

## SENTINEL® GOLD CARD PROTECTION – IMPORTANT INFORMATION

### Statement of demands and needs

This product meets the demands and needs of those who wish to protect themselves in the event that their cards are used fraudulently and may provide emergency cash, cover costs incurred through the misuse of cards that are lost or stolen and enables all missing cards to be cancelled in one phone call. Information, but not advice, has been provided to help you make an informed choice.

Sentinel® Card Protection is part of the Lloyds TSB Select, Gold Service, Platinum and Premier current account benefits package. If you hold one of these accounts you can register your cards by contacting Sentinel® Gold on **0800 414 717**.

Sentinel® Gold Card Protection (SCP) is a trading name of Affinion International Limited. Registered address: Charter Court, 50 Windsor Road, Slough, Berks SL1 2EJ. Registered in England No. 1008797.

## Credit Cards

# Airmiles Duo Credit Card terms and conditions...

plus additional important  
information on optional  
Sentinel® Gold Card Protection

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

Payment Protection Cover is underwritten by London and Edinburgh Insurance Company Limited. Registered in England No. 924430. Registered office: 8 Surrey Street, Norwich NR1 3NG, and by Norwich Union Life & Pensions Limited. Registered in England No. 3253947. Registered office: 2 Rougier Street, York YO90 1UU for life benefits. Both companies are part of the Aviva Group and authorised and regulated by the Financial Services Authority.

Lloyds TSB Bank plc Registered office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 2065.

Authorised and regulated by the Financial Services Authority and a signatory to the Banking Codes.

We are members of the Financial Services Compensation Scheme and the Financial Ombudsman Service.



# Lloyds TSB Bank Credit Card Conditions – customer copy

This is a copy of your agreement for you to keep. It includes a notice about your cancellation rights which you should read.

## CREDIT AGREEMENT REGULATED BY THE CONSUMER CREDIT ACT 1974

These are the conditions of an agreement between us, Lloyds TSB Bank plc of PO Box 13130, 1-9 Gloucester Place, Brighton BN1 4LT, and you, the person named in the agreement. In condition 19 we set out special meanings we have given to some words in this agreement.

### KEY FINANCIAL INFORMATION

#### 1. CREDIT LIMIT

We will set a credit limit and tell you what it is after we have opened your account. We may change it in the future. We'll give you the new credit limit in writing.

#### 2. YOUR PAYMENTS

- 2.1 You must make a minimum payment by the payment date every month of:
  - 2% of the balance shown in your statement (minimum £5, or the full balance if less than £5); or, if it is more
  - the total of interest and the Payment Protection Cover premium shown in your statement. You can always pay more if you want to.
- 2.2 To begin with your payment date will be about 25 days after the statement date but we may change it under condition 17. Your statement will show the payment date and the minimum payment.

#### 3. ANNUAL PERCENTAGE RATE

The APR is 15.9% (variable).

### OTHER FINANCIAL INFORMATION

#### 4. TOTAL CHARGE FOR CREDIT

If you use your Card for a £1,500 Purchase and repay it at the standard rate in 12 equal monthly instalments you will pay £123.63 interest.

### 5. INTEREST RATES

- 5.1 Our standard rates are:
  - 24.900% p.a. (variable) for Cash Withdrawals; and
  - 14.880% p.a. (variable) for all other Transactions and amounts payable by you under this agreement.
- 5.2 Our current rates for Promotional Transactions are:
  - 0% p.a. for Balance Transfers you make in the first 6 weeks after we open your account. If you make at least £100 of Purchases in the first 3 months after we open your account this rate is fixed for 6 months from the date the transferred balance is put on your account. Otherwise, this rate is fixed until 3 months after we open your account. We will open your account a few days before you get your Card. If you make a Promotional Transaction, the relevant standard rate will apply if you break this agreement (see condition 9.5) but otherwise the promotional rate (and other terms) will continue until the end of the promotional period. After this the relevant standard rate will apply. We will put a message in your statement to remind you when the introductory promotional period ends.
- 5.3 We generally charge interest daily on the balance outstanding on the account. We start charging interest from and including the date of each Transaction and on all other amounts from and including the date they are added to the account. We add this interest to your account on the statement date each month. We then charge the relevant standard rate of interest on the whole balance. This means that you pay interest on interest ('compound') until you make your minimum payment. Your minimum payment reduces your balance by the amount of interest you owe us, so you no longer pay interest on it. We then charge interest on your remaining balance until your next statement date.
- 5.4 There are two exceptions to this general rule:
  - We do not charge any interest on Purchases if you pay your full balance by the payment date shown in the first statement after we've added those Purchases to your account. If you do not pay in full, we'll add interest on those Purchases to your next statement and we'll charge that interest from the Transaction date.
  - From 1 October 2008 we will not charge interest on the charges in conditions 8.1 and 8.2 until the 29th day after the day we give you notice that these charges are payable. We will then charge you simple interest on those charges.

### 6. ALLOCATION OF PAYMENTS

- 6.1 Payments reduce your balances in this order:
  - Charges listed in conditions 8 and 9, Payment Protection Cover premium, if relevant and interest on Promotional Transactions, Cash Withdrawals and other Transactions in that order.
  - Promotional Transactions at 0% interest followed by Promotional Transactions at other rates in the order that they were added to the account. Payments will always reduce Balance Transfers before any other Promotional Transactions on your account.
  - Purchases.
  - Cash Withdrawals.
  - All other amounts.

