

GUIDE TO USING INTERNET BANKING

working together with



LLOYDS BANK

Contents

Registering for Internet Banking	1
Getting Started	2
Statements and Payments	3
Direct Debits and Standing Orders	4
Things you need to know	5

Registering for Internet Banking

3 simple steps to complete your registration

Visit www.lloydsbank.com to register for Internet Banking. Click the **'Register'** button in the box on the right hand side of the page beneath the button **'Personal'**.

From there it's just 3 simple steps to complete your registration. Please note you need to be an existing Lloyds Bank customer to register for Internet Banking.

If you're already registered, to log on, click the **'Log on'** then **'Personal'** on the top hand corner of the page to access your personal account.

- 1. Enter your personal details**
Name, date of birth, postcode and account details for one of your Lloyds accounts.
- 2. Choose your User ID and password**
You'll need access to a phone and we may need to send you an activation code in the post.
- 3. Log on to Internet Banking**
Log on using the User ID and password you've chosen.

The registration process

The first details you need to provide are your personal and Lloyds account details, so that Lloyds can identify you. Click the **'Continue'** button once you've filled in all your details.

If you don't know your account number and sort code, you can find these on your printed statement or by asking in branch.

DO NOT disclose your password to anyone, including staff. Ensure no-one sees you enter your password.

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Help us identify you | Log on details | Verification | Registration Complete

Registration – please enter your details

It only takes a few minutes to register for Internet Banking. Start enjoying a service that provides a quick and secure way to manage your finances 24/7.

To register you must either have a current account, savings account, credit card, mortgage or loan with us. Once you've registered, all your accounts will be visible.

Please note:

- Joint account holders will need to register separately.

Title:

First name:

Last name:

Date of birth: Day Month Year

UK postcode:

or I do not live in the UK

We just need some details about one of your Lloyds Bank accounts

Please enter your account details below. If you have more than one account select the account you use most frequently.

Select account type
Current/Savings Account

Sort code:
 - -

Account number:

[Back to Personal Banking home page](#)

Getting started

Logging in and navigating around your account

To log on:

- 1. Enter your User ID and password for your account**
If you've forgotten your logon details, simply click on the 'Forgotten your logon details?' link on this page. It will take you through how to retrieve your User ID or password.
- 2. Next, enter your memorable information**
Again, if you've forgotten your memorable information click the 'Forgotten your memorable information?' link.

Once you've logged in securely, you will arrive at your 'accounts overview' page.

Here, at a glance, you can see all your linked accounts and the current balance of each account.

In the individual account sections you have a series of options:

- View statement
- Make a payment
- Make a transfer
- Upgrade your account
- More options

Remember to **'Log off'** once you have finished Internet Banking.

The image shows two screenshots of the Lloyds Bank Internet Banking interface. The top screenshot is the login page, titled 'Welcome to Internet Banking'. It features a 'User ID' field with a red error message 'Please enter a value.' and a 'Password' field. There is a 'Remember my User ID' checkbox and a warning: 'Warning: Don't tick this box if you're using a public or shared computer'. A link for 'Forgotten your logon details?' is visible at the bottom. The bottom screenshot is the 'Your memorable information' page. It asks the user to enter characters 1, 3, and 7 from their memorable information. It includes a warning: 'We'll never ask you to enter your FULL memorable information.' and a note: 'This login step improves security.' There are three 'Select' dropdown menus for Character 1, Character 3, and Character 7. A link for 'Forgotten your memorable information?' is also present. Below these screenshots is a navigation bar with the Lloyds Bank logo, 'Our products and services', 'Cookie Policy', and 'Safe and secure Our Internet Banking guarantee'. The main content area shows the user's name 'Mr M. Salayandia' and 'Last logged on 11 May 18 at 02:44 PM'. There are links for 'Your Accounts', 'Your Profile', 'Help & Support', and 'Log off'. The 'OUR PRODUCTS AND SERVICES' section lists 'SAVINGS', 'LOANS', 'BANK ACCOUNTS', 'UPGRADE BANK ACCOUNT', and 'CREDIT CARDS'. The 'CLASSIC' account (77-04-01 22334455) has a balance of £13,979.45. The 'EASY SAVER' account (77-04-01 44556677) has a current balance of £100.00. Action buttons for 'View statement', 'Payments and transfers', 'Upgrade account', and 'More actions' are provided for each account.

