



CLUB LLOYDS

# Club Lloyds Account



By your side

LLOYDS BANK

# Welcome to Club Lloyds

As a Club Lloyds customer you get access to a range of benefits and exclusive offers.

For everyday banking we give you the control to manage your money in the way that best works for you.

And, as your life changes, we'll be by your side to offer support whenever you need us.

This guide has some useful information about your bank account and the benefits terms and conditions that you may want to keep safe.



# DOES YOUR CHILD HAVE DIARRHEA?



## Here's the poop

Your child's diarrhea might be caused by a germ called **SHIGELLA**.

**SHIGELLA** are bacteria  
that cause about

**[500,000 cases]**

of **DIARRHEA** in the  
United States each year.

## Symptoms

Symptoms of **SHIGELLA** illness usually begin **1 to 2 days**  
after becoming infected with the germ, and can include:



**Diarrhea**  
(sometimes bloody)



**Fever**



**Stomachache**

## Protect your family & community!

**SHIGELLA** spreads very easily from one person to another!  
Stop the spread of **SHIGELLA** by following these easy steps:



**Everyone should wash hands**  
• Before preparing food or eating  
• After using the toilet or changing diapers



**Do NOT prepare food**  
if you are ill  
**Do NOT share food with anyone**  
if you or your family members are ill



**Stay home from childcare and school**  
while sick or until your health department says it's safe to return

## Steps to get better



**Drink fluids**



**Get rest**



**Talk to your doctor**  
if you are still sick

Most people feel better in 5 – 7 days.

# When you need help



Our colleagues can help you deal with your emergency quickly:

## If your card is lost or stolen:

- call from the UK **0800 096 9779**
- call from abroad **+44 170 227 8270**

Lines are open 24/7

## Fraud, scams or suspicious activity on your account:

- call from the UK **0800 917 7017**
- call from abroad **+44 207 481 2614**

Lines are open 24/7

## Help with your account:

- call from the UK **0345 300 0000**
- call from abroad **+44 173 334 7007**

24/7 automated service. Advisers available 8am – 8pm, seven days a week

## Internet Banking helpline:

- call from the UK **0345 300 0116**
- call from abroad **+44 173 323 2030**

Lines are open 8am – 8pm, seven days a week

## Relay UK Service

You can call us using Relay UK if you have a hearing or speech impairment. There's more information on the Relay UK help pages [www.relayuk.bt.com](http://www.relayuk.bt.com)

SignVideo services are also available if you're Deaf and use British Sign Language: [lloydsbank.com/help-guidance/accessibility/signvideo](http://lloydsbank.com/help-guidance/accessibility/signvideo)

If you need support due to a disability please get in touch.

# When you need support



## Keeping track of your spending

Money Manager is a free, Internet Banking service and helps to give you a clear picture of what you do with your money. It automatically breaks down your purchases into spending categories (such as entertainment, groceries and travel).

Example of spending analysis:

Categories	%
Entertainment & Leisure	28%
Groceries	25%