## 7. VARIABLE RATES

We may change interest rates (except fixed rates) and charges under condition 17. The APR does not take these variations into account.

## KEY INFORMATION

### 8. CHARGES

8.1 For letting you continue to use your card (if we do let you) despite your having broken these conditions, we will charge you:

- £12 if you do not make at least your minimum payment by the payment date;
- £12 if you are over your credit limit at any time during the period covered by your statement;
- £12 each time a direct debit, cheque or other payment order you have given us is not accepted when we present it for payment.

We will also charge reasonable costs and expenses resulting from you breaking these conditions.

8.2 After we end this agreement under condition 16.2 we will charge you a fee of £12 for each month you do not repay (or fail to meet the proposals we have agreed to repay) the full amount you owe.

8.3 The charges in conditions 8.1 and 8.2 will be payable on your statement date and will be included as part of the outstanding balance shown on your statement. The outstanding balance must be repaid in accordance with the terms of this agreement.

8.4 Our charges for Cash Withdrawals, Balance Transfers, Cheques and our other charges are listed in condition 9.

### MISSING PAYMENTS

Missing payments could have severe consequences and make obtaining credit more difficult.

### IMPORTANT – READ THIS CAREFULLY TO FIND OUT ABOUT YOUR RIGHTS

The Consumer Credit Act 1974 lays down certain requirements for your protection which should have been complied with when this agreement was made. If they were not, we cannot enforce this agreement without getting a court order.

The Act also gives you a number of rights:

1) You can settle this agreement at any time by giving notice in writing and paying off the amount you owe under the agreement.

2) If you received unsatisfactory goods or services paid for under this agreement, apart from any bought with a cash loan, you may have a right to sue the supplier, us or both.

3) If the contract is not fulfilled, perhaps because the supplier has gone out of business, you may still be able to sue us.

If you would like to know more about your rights under the Act, contact either your local Trading Standards Department or your nearest Citizens' Advice Bureau.

### THEFT, LOSS OR MISUSE OF LLOYDS TSB CREDIT CARD

If your credit card is lost, stolen or misused by someone without your permission, you may have to pay up to £0 of any loss to us. If it is misused with your permission you will probably be liable for ALL losses. You will not be liable to us for losses which take place after you have told us about the theft, etc as long as you confirm this in writing within seven days.

### YOUR RIGHT TO CANCEL

Once you have signed, you will have for a short time a right to cancel this agreement. You can do this by sending or taking WRITTEN notice of cancellation to Lloyds TSB Bank plc, Card Services, PO Box 13130, 1-9 Gloucester Place, Brighton BN1 4LT.

If you cancel this agreement you will get back any money you have paid. You will have to repay Balance Transfers, Cheques or Cash Withdrawals but if you repay these in full before your first monthly payment is due you will not have to pay interest or other charges.

Any goods which you already have under the agreement, apart from any purchased out of a cash loan, will have to be returned. Such goods should not be used and should be kept safe. (Legal action may be taken against you if you do not take proper care of them.) You can wait for them to be collected from you and you need not hand them over unless you receive a written request.

You will not, however, be required to hand back any goods supplied to meet an emergency or which have already been incorporated, for example in your home. But you will still be liable to pay for emergency goods or services or for any goods which have been incorporated by you or one of your relatives.

## OTHER CONDITIONS

### 9. CHARGES

9.1 Unless we tell you that a charge is not payable, we charge:

- 3% of the amount of each Balance Transfer you make;
- 3% of the amount of each Cash Withdrawal you make (minimum £2.50); and
- 3% of the amount of each Cheque you use (minimum £3).

9.2 Visa and MasterCard Transactions in foreign currencies will be converted into sterling the day they are added to your account. American Express Transactions will be converted the day the Transaction is processed by American Express, which may not be the same day the Transaction is added to your account. We use a wholesale exchange rate set by MasterCard, Visa or American Express, depending on your Card Type. To this we add a fee of 2.95%. For

Visa Transactions outside the EU, 0.84% of our fee is paid to Visa. No fee is payable to Visa for Transactions within the EU. For American Express Transactions, 1.5% of our fee is paid to American Express. When you make a Transaction abroad with your American Express Card and the Transaction is not in U.S. dollars, the conversion will be made through U.S. dollars, by converting the Transaction amount into U.S. dollars and then by converting the U.S. dollar amount into sterling. If the Transaction is in U.S. dollars, it will be converted directly into sterling. American Express bases its wholesale exchange rates on rates used between banks which are selected by American Express from customary industry sources (such as Reuters and Bloomberg) on the business day prior to the day the Transaction is processed.

9.3 We charge £6 for copies of non-current statements, £5 for copies of transaction receipts unless your transaction query shows a mistake has been made, and £2 if you ask for a receipt for a payment. These charges and the charges listed in condition 8.1 and 8.2 will be added to your account when they arise.

9.4 You must keep within your credit limit. We can decline Transactions that are over that limit. But if, as a service to you, we authorise them, you have to pay the charges in condition 8 for going over your limit.

