Change® are registered trademarks of Lloyds Bank plc.

The Post Office® and Post Office logo are registered trademarks of the Post Office Ltd.

UCAS does not endorse promotional material from any organisation.

Everyday Offers is available to Lloyds Bank UK personal current account customers with a debit/credit card aged 18+ who are registered for Internet Banking. 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.

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 registered for Everyday Offers for up to a week and activate the It's On Us offer. From 28 November 2013, 1,000 debit or credit card transactions up to £500 will be reimbursed each week. Excludes NI. For full terms and conditions, visit [lloydsbank.com/everydayoffers](http://lloydsbank.com/everydayoffers)

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

This information is correct as of 01/08/2019 and is relevant to Lloyds Bank plc products and services only.





## Open a Student Account

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



Visit your local branch

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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)

