

Customer Name:

Address:

Sort Code: **30-95-36**

Account Number:

Terms and Conditions: **Version 4 - 31st May 2005**

General Distance Marketing Directive Terms and Conditions

About Us

Your contract for the following products or services is with Lloyds TSB Bank plc or Lloyds TSB Scotland plc, providers of financial products and services in the UK. The registered office details of Lloyds TSB Bank plc is 25 Gresham Street, London EC2V 7HN; registered in England and Wales no. 2065. The registered office for Lloyds TSB Scotland plc is Henry Duncan House, 120 George Street, Edinburgh EH2 4LH; registered in Scotland no. 95237.

We are licensed to provide credit. Our consumer credit licence numbers are Lloyds TSB Bank plc 4685 and Lloyds TSB Scotland plc 198797. You can find out more about the consumer credit licence scheme by visiting www.offt.gov.uk or by writing to the Office of Fair Trading, Fleetbank House, 2-6 Salisbury Square, London EC4Y 8JX.

Many of our products are subject to the regulation of the Financial Services Authority, and we are authorised and regulated by the Financial Services Authority. You can find out more about this by visiting www.fas.gov.uk or by writing to the Financial Services Authority, 25 The North Colonnade, Canary Wharf, London E14 5HS. We are also signatories to the Banking Codes.

We are members of the Financial Services Compensation Scheme established under the Financial Services and Markets Act 2000. Most deposits, including those made by individuals and small firms are protected by the scheme. Where you make a deposit with us in the UK, payments under the scheme are limited to 100% of the first £2,000 of your total deposits with us and 90% of the next £33,000, resulting in a maximum payment of £31,700. The scheme also covers deposits made with our offices elsewhere in the European Economic Area, and deposits in all currencies are treated alike. A leaflet with further details is available on request from the Scheme. Call their Helpline on 0207 892 7300, log onto their web site at www.fscs.org.uk or write to the Financial Services Compensation Scheme, 7th Floor Lloyds Chambers, Portsoken Street, London E1 8BN.

Life assurance, pensions and investment advice is provided by representatives of Lloyds TSB Bank plc, Lloyds TSB Scotland plc or Lloyds TSB Financial Consultants Limited. These representatives can advise only on the products of the Scottish Widows and Lloyds TSB Marketing Group, members of which are authorised and regulated by the Financial Services Authority.

About Disputes

English law applies to our discussions about the following products and to the contracts for the following products unless your account is with a branch in Scotland, when Scots law will apply.

If you want to make a complaint about any of the following products or any service that you are receiving from us your first point of contact should be the person or people you usually deal with. This could be your branch, your Account Manager or Contact Centre and you can tell us about our concern in writing or by phone.

We'll acknowledge your complaint promptly and keep in contact until all enquiries are completed. We would always aim to resolve your complaint at this stage. However, if a complaint cannot be resolved by our internal complaints procedure, you will be entitled to make a complaint to the Financial Ombudsman Service:

The Financial Ombudsman Service,
South Quay Plaza,
183 March Wall,
London E14 9SR

www.financial-ombudsman.org.uk
0845 080 1800

If a dispute cannot be resolved by our internal complaints procedure or by the Financial Ombudsman Services, the English courts will have jurisdiction to hear a dispute unless your account is with a branch in Scotland, in which case the Scottish courts will have jurisdiction.

Other Important Information

The contracts for the following products are in English. You agree that we can communicate with you in English once the contracts have been made.

Please note that we are required to advise you of the possibility that there may be costs or taxes imposed by third parties in connection with this current account. However we are not aware of any.

General Current Account Terms and Conditions

About the charges for our current accounts

We do not charge a monthly fee for this product. You can obtain details about interest rates and charges associated with our current accounts by visiting <http://www.lloydstsb.com>, any Lloyds TSB branch, or by telephoning 0845 300 0032.

About cancelling your current account

You can cancel the contract for your current account at any time, but if you do so, you must return any money you owe us. If you'd like to cancel you can do this by visiting any branch, writing to your branch or contacting us by telephone. Our contract will continue to apply if you don't cancel.

We may vary the services and facilities or conditions of this account, by giving you notice in a newspaper, branch, letter or on-line - whichever is appropriate for the change we are making and the type of account you have. We may do this for example to:

- make a change to your benefit, or not affecting your rights and obligations,
- meet legal or regulatory requirements,
- correct errors, omissions, inaccuracies and ambiguities,
- deal with reorganisations within our group,
- cover service differences for new computer or other processes,
- bring us in line with market practice,
- reflect developments we wish to make to your account and changes in customer demand or requirements.

If you are not happy with your choice of current account within 14 days of making your first payment into the account, we will help you move to another of our accounts or return any deposits you have made with any earned interest to you.

Notice period for closure of accounts

Unless there are exceptional circumstances such as suspected fraud, we will not close your account without giving you at least 30 days notice.

Classic Account Product Specific

You must deposit a minimum of £500 per month (£250 per month for those aged between 18-21 years old) into your account. If you fail to deposit the required amount per month into your account, the Bank has the right to convert the account to a 'standard' cheque account, providing reasonable notice is given.

I request you to open a new Classic account

I apply for a current account card to be issued to me/us

First customer's signature

Date