9.5 You will lose the preferential terms that apply to Promotional Transactions if you do not comply with important obligations to us. We will start charging the relevant standard rate or fees (see conditions 5 and 8) if you miss a minimum payment or exceed your credit limit. We will not restore the preferential terms once we have withdrawn them, even if you do later comply with your obligations to us.

## 10. THE CARD, PIN AND CHEQUES

10.1 You:

- must sign your Card as soon as you receive it, use it only in the valid period on the Card, memorise your PIN, destroy the slip it's printed on, keep it secret, and not write it on Cards or anything kept with Cards;
- must not use your Card for anything illegal or for any business purpose, allow anyone else to use your Card, Card number, PIN or Cheques and must keep them safe.

10.2 Cards and Cheques belong to us and must be returned immediately if we ask you to do so, or if you die, or are made bankrupt. Anyone acting for us may recover or retain them.

10.3 We may cancel or suspend the Card account at any time if you have broken this agreement repeatedly or seriously or we have another good reason for doing so, such as suspected fraud. If we do this, we will tell you as soon as possible. You must then stop using Cards and Cheques on the account and must destroy them.

10.4 Card chip content is our property and can only be used for purposes we authorise.

## 11. ADDITIONAL CARD

11.1 You can name other people as additional cardholders on your account. You can do this in writing or in other ways. If the person you name is eligible, we will send you the additional Card. You must give the additional Card we send you to the additional cardholder and make sure that he or she is aware of, and keeps to, all conditions relating to the use and safety of Cards.

11.2 You are responsible for all use of the additional Card. You must pay us for Transactions made by the additional cardholder even if they make you break this agreement. You will also be liable for any charges payable as a result of use by an additional cardholder.

11.3 We will not give additional cardholders information about your account unless you agree.

11.4 Contact us on the numbers given in your statement if you wish to cancel the additional Card.

11.5 You must pay for Transactions made by the additional cardholder and charged to your account after cancellation.

## 12. LOST CARDS

12.1 You must contact us urgently if a Card or Cheque is lost or stolen or a Card or PIN is misused (or you think it may be). Our address and telephone numbers are: **Lloyds TSB Card Services, 1-9 Gloucester Place, Brighton BN1 4LT; phone (24 hours) 0800 096 9779 from UK, +44 1702 278 270 abroad.** We may record or monitor calls. If you later find the reported Cards or Cheques, you must destroy them.

12.2 You will not have to pay us anything for unauthorised use of your Card account unless we can show that you gave someone your Card (or details of it), you have not used reasonable care to protect the Card account or have acted fraudulently. In this case, you will be liable for all use of the Card before you give us notice under the above condition. You will not have to pay us for unauthorised postal, telephone or Internet Transactions made by someone other than you or an additional cardholder.

12.3 You must give information we ask for to get Cards or Cheques back or stop misuse. We may pass this to retailers and other businesses accepting cards, people acting for us and the police.

## 13. TRANSACTIONS AND CREDIT LIMITS

13.1 You must not go over your credit limit. When we work out the credit available on your account to authorise new Transactions, we include authorisations for transactions we have already given but which have not yet been applied to your account.

13.2 You can tell us if you want a lower credit limit on your account or if you do not want your credit limit to be increased. We may require minimum limits.

13.3 We may tell you about Promotional Transactions you can make on your account. We may put limits on the amount and frequency of Cash Withdrawals and Balance Transfers or only allow them up to a proportion of your credit limit. We will tell you about these limits before you make Transactions.

- 13.4 Once you have made a Transaction, you cannot cancel it.
- 13.5 We use systems to identify Transactions that seem unusual and help us prevent the misuse of your account. If we think a Transaction involves misuse, we may tell the retailer to turn down the Transaction or to check with us before processing the Transaction. So there might be a delay before a retailer agrees to a Transaction, and you might not always be able to make a Transaction straightforwardly, or at all.
- If you are thinking of making an unusual Transaction, please let us know beforehand so we can try to avoid delays.
  - We may contact you about any Transactions using your Card that seem unusual.
- We will not be liable for any loss to you as a result of any delay or if we do not allow the Transaction to be made.

#### 14. PAYMENTS

- 14.1 You must make all payments on time. You won't break this term if a payment is late because we've failed to process it as soon as we get it. A payment is shown on your account on the day we receive it but only reduces your outstanding balance when it clears. We'll give you guidance on making payments to reach us on time and on the clearing times for cheque payments and automated payments.
- 14.2 We may sometimes tell you that you may miss a monthly payment. If you want to do this, we will continue to charge interest on your account, but we will not charge you a late payment fee.
- 14.3 We only credit refunds when we receive proper vouchers or confirmation acceptable to us and we normally charge interest until then. We will refund interest on Transactions that were incorrectly charged to your account.
- 14.4 You must repay the amount of overlimits and arrears as soon as we ask you to. Any payments you make will pay off the longest outstanding arrears first.
- 14.5 If you pay a set amount by direct debit, we reduce the direct debit to pay off your balance if that is all you owe, or increase it if the set amount is less than your minimum payment.
- 14.6 Your statement will be issued on the same date each month (or if not a working day, the next working day). You must pay us even if you do not get your statement. You should tell us as soon as possible if your statement seems wrong or if you do not receive your monthly statement.
- 14.7 You authorise us to make payments due to us under this agreement from current or savings accounts you have with us or Lloyds TSB Scotland plc (including joint accounts) if you don't pay them on time yourself. Unless we believe the funds from the current or savings account will be moved before payments are made, we will give you at least 7 days advance warning before we do this.

