



FOR IMMEDIATE RELEASE

Lloyds Bank launches 2017 Student Account

- **Interest-free and fee-free tiered planned overdraft of up to £1,500**
- **Free NUS extra card plus up to 15% cashback through Everyday Offers**
- **Mobile banking app to help students manage their money on the go**

Lloyds Bank has today announced the launch of its 2017 Student Current Account, available to both 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. There's also a free NUS extra card for three years, giving students access to over 200 UK discounts on the high street and online plus 42,000 discounts worldwide with a free International Student Identity Card.

Students can now apply for a student account online. A Bank of Scotland version of the account is also available.

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, Apple, The Co-op, PizzaExpress 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 using either an Apple or Android device.
- **Everyday Offers** rewarding customers with up to 15% cashback on their everyday spend at selected retailers including Sainsbury's, Morrison's, Costa, Nando's, Just Eat, Superdrug and New Look.
- **Free text alerts** to help customers manage their finances.

Students have a range of options when managing their finances through Lloyds Bank, including access to the 5-star rated mobile banking app. 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

MEDIA CONTACTS

Gregor Low
07500 078 879
gregor.low@lloydsbanking.com

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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.

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.

Emma Greenwood, Head of Current Accounts for Lloyds Bank and Bank of Scotland, said:

"We're delighted to launch this year's student account with a range of great features designed to help students manage their money. As a leading student account provider, we know all about the challenges students face with their finances. Access to their money will never be more than a tap away with our five star mobile app and our new range of text alerts will give them even more control over their finances. And not forgetting our range of special offers, including a free NUS extra card that helps students stretch their money even further."

ENDS

Notes to editors:

- To open a Lloyds Bank or Bank of Scotland 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. Customers can apply for a Student Account online or in any Lloyds Bank branch. All documentation must be presented in a branch.
- 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 from account opening, £1,000 in months 7-9 and £1,500 from month 10 onwards). For Students studying for longer than three years, an interest-free and fee-free tiered planned overdraft up to £2,000 is available in years four, five and six. 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.
- To be eligible for the 'Everyday Offers' scheme, customers must be over the age of 18 and be registered for internet banking. Customers must activate each offer to gain cashback.
- Customers must register an active mobile phone number to be eligible for text alerts.
- The full range of discounts offered by an NUS extra card can be viewed at www.nus.org.uk. Partners include big names such as Amazon, where you will receive £5 credit when you sign up to Amazon Student, 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, Spotify, PizzaExpress, ASOS, CrossCountry Trains, Missguided, Domino's and Thorpe Park plus many more.

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- Lloyds Bank and Bank of Scotland have announced changes to overdrafts, taking effect from November. There will be a simple, single rate of 1p per day for every £7 of planned overdraft usage, and all fees and charges associated with unplanned overdrafts will be removed. Students account holders will continue to benefit from an interest-free and fee-free tiered planned overdraft of up to £1,500.

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Gregor Low
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