INTERNET AND MOBILE BANKING SECURITY

- Keep your password secure and do not let anyone else make use of your security details, even if they share a joint account with you.
- Do not let anyone watch you enter your security details. Log off after each Internet Banking session.
- Carry out regular virus checks on your devices and have the latest operating system and web browser installed.

Statements and Payments

Viewing your statement and making a payment

Viewing a statement

When you select 'View statement' it takes you to a detailed breakdown of your account activity.

The '**Current Account**' section shows the balance and the figure below shows how much is available. These figures may differ for reasons such as waiting for a cheque to clear or if a card payment is waiting to be taken from your account.

The '**Statement**' section gives you a detailed breakdown of transactions, both into and out of the account.

Making a payment

One of the advantages of using Internet Banking is you can pay friends, family or even businesses in a few simple steps.

1. Choose '**Add a new recipient**'. You will then be asked to fill in the name, account number and sort code of the account you wish to pay the money to.
2. Once confirmed you can choose whether to give the transaction a '**reference**' so the account receiving the money will know who it's come from, for example, food shop.
3. Click '**continue**' and choose a phone number to use for authentication. Click '**confirm**' and follow the steps on the screen.
4. Click '**Make a payment**'. Enter the amount and when you want the payment to leave your account, then click '**Continue**'.
5. Double-check the details and click '**Make payment**' to finish.

For extra safety and security, before the payment is made you need to enter your account password to complete the transaction.

The screenshot displays a banking interface. At the top, the current balance is £768.00. Below it, available funds are £1,720.00, including a £1,000.00 overdraft. A note indicates the user currently gets 1% interest but could get 3% by upgrading. On the right, there are buttons for 'Make Payment', 'Make Transfer', 'Upgrade Account', and 'More actions'. The main section shows a navigation bar with months (Jul, Aug, Sep) and a search bar. Below this is a table of transactions with columns for DATE, DESCRIPTION, TYPE, IN (£), OUT (£), and BALANCE (£). A transaction on 10 Dec 18 for TESCO is shown. Below the table, there are options to 'View Pending Transactions' and 'Statement options'. The bottom part of the screenshot shows a payment form with fields for 'From' (Classic), 'Payee', 'Name of recipient', 'Sort code', 'Account number', and 'Reference'. There are 'Pay a bill' and 'Pay a person' tabs, and 'Cancel' and 'Continue' buttons at the bottom.

DATE	DESCRIPTION	TYPE	IN (£)	OUT (£)	BALANCE (£)
10 Dec 18	TESCO	SO		0.50	3,237.09

Direct Debits and Standing Orders

What's the difference?

What's the difference?

A standing order is a regular payment that you can set up to pay other people, organisations or transfer to your other bank accounts. You can amend or cancel the standing order as and when you like. A Direct Debit can only be set up by the organisation to which you're making the payment.

Standing Orders

As well as viewing the current standing orders, you can also set up new standing orders or cancel any existing ones.

To set up a new standing order, you need the name of the account it's going to, the account number and sort code. You can also give it a reference so the person you are paying knows what it is for, e.g. savings. Last, you need to specify the date of the month you want the payment to be made.

Once you've filled in all the details, click **'continue'** where you will be asked to enter your password again to confirm setting up the standing order.

Direct Debits

Within this section you can view all of your current direct debits, the amount they are for and what day of the month the debit gets taken out of your account.

You have the ability to cancel any direct debits, but make sure the company who the direct debit is for have agreed to you cancelling the payment, otherwise you may get charged.