#### 15. CHANGING YOUR CARD TYPE

- 15.1 We may issue a different Card Type from the one you applied for to be used alongside or instead of an existing Card. Your signature on the agreement will be taken as your request for us to do so. If you change to another Card Type we may give you a new account number. You will be able to keep your old Card Type if it is available by telling us within 30 days and returning the new Card. If a change to your Card Type is to your disadvantage condition 17.4 will apply.
- 15.2 The terms that apply to any Promotional Transactions will not be affected if we give you a new Card Type and we will tell you if there are any changes to interest rates, charges, credit limits and promotional schemes.

#### 16. ENDING THE AGREEMENT

- 16.1 This agreement can be ended by you giving us notice at any time and by us giving you 30 days notice, or immediate notice in exceptional circumstances. In both cases:
- you must stop making any Transactions, return all Cards and Cheques (cut in half) and cancel instructions or authorities you have given others to charge your account; and
  - the agreement will continue until you have repaid all amounts you owe us including Transactions, fees and charges added to your account after we received your notice, or gave you notice.
- 16.2 We may require you to repay the full amount you owe under this agreement if you die, are made bankrupt or break this agreement repeatedly or seriously but we will follow legal requirements for your protection before we ask you for payment.

#### 17. CHANGES

- 17.1 We may change:
- interest rates (except fixed rates). This includes changing the way they are charged or calculated, or introducing different rates for different types of Transaction or different types of rate. The new rates apply to Transactions and to your outstanding balance from the date the rate changes;
  - charges (or introduce new charges), minimum payment amounts, statement dates and payment dates.
- These changes may be personal to you and based on a number of factors such as increased or decreased credit risk and the way you use your account. For example, we may reduce the number of days between the statement date and the payment date if you always pay off your balance in full.
- 17.2 We may change the way we charge interest on Purchases so that:
- if you always pay the full balance on your account each month we will never charge interest on Purchases but may do if you only sometimes pay your balance in full.
  - if you paid the full balance on your last statement on time, we will not add interest on

your next statement as we assume you will again pay your full balance by the next payment date.

- If you do not in fact pay your full balance, we will add interest since the Transaction date to the following statement even if you pay your balance in full by the following payment date. We will tell you in writing before we start charging interest in this way.
- 17.3 We may also make other changes to the conditions to:
- make a change to your benefit, or not affecting your rights or obligations;
  - meet legal or regulatory requirements;
  - correct errors, omissions, inaccuracies or ambiguities;
  - reflect changes to the structure of our group;
  - cover service differences for new computer or other processes;
  - bring us into line with market practice; or
  - reflect changes in customer demand or requirements.
- 17.4 We will give you at least 7 days notice of any change in interest rates and one month's notice of any other change in these conditions. If a change in these conditions (other than a change in interest rates) is to your disadvantage you can:
- write to us within 60 days to close your account – the change in conditions will not disadvantage you in the meantime; or
  - continue this agreement unchanged if you tell us before the change takes effect, return Cards and Cheques, and make no new Transactions.

#### 18. GENERAL

- 18.1 You must tell us if your name, telephone number or address changes and, if we ask, confirm it in writing.
- 18.2 We may transfer our rights and obligations under this agreement (including our obligation to lend) to someone else but your rights under this agreement will not be affected if we do so.
- 18.3 This agreement is unsecured regardless of the terms of any Security charge you have given, or may in the future give, to us in relation to other borrowings.
- 18.4 We may offer (and withdraw) extra benefits and services. These conditions apply to them unless they are not appropriate or we agree different terms.
- 18.5 If we choose not to exercise rights against you we can still do so later.
- 18.6 We will charge interest at the relevant standard rate on amounts that you owe us both before and after you are ordered by a court to make payments to us.
- 18.7 We are not liable if banks, retailers, terminals or other machines do not accept Cards.
- 18.8 We are not liable for events outside our reasonable control, such as failures caused by industrial action, machine, data-processing or transmission failures, or other events outside our reasonable control.
- 18.9 English law governs this agreement and any pre-contractual negotiations, unless your address on the application is in Scotland, when Scots law applies.

#### 19. DEFINED TERMS

- "Balance Transfer"**: a transfer to us of a debt (minimum £100 or another amount we tell you) that you owe another lender.
- "Card"**: any credit card issued under this agreement (including renewal, replacement and additional cards).
- "Card Type"**: any Card we issue under the Visa, MasterCard, American Express or any other card acceptance scheme.
- "Cash Withdrawal"**: cash withdrawals, advances made by Card or Card number, gambling transactions, purchases of currency and cash related transactions, such as the purchase of travellers cheques, money orders or gaming chips.
- "Cheque"**: any cheque we issue for you to use with your Card account.
- "Promotional Transaction"**: means a Transaction that preferential terms (such as lower interest rates) apply to for a specified period. We will tell you these terms before you make the Transaction.
- "Purchase"**: a payment for goods or services from a supplier that you make or authorise by Card or Card number.
- "Transaction"**: Purchases, payments by Cheque, Cash Withdrawals and Balance Transfers.
- "We"/"us"/"our"**: Lloyds TSB Bank plc, and any person we may transfer our rights or duties to.

