



# Lloyds TSB

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C A TAYLOR ESQ  
STAFFORDSHIRE BUS SYSTEMS  
C/O PENSION PRACTITIONER  
33-35 DAWS LANE  
MILL HILL  
LONDON  
NW7 4SD



0027102KK90503 7720  
3347/1/009505

## BUSINESS ACCOUNT

TTEES STAFFORDSHIRE BUS SYST EXEC PENS

Write to us at:

**PO Box 1000**

**Andover**

**BX1 1LT**

Call us on: **0845 072 5555** (from UK)

**+44 1733 347338** (from Overseas)

Visit us online: **www.lloydstsb.com**

Your branch: **CANNOCK**

Sort code: **30-91-58**

Account number: **00862376**

BIC: **LOYDGB21257**

IBAN: **GB18 LOYD 3091 5800 8623 76**

## INTEREST RATES FOR THE PERIOD 11 OCT 11 TO 09 NOV 11

Debit Rates 11 OCT 11 - 09 NOV 11

Unauthorised Borrowing	26.40% pa
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Unauthorised borrowing fee: £15.00  
Unpaid item (direct debit): £35.00

Unpaid item (cheque): £35.00  
Unpaid item (standing order): £35.00

If your account becomes overdrawn, or you exceed any agreed overdraft limit, we may allow an overdraft to be created or allow the agreed overdraft limit to be exceeded. In these circumstances the new or excess overdraft is an unauthorised overdraft and you will be charged at the rate for unauthorised borrowing which is shown on your statement and will incur other unauthorised borrowing charges shown above.

Interest is calculated on the cleared daily balance of the new or excess overdraft and is payable for the duration of the new or excess overdraft.

We may change any of our charges and interest at any time and will notify you in writing at least two months before we make any change. You will be deemed to have accepted any such change if you do not notify us to the contrary before the date any such change comes into effect. However, if you choose not to accept any change:

- You can close the account at any time before the change comes into effect provided that any outstanding amounts on the account are paid; or
- Our notice of the change shall be deemed to be notice of termination given under the terms of your account and your account Agreement will terminate the day before any change comes into effect. Should there be any outstanding balance on the account it will become immediately due and payable on termination.

When we tell you about a change we will do so by letter, e-mail, text, statement, statement inserts or messages or in any other way which is sent to you individually.

If the change is to your advantage we may change our interest rates at any time and without notice to you. We will tell you about the change by putting notices in our branches within three Business Days of making the change or by telling you personally within 30 days of making the change and we will update our website within three Business Days of an interest rate change taking effect.

Lloyds TSB Bank plc, 25 Gresham Street, London, EC2V 7HN. Lloyds TSB Scotland plc, Henry Duncan House, 120 George Street, Edinburgh, EH2 4LH.  
Lloyds TSB Offshore Limited, P O Box 160, 25 New Street, St. Helier, Jersey, JE4 8RG.

# Useful information

## Changing your contact details

Please write to us at: **Lloyds TSB, Box 1, BX1 1LT** or visit any Lloyds TSB branch.

If your account is held in the Channel Islands, Isle of Man or with WorldWide Service, please write to us at: **Lloyds TSB, Customer Service Centre, Peveril Buildings, Peveril Square, Douglas, Isle of Man IM99 1JJ.**

## Lost and stolen Cards or Chequebooks

If you think your cards or PINS have been stolen, please call us immediately on **0800 096 9779**. If you're outside the UK, call us on **+44 1702 278 270**. If you think your chequebook has been lost or stolen, call us immediately on the telephone number on the front of your statement.

