



FOR IMMEDIATE RELEASE

Lloyds Bank launches 2016 Student Account

- **An interest-free and fee-free tiered planned overdraft of up to £1,500**
 - **Money saving offers with a free NUS extra card for three years**
 - **Mobile Banking app to help students manage their money on the go**

Lloyds Bank has today announced the launch of its 2016 Student Current Account, available to new and existing customers.

The account features a number of money saving benefits, including an interest-free and fee-free tiered planned overdraft of up to £1,500 and a free NUS extra card for three years, giving students access to over 200 UK discounts on the high street and online.

The account offers:

- **Interest-free and fee-free tiered planned overdraft of up to £1,500** in years one to three, which can be extended up to £2,000 in years four to six if studying for longer.
- **Free NUS extra card for three years**, giving students access to exclusive discounts, offers and competitions from over 200 brands and retailers on the high street and online, including Amazon, Odeon, The Co-op, Apple, Jack Wills and ASOS.
- **Contactless Debit Cards** allowing a fast way to make a payment of up to £30 without the need to enter a PIN.
- **Mobile Payments** providing another convenient way to pay with a Lloyds Bank debit card.
- **Everyday Offers** rewarding student account holders with cashback on their everyday spend at selected retailers, helping their money go further.
- **It's On Us**, a free prize draw where customers can receive an unexpected surprise when Lloyds Bank pays them back for something they've bought on their debit or credit card, up to the value of £500.

Students have a range of options when managing their finances through Lloyds Bank, including access to the five star rated mobile banking app, the most consistently highly rated banking app on the UK Apple App Store⁽¹⁾. With the app, they can do their banking where and when it's convenient to them. They can use it to keep track of their spending and account balances, so they don't unexpectedly go overdrawn, and to transfer money between their accounts, pay friends and bills, and manage their Direct Debits and standing orders.

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They can even use it to report their cards lost or stolen and order replacements, to order a new PIN, or to tell us when they're going abroad. The app is easy to use and has additional built-in security technology to keep customer details safe and private.

Joanne Overton, Head of Current Accounts for Lloyds Bank, said:

"As a leading student account provider, we understand the challenges students face with their finances. Our five star rated mobile banking app puts students in control of their spending, while contactless and mobile payments mean that access to their money is never more than a click or a tap away. All this alongside a range of special offers designed to help their limited funds go even further."

ENDS

Notes to editors:

- To open a Lloyds Bank Student Account customers need to be aged 17 or over and studying on a course that is full time and two years or more in duration or a one year Access course leading to a degree. They will also need to provide a UCAS confirmation letter confirming their place or a letter from their university or college. New customers will also need to provide proof of ID and address.
- An interest-free and fee-free tiered planned overdraft (subject to application and approval) of up to £1,500 is available in year 1 (£500 for the first 6 months, £1,000 in months 7-9 and £1,500 from month 10 onwards). Students can apply for an interest and fee-free. Planned Overdraft of up to £1,500 in years two and three and up to £2,000 in years four, five and six.
- 'It's On Us' offer runs every month, and gives customers the chance to be rewarded with cashback for their previous purchases up to the value of £500. This feature requires online activation.
- To be eligible for the 'Every Day Offers' scheme, customers must be over the age of 18 and be registered for internet banking.
- Ask the Experts financial guidance for parents on family finances and for students on budgeting can be found at www.lloydsbank.com/help-guidance/ask-the-experts.asp
- Customers can apply for a Student Account in any Lloyds Bank branch.
- The NUS extra card allows great savings with discounts on travel, books, fashion, CDs, DVDs, cinema, technology, eating out and more. The range of discounts can be viewed at nus.org.uk, and includes Amazon, Odeon, The Co-op, Apple, 16-25 Railcard, National Express, Superdrug, New Look, Jack Wills, Spotify, PizzaExpress, ASOS, CrossCountry Trains, Virgin Media, Missguided, Domino's and Thorpe Park plus many more. The full range of discounts offered by an NUS extra card can be viewed at www.nus.org.uk.

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(1) Lloyds Bank mobile banking app: by 20 July, the latest version of the app rated 5 stars on the Apple App Store on the basis of 928 reviews. On the same day, the app (all versions) was rated 4.4 stars on Google Play, on the basis of 64,960 reviews. The app has also been ranked UK #1 for functionality in Forrester's 2016 Global Mobile Banking Functionality Benchmark (April 2016).

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