#### INFORMATION ABOUT US

The creditor is Lloyds TSB Bank plc which provides credit products to consumers. Lloyds TSB Bank plc is a company registered in England No. 2065. Credit from Lloyds TSB Bank plc is regulated by the Office of Fair Trading No. 004685 under the Consumer Credit Act 1974. Lloyds TSB Bank plc is also authorised and regulated by the Financial Services Authority (reference number 119278) and subscribes to the Banking Codes.

We will only write to you in English.

If any taxes apply to you as a result of entering into this agreement you must account for them yourself.

#### INFORMATION ABOUT HOW TO MAKE A COMPLAINT

If you have a complaint about this service, please write to Customer Services, Lloyds TSB Card Services, Brighton BNI 4LT or call us on 0845 606 2172. If you are unable to resolve any complaint you may have against us after contacting our Customer Service Department you may apply to have your complaint resolved by the Financial Ombudsman Service. Credit sold by Lloyds TSB Bank plc is subject to the compulsory jurisdiction of the Financial Ombudsman Service.

## MY PERSONAL DATA AND LLOYDS TSB\*

\*The Lloyds Banking Group includes us and a number of other companies using brands including Lloyds TSB, Halifax & Bank of Scotland and their associated companies. More information on the Lloyds Banking Group can be found at [www.lloydsbankinggroup.com](http://www.lloydsbankinggroup.com)

I agree that you may keep my personal details, given to you by me or other people during my relationship with you and other companies in your group,\* in a Lloyds TSB database.

This includes:

- details I give you on application forms,
- details I give you during financial reviews and interviews,
- your analysis of my banking transactions, and
- what you know from operating my accounts.

Companies in your group may use and update this centrally held information to:

- provide me with services,
- identify products and services which might be suitable for me,
- assess lending and insurance risks,
- recover debts,
- prevent and detect fraud, and
- update their own records about me.

You may also use my information for research and statistical analysis with the aim of improving your services.

If I request it, on payment of a fee, which is currently £10, you will provide me with a copy of the information you hold, in line with the Data Protection Act.

The information you hold about me is confidential. You will only disclose it outside the Lloyds Banking Group\* when:

- I give you my consent,
- it is needed by your agents and others involved in running accounts and services for me,
- you or others need to investigate or prevent crime,
- the law permits or requires it, even without my consent, or
- there is a duty to the public to reveal the information.

You may administer my account and provide other services from centres in countries outside Europe (such as India and the USA) that do not always have the same standard of data protection laws as the UK. However, you will have a contract in place to ensure that my information is adequately protected, and you will remain bound by your obligations under the Data Protection Act even when my personal information is processed outside Europe.

When assessing my application and managing my borrowing automated decision making systems may be used. I agree that when making credit decisions you may make searches at credit reference agencies, including electoral register information. These searches will be recorded by the credit reference agencies.

I agree that if I am applying in joint names, this will create a financial link between us in the records at the credit reference agencies meaning that my financial affairs and those of my joint applicant may be treated as affecting each other.

You may disclose how I have run my accounts to the credit reference agencies. In the event that you make formal demand for repayment of my borrowing and I do not make full repayment or satisfactory proposals to you within 28 days, you may disclose this to the agencies, who will record the outstanding debt.

I agree that credit reference agencies may form a link in the records they hold about me, between any previous or subsequent names that I use.

I understand that if false or inaccurate information is provided or fraud is suspected, details may be passed to fraud prevention agencies and other relevant organisations. Law enforcement agencies may access and use this information.

You and other organisations may use credit reference agency records about me and people financially linked to me and may also use records about me and others held with fraud prevention agencies to help make decisions:

- for credit and credit related services, and to manage accounts,
- for checking details on proposals and claims for all types of insurance
- for fraud prevention, debtor tracing, debt recovery, and to prevent money laundering
- for checking details of job applicants and employees.

You and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

If I ask, you will tell me which credit reference and fraud prevention agencies you have used so I can get a copy of my details from them.

I confirm that I have consent for this agreement from any joint applicant who is not present, and I will share with them the details of what I have agreed to on their behalf.

You may monitor or record phone calls with me in case you need to check you have carried out my instructions correctly and to help improve your quality of service.

You may contact me about products and services available from the Lloyds Banking Group, and from selected companies outside your group which you believe may interest me or benefit me financially, unless I have told you that I do not want to receive this information. Other companies, including those in your group, will not make marketing approaches to me without my consent.

## Your Lloyds TSB Airmiles Duo Credit Card

Your Lloyds TSB Airmiles Duo Credit Card account is a single credit card account, with a single credit limit, operating with two credit cards, a MasterCard and an American Express card.

## Your Lloyds TSB Airmiles Terms and Conditions

This is an agreement between you, the main cardholder named in the Duo credit card agreement (for the main Cardholder in any other eligible credit card agreement), and us Lloyds TSB Bank plc that sets out the conditions for earning Airmiles (‘Lloyds TSB Airmiles Conditions’) under the Lloyds TSB Airmiles Scheme. Lloyds TSB Airmiles Conditions will also be subject to the conditions in the Duo credit card conditions (‘the Credit Card Conditions’) and the Customer and Booking Terms and Conditions between you and AIRMILES (‘Airmiles Conditions’) for the Airmiles Scheme (‘the Scheme’). Words used in these Lloyds TSB Airmiles Conditions beginning with a capital letter are defined in the Credit Card Conditions.