The screenshot shows the Lloyds Bank website interface for setting up a standing order. The page is titled "Set up a standing order" and includes a "Please note" section with important information about payment timing and overdrafts. Below this, there are sections for "Standing Orders and Future Dated Payments" and "Standing Orders and Future Dated Payments". The form fields include:

- To: Classic (77-93-01, 01855262)
- Company or person: One of your accounts
- Name: [Text input field]
- Sort code: [Text input field]
- Account number: [Text input field]
- Reference: (optional) [Text input field]
- Amount: (e.g. £12.99 or £2000) [Text input field]
- Date of first payment: 08 September 2017
- Frequency: Please select
- Make payments until: Further notices
- Further notices: Date, Day, Month, Year

At the bottom of the form, there are "Cancel" and "Continue" buttons.

Things you need to know

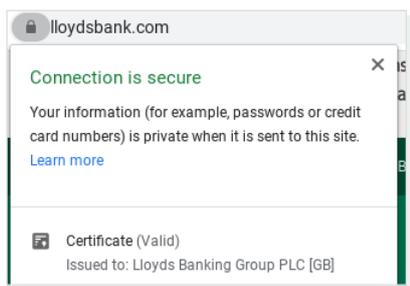
Useful information

Security and safety

How do you know if your information is safe?

Banking sites and any website that take payments or stores personal information, are encrypted. You can tell if a website is secure by whether it has a padlock and if the URL starts with 'https'. The padlock simply represents that traffic to and from the website is encrypted. Encryption means no one else but that website can read any credit card details and/or any passwords you enter there.

To find out more about online security visit www.lloydsbank.com/help-guidance/security.asp



REMEMBER! When creating an online account with any company, keep your username and password secure and do not share them with anyone. Companies will never email you to ask for your username or password. If you receive emails asking you to confirm these details, it is best to delete them, as they are very unlikely to be genuine.

Our internet fraud guarantee

Lloyds Bank takes steps to protect you 24/7, using technology and safeguards that meet or exceed industry standards.

In the unlikely event that you do experience fraud with our Internet Banking service we guarantee to refund your money, as long as you have taken reasonable steps to use our Internet Banking services carefully.

You must follow the guidance we provide in our online and mobile banking guarantee at www.lloydsbank.com/online-banking/internet-banking/secure-online-banking.html, otherwise you may not be protected by the guarantee.

Useful links:

www.lloydsbank.com/help-guidance/get-skills-and-support-near-you/default.asp

www.lloydsbank.com/register

www.lloydsbank.com/online-banking/internet-banking/using-internet-banking/quick-overview.asp

www.lloydsbank.com/online-banking/internet-banking/using-internet-banking/statements.asp

www.lloydsbank.com/online-banking/internet-banking/using-internet-banking/manage-recipients.asp

www.lloydsbank.com/online-banking/internet-banking/using-internet-banking/personal-details.asp

Find out more

Go to lloydsbank.com

Call us on **0345 300 0116**

Lines are open **7am to 10pm Monday to Friday**,
and **8am to 6pm Saturday and Sunday**.

Visit your **local branch**

If you'd like this in another format such as large print, Braille or audio CD please ask in branch.

If you'd like this in another format such as large print, Braille or audio CD please ask in branch. If you have a hearing or speech impairment you can contact us using the Next Generation Text (NGT) Service or via Textphone on **0345 300 2281** (lines are open 24 hours a day, 7 days a week). If you're Deaf and a BSL user, you can use the SignVideo service available at lloydsbank.com/accessibility/signvideo.asp

Important information

Our promise is to do our best to resolve any problem you have immediately. Where we can't, we'll ensure you know who is dealing with your complaint. To complain:

- Visit a branch and speak to any member of the team.
- Call us on **0800 072 3572** or **01733 462 267**.
(Textphone **0800 056 7614** or **01733 347 500**,
if you have a hearing impairment).
- Write to us at **Lloyds Bank, Customer Services, BX1 1LT**.

If you're still not happy and we can't put things right to your satisfaction, you can ask the Financial Ombudsman Service to look at your complaint – provided you have tried to resolve the matter directly with us first. We hope you won't need to contact the Financial Ombudsman Service but if you do, we'll tell you how to do this.

Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

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