## Internet and Telephone banking are designed to make your life easier

	Internet Banking	Telephone Banking
<b>Personal customers</b>	go to <a href="http://www.lloydstsb.com/registerquick">www.lloydstsb.com/registerquick</a>	call the number at the top of your statement - available 24/7
<b>Commercial customers</b>	go to <a href="http://www.lloydstsb.com/business">www.lloydstsb.com/business</a>	call the number at the top of your statement
<b>Corporate customers</b>	go to <a href="http://www.lloydstsbcorporatemarkets.com">www.lloydstsbcorporatemarkets.com</a>	call the number at the top of your statement
<b>Offshore &amp; WorldWide Service customers</b>	go to <a href="http://www.lloydstsb-offshore.com">www.lloydstsb-offshore.com</a>	call <b>08457 449900</b> (or <b>+44 1539 736626</b> from abroad)

## Personal Debit and Cashpoint® Card Charges

- When you use your card in currencies other than sterling, the amount is converted to sterling on the day it is processed by Visa, using their standard exchange rate that day. We also include a foreign exchange fee of 2.99%. You can find out the Visa exchange rate on 0845 3000 000 (+44 1733 347007 from abroad). If your account is held in the Channel Islands or Isle of Man, or is a WWS account, call 08457 449900 (+44 1539 736626 from abroad).
- When you use a debit card to withdraw cash abroad we will charge you 1.5% of the amount withdrawn. The minimum transaction charge is £2.00. The most we'll charge for each transaction is £4.50. This applies to all foreign cash transactions.
- You'll not pay the cash withdrawal fee when using your debit card at Lloyds TSB or a LINK ATM in the UK for transactions in sterling. If you use your debit card over the counter in a bank other than Lloyds TSB, or at a non-link ATM, you will be charged the cash withdrawal fee.
- We will also charge the fee if you buy foreign currency or travellers cheques at another bank, the Post Office® or a bureau de change in the UK, but not at Lloyds TSB.
- When you make a purchase (not a cash withdrawal) abroad or in a currency other than sterling - we will charge you £1. This also applies to Internet or home shopping card purchases not made in sterling. This fee will not be charged on Premier and Platinum accounts or accounts held in the Channel Islands, the Isle of Man, or WWS Executive Gold and WWS Executive Platinum accounts.
- If you use your Cashpoint® card abroad you will be charged 1.5% (minimum £1.50) of the amount you withdraw.

## Business Debit Card and Business Cashpoint® Card charges

Full information on our charges is set out in our charges brochures and on our website at [www.lloydstsb.com/business](http://www.lloydstsb.com/business) (refer to "Rates and Charges"). Alternatively please contact your relationship manager. For any card transaction in a foreign currency, the amount is converted into sterling on the day it is debited to your account, using the Visa exchange rate. The Visa exchange rate includes a foreign exchange administration fee of 2.75%. You can find out the Visa exchange rate by calling us on 0845 072 5555.

**Charges will be shown on your statement or current account charges invoice.**

## Interest rates

You can find the rates used to calculate the interest you have earned or been paid as follows:

**Personal Customers:** visit [www.lloydstsb.com](http://www.lloydstsb.com), any branch or call our interest rate line on **0845 300 0032** (8am-9pm Mon-Fri; 9am-5pm Sat-Sun).

**Commercial Customers:** visit [www.lloydstsb.com/business](http://www.lloydstsb.com/business).

**Corporate Customers:** visit [www.lloydstsbcorporatemarkets.com](http://www.lloydstsbcorporatemarkets.com)

**Offshore and Worldwide Service Customers:** visit [www.lloydstsb-offshore.com](http://www.lloydstsb-offshore.com)

## Checking your statement

Please read through the entries on your statement. If you think something is incorrect, please contact us straight away on the telephone number on the front of your statement. The earlier you contact us, the more we may be able to do. E.g. if you have a personal account, we may not be able to refund you if you tell us more than 13 months after the date of the payment. Take care when storing or disposing of information about your accounts.

## Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors - including most individuals and small businesses - are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000). The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank including their share of any joint account, and not to each separate account.

For further information about the scheme (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website [www.FSCS.org.uk](http://www.FSCS.org.uk) or call 020 7741 4100 or 0800 678 1100.