### OTHER DEFINITIONS:

“Eligible Purchase”: a Purchase made by you or the additional cardholder except for Transactions within condition 3.1 of the Lloyds TSB Airmiles Conditions.

“Foreign Exchange Transactions”: all Transactions in a currency other than pounds sterling apart from those listed in condition 3.1 of the Lloyds TSB Airmiles Conditions.

“AIRMILES”: AIRMILES Travel Promotions Limited, a company registered in England (registered number 2260073).

“Airmiles”: the Airmiles you earn for each Eligible Purchase.

### 1. How to take part

1.1 You can participate in the Lloyds TSB Airmiles Scheme if:

- you are the main cardholder under a Duo credit card agreement
- you are 18 or over
- you are resident in the United Kingdom
- you have registered with us and opened an account with AIRMILES (to whom you must supply an address in the UK, Channel Islands or Isle of Man) for participation in the Lloyds TSB Airmiles Scheme
- you are a personal customer. Businesses, partnerships, clubs, and other unincorporated associations are not eligible.

1.2 We will suspend your right to earn Airmiles if you fail to observe the Credit Card Conditions, the Lloyds TSB Airmiles Conditions, or if your account with AIRMILES is terminated as a result of a breach by you of the Airmiles Conditions. If we do this we will also terminate the Duo credit card account and any other credit card account you may have with us.

1.3 We will not be responsible for any losses on the occurrence of any of the following events where such events are caused by factors beyond our reasonable control:

- delay in opening an account with AIRMILES;
- unauthorised redemption of Airmiles;
- failure or delay by AIRMILES or any other person to provide goods or services;
- loss or damage caused by goods or services supplied or requested in connection with the Scheme.

### 2. How to earn Airmiles

2.1 You can earn Airmiles for Eligible Purchases.

2.2 We may introduce other ways of earning Airmiles. We will tell you about these if we do.

2.3 Information about the Airmiles for Eligible Purchases you have earned will be included on your monthly Duo credit card statement, but you will have less than the number of Airmiles that appear in that statement if we have deducted Airmiles since that statement because you have made transactions that are not Eligible Purchases. You may not receive a monthly statement if you have not used your Duo credit card or the balance on your account is nil.

2.4 You must check your monthly statement and notify us immediately if you do not agree with the Airmiles earned for that period. We will correct the Airmiles earned if it is shown to our reasonable satisfaction to be wrong.

2.5 You will earn 1 Airmile for each whole amount of £10 spent on Eligible Purchases which are not Foreign Exchange Transactions using your Duo American Express card, and 1 Airmile for each whole amount of £50 spent on Eligible Purchases which are not Foreign Exchange Transactions using your Duo MasterCard card or any other higher rate we may decide. We will tell you which rates apply. Any remaining balance of less than £10 or £50 respectively will be disregarded.

2.6 You will earn 1 Airmile for each whole amount of £5 spent on Foreign Exchange Transactions using your Duo American Express card, and 1 Airmile for each whole amount of £25 spent on Foreign Exchange Transactions using your Duo MasterCard card or any other higher rate we may decide. We will tell you which rates apply. Any remaining balance of less than £5 or £25 respectively will be disregarded.

2.7 You will earn 150 Airmiles for each whole amount of £1,000 spent on a Balance Transfer.

2.8 Under condition 4.1, we may change the rate at which we award Airmiles. If we reduce this rate we will give you 30 days’ notice in writing.

2.9 From time to time we may offer bonus Airmiles on special promotions.

2.10 You may not redeem your Airmiles until they have been recorded on your AIRMILES account in accordance with the Airmiles Conditions.

### 3. Restrictions on the use of Airmiles

3.1 You will not earn Airmiles for the following Transactions:

- Cash Withdrawals
- money transfers
- cheques
- interest, fees or charges
- Payment Protection Cover
- Transactions at casinos, betting outlets or bookmakers
- Payments to offline or online current, savings, sharetrading, spread betting, gambling or any other similar account.

3.2 If we credit a refund to your Duo credit card account for a Purchase we will deduct the number of Airmiles you earned on that Purchase.

3.3 You cannot earn Airmiles if:

- you are in breach of the Credit Card Conditions or of the conditions of any other Lloyds TSB credit card account;
  - you are in breach of the Lloyds TSB Airmiles Conditions;
  - we have closed your Duo credit card account or you have closed it; and
  - in the event that your Duo credit card account is closed because you have become bankrupt.
- 3.4 In the event that we have to investigate whether you have made an Eligible Purchase we may suspend your right to earn Airmiles.

### 4. Variation

4.1 We may change any of the terms of the Lloyds TSB Airmiles Conditions or replace them with a new loyalty scheme at any time for the reasons listed in the 'Changes' section of the Credit Card Conditions. We will do this by giving you 30 days' notice in writing. If you are not happy with the change, you can terminate these Lloyds TSB Airmiles Conditions within 60 days of writing to us.

4.2 If you terminate the Lloyds TSB Airmiles Conditions for any reason your Duo credit card account will also be closed.

### 5. Termination and Transfer

5.1 We will give you at least 30 days' notice in writing before we end the Lloyds TSB Airmiles Scheme.

5.2 We may transfer all of our rights and obligations under these Lloyds TSB Airmiles Conditions without any further consent. By agreeing to the Credit Card Conditions and the Lloyds TSB Airmiles Conditions you agree that we may disclose or transfer all information we hold about you to a prospective or actual new owner. Such a disclosure will not affect your rights.

### 6. Your Information and AIRMILES

6.1 The section entitled 'My personal data and Lloyds TSB' sets out our rights to use your personal data. In addition, you agree that we can share your personal data with AIRMILES. You will receive statements and information from AIRMILES relating to the Scheme. AIRMILES will use your personal data to administer your AIRMILES account and to contact you with information and offers from AIRMILES and AIRMILES scheme partners, to help you collect and redeem your Airmiles. In processing your data AIRMILES will act in accordance with their privacy policy which can be found at [www.airmiles.co.uk/privacy](http://www.airmiles.co.uk/privacy). If you do not want your personal data to be shared between AIRMILES and us or to receive marketing communications from third parties, please contact us on 0844 49 333 49 or contact AIRMILES via its website at [www.airmiles.co.uk](http://www.airmiles.co.uk) or by writing to AIRMILES, PO Box 90, Birchwood, Warrington WA3 7XA.

6.2 If you do not agree to us sharing your personal data with AIRMILES we will close your Duo credit card account.

**YOU MUST ALSO READ THE AIRMILES CONDITIONS, WHICH CAN BE FOUND AT [www.airmiles.co.uk](http://www.airmiles.co.uk)**

**If there is a conflict between the Credit Card Conditions and Lloyds TSB Airmiles Conditions on the one hand and the Airmiles Conditions on the other, the Airmiles Conditions shall prevail insofar as the relevant rules affect or purport to affect the Airmiles Scheme.**

**AIRMILES and the Flying Boat logo are trademarks of Air Miles International Trading BV. Miles are held and issued for use subject to AIRMILES' Customer and Booking Terms and Conditions.**

keyfacts®



Lloyds TSB

## about our insurance services

Lloyds TSB Bank plc, Card Services, PO Box 13130, Brighton BN1 4LT

### 1 The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

### 2 Whose products do we offer?

We offer products from a range of insurers.

We only offer products from a limited number of insurers.

We offer a single product for the following types of insurances:

- Credit Card Payment Protection Cover jointly underwritten by London & Edinburgh Insurance Company Limited and Norwich Union Life and Pensions Limited.
- Sentinel® Gold Card Protection underwritten by Allianz Insurance plc.

### 3 Which service will we provide you with?

We will advise and make a recommendation for you after we have assessed your needs for Credit Card Payment Protection Cover.

You will not receive advice or a recommendation from us for Credit Card Payment Protection Cover and/or Sentinel® Gold Card Protection. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

### 4 What will you have to pay us for our services?

A fee.

No fee.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

### 5 Who regulates us?

**Lloyds TSB Bank plc** 25 Gresham Street, London EC2V 7HN is authorised and regulated by the Financial Services Authority.

Our FSA register number is 119278.

Our permitted business is advising on and arranging general insurance contracts.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on **0845 606 1234**.

### 6 Ownership

Lloyds TSB Bank plc is a wholly owned subsidiary of the Lloyds Banking Group plc.

### 7 What to do if you have a complaint

If you wish to register a complaint, please contact us:

- in writing, write to: Lloyds TSB, Cards Concerns, 5th Floor, Sussex House, 1-9 Gloucester Place, Brighton BN1 4BE.

- by phone, telephone: **0845 606 2171**.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

### 8 Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from FSCS.

**SENTINEL® GOLD CARD PROTECTION – SUMMARY OF COVER**

This is a policy summary only and does not detail the full terms and conditions of the insurance policy. Full details of the insurance policy terms and conditions can be found in the policy document.

Sentinel® Gold is underwritten by Allianz Insurance plc.

**What is covered by Sentinel® Gold Card Protection?**

Sentinel® Gold Card Protection provides:

- Cover against unauthorised and fraudulent use of registered cards.
- Communication costs are incurred to notify the administrator of an incident involving the registered cards.
- Personal money lost or stolen at the same time as the registered cards.
- Cover against loss or theft of the bag, wallet, purse or briefcase containing the registered cards lost in an incident.

**How does Sentinel® Gold Card Protection work?**

- Sentinel® Gold lasts until your agreement is cancelled or terminated under the terms of the policy. You may need to review this cover periodically to ensure it remains adequate to your needs.
- You have the right to cancel your policy within 30 days of the start of your policy period after which you will not be entitled to a refund.