Deposits with us are held with either Lloyds TSB Bank plc or Lloyds TSB Scotland plc. Eligible depositors have a separate limit of £85,000 for accounts in each bank.

Accounts with Lloyds TSB Bank plc include accounts in all its divisions and under trading names: Cheltenham and Gloucester (C&G), Lloyds Bank, Lloyds TSB, Lloyds TSB Agriculture, Lloyds TSB Bank, Lloyds TSB Business, Lloyds TSB Business Banking, Lloyds TSB Commercial, Lloyds Bank Corporate Markets, Lloyds TSB Corporate Markets, Lloyds TSB Private Banking and WorldWide Service. An eligible depositor's £85,000 limit relates to the combined amount in all accounts with Lloyds TSB Bank plc.

Accounts with Lloyds TSB Scotland plc include accounts in all its divisions and under trading names: Lloyds TSB Scotland Business, Lloyds TSB Scotland Business Banking, Lloyds TSB Scotland Commercial, Lloyds TSB Scotland Commercial Banking, Lloyds TSB Agriculture, Lloyds TSB Business, Lloyds TSB Business Banking, Lloyds TSB Commercial, Lloyds Bank Corporate Markets, Lloyds TSB Corporate Markets and Lloyds TSB Private Banking. An eligible depositor's £85,000 limit relates to the combined amount in all accounts with Lloyds TSB Scotland plc.

If you are unsure which bank your account is held with please check your account literature or ask at your local branch.

**Offshore customers:** the Jersey branch of Lloyds TSB Offshore Limited is a participant in the Jersey Banking Depositor Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website or on request. Customers of the Isle of Man and Guernsey branches should refer to the following websites for information on their compensation scheme arrangements: Guernsey: [www.dcs.gg](http://www.dcs.gg) and Isle of Man: [www.gov.im](http://www.gov.im)

## Marketing Information

We like to keep you informed of new products and services using mail, phone, email or text message. If you'd rather we didn't contact you in any of these ways please write, call us or visit any branch and let us know.

## Dispute resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman. **Offshore customers should request a copy of 'How to Voice Your Concerns' from their usual contact.**

## Stop receiving paper statements

Personal customers can choose to stop receiving paper statements. To do this you must be registered for Internet Banking. To register please visit [www.lloydstsb.com/registerquick](http://www.lloydstsb.com/registerquick) or any Lloyds TSB branch. Offshore customers can register at [www.lloydstsb-offshore.com](http://www.lloydstsb-offshore.com).

## Please contact us if you'd like this in Braille or large print.

Telephone service for Hearing Impaired Customers is available on 0800 056 7611 (Offshore and WorldWide Service customers should ring +44 1624 680719). Lloyds TSB also accepts telephone calls via BT Typetalk. We may monitor or record calls in case we need to check we have carried out your instructions correctly and to help us improve our quality of service. Cashpoint® and PhoneBank® are registered trademarks of Lloyds TSB Bank plc. Lloyds TSB Offshore PhoneBank is a registered business name of Lloyds TSB Offshore Holdings Ltd. Lloyds TSB Bank plc and Lloyds TSB Scotland plc are authorised and regulated by the Financial Services Authority for savings, insurance and other financial services. We are licensed and regulated by the Office of Fair Trading for lending services and subscribers to the Lending Code. We are members of the Financial Services Compensation Scheme and covered by the Financial Ombudsman Service. Lloyds TSB Offshore Limited Registered in Jersey, number 4029. Regulated by the Jersey Financial Services Commission. We abide by the Jersey Code of Practice for Consumer Lending. The Guernsey branch of Lloyds TSB Offshore Limited is licensed to conduct banking, investment and insurance business by the Guernsey Financial Services Commission under the Banking Supervision (Bailiwick of Guernsey) Law 1994, the Protection of investors (Bailiwick of Guernsey) Law 1987 and the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law 2002. The Isle of Man branch of Lloyds TSB Offshore Limited is licensed by the Isle of Man Financial Supervision Commission.