**What are the benefits provided by and significant exclusions and limitations of Sentinel® Gold Card Protection?**

Features and benefits	Significant exclusions or limitations (cross references to the relevant sections of the policy are included)
Unauthorised and fraudulent use of registered cards for which the cardholder is legally responsible	The most we will pay for any one claim is: <ul style="list-style-type: none"> <li>• £5,000 for losses which occur before the incident is reported to Sentinel® Gold.</li> <li>• £100,000 for losses which occur after the incident is reported to Sentinel® Gold.</li> <li>• £1,000,000 per policy for all incidents in any 12 month period.</li> </ul> See part A, i) <b>The Insurance Cover provided by Allianz Insurance plc</b> – The Limits’ (section a). Cover does not apply to: <ul style="list-style-type: none"> <li>• Losses incurred if the incident is not reported within 24 hours of discovery.</li> <li>• Use of the registered card in a way not authorised by the card issuer.</li> <li>• Loss due to fraudulent use by the cardholder, including keeping the PIN with the card or revealing it to anyone.</li> </ul> See part A, i) <b>The Insurance Cover provided by Allianz Insurance plc</b> – What is not covered’ (section a).
Communication costs when notifying Sentinel® Gold of an incident	The most we will pay is up to £100 per incident. See part A, i) <b>The Insurance Cover provided by Allianz Insurance plc</b> – The Limits’ (section b).
Personal money lost or stolen at the same time as the registered cards	The most we will pay is £250 per incident and in total for all incidents during any 12 month concurrent period. See part A, i) <b>The Insurance Cover provided by Allianz Insurance plc</b> – The Limits’ (section c). Cover is only offered while the cardholder is abroad. See part A, i) <b>The Insurance Cover provided by Allianz Insurance plc</b> – What is covered’ (section c). Cover does not apply to: <ul style="list-style-type: none"> <li>• Personal Money claims not reported at the same time as reporting the incident.</li> </ul> See part A, i) <b>The Insurance Cover provided by Allianz Insurance plc</b> – What is not covered’ (section c).
Cost for replacing the bag, wallet, purse or briefcase containing the registered cards lost in an incident	The most we will pay is up to £200 per policy during any 12 month period. See part A, i) <b>The Insurance Cover provided by Allianz Insurance plc</b> – The Limits’ (section d).

Cost for replacing the bag, wallet, purse or briefcase containing the registered cards lost in an incident (cont.)	Cover does not apply to: <ul style="list-style-type: none"> <li>• Claims which do not include the necessary documentation.</li> <li>• Loss or theft of the bag, wallet, purse and/or briefcase which has not been reported to the police at the same time as reporting the incident.</li> </ul> See part A, i) <b>The Insurance Cover provided by Allianz Insurance plc</b> – What is not covered’ (section d).
Locksmith or motor assistance charges to gain access to, and make secure, your home, home office or vehicle if you are accidentally locked out or to gain access to duplicate keys. The cost of replacing locks and keys, including fitting, if the keys to your home, home office and/or vehicle are stolen or accidentally lost together with any details of your home address and/or your vehicle registration details. Recovery for you and your vehicle to your home or suitable car dealer or garage, whichever is the nearest, if the locksmith or motor assistance engineer cannot gain entry to your vehicle. Where agreed in advance by us, the cost of a hire car and other reasonable transportation charges.	The most we will pay is £600 in total per claim. See part B, <b>The Insurance Cover provided by Allianz Insurance plc</b> ‘Cover Details’. We will not pay for: <ul style="list-style-type: none"> <li>• the first £25 of each and every vehicle claim;</li> <li>• more than 3 claims within any 12 month concurrent period;</li> <li>• any non-domestic locks or keys, other than for your home office;</li> <li>• any claims where the keys, or keyring holding your keys, that have been lost or stolen have your vehicle registration details, home or home office address details attached to them;</li> <li>• claims as a result of loss or theft of vehicle keys which belong to vehicles not registered with Sentinel® Gold;</li> <li>• any costs for gaining entry to your home, home office or vehicle other than locksmith or motor assistance charges;</li> <li>• locks that were already damaged prior to the keys being lost or stolen.</li> <li>• any costs other than the repair, replacement or fitting cost of the key(s) and lock(s), agreed hire car and/or other transportation charges;</li> <li>• alternative transportation costs or hire car, incurred immediately after and as a direct result of the loss or theft of your vehicle keys, for any period exceeding 3 days;</li> <li>• costs for a hire car or other reasonable transportation charges unless you have first received our agreement to incur these costs;</li> <li>• any costs or liabilities relating to the hire car other than the rental fee, excluding, but not limited to, fuel, excesses, damages, or top-up rental fees.</li> </ul> See Part B, <b>The Insurance Cover provided by Allianz Insurance plc</b> ‘Exclusions’. The provision of a hire car is subject to availability and the terms and conditions of the hire car company. See part B, <b>The Insurance Cover provided by Allianz Insurance plc</b> ‘General Conditions’.

**How do I make a claim under Sentinel® Gold Card Protection?**

You can notify us of a claim by calling **0800 023 4318** (lines are open 24 hours, 7 days a week) and providing your policy number or name and address.

**Would I receive compensation if Allianz was unable to meet its liabilities?**

You may be entitled to compensation from the Financial Services Compensation Scheme if the insurers are unable to meet their liabilities under this insurance.

**Sales**

If you have a complaint about the way in which your policy was sold, you should write to our Customer Relations Manager at Sentinel® Gold, Sentinel House, Airspeed Road, Portsmouth, Hampshire PO3 5RF, United Kingdom quoting your policy number.

**Non sales**

If you have a complaint about anything other than the sale of the policy, please contact our Customer Satisfaction Manager at: Allianz Insurance plc, Allianz House, 6 Vale Avenue, Tunbridge Wells, Kent TN1 1EH, United Kingdom. Alternatively phone: 01892 703416.

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service. Using our complaints procedure or referral to Financial Ombudsman Service does not affect your legal rights. Full details of our complaints procedure may be found in the insurance policy terms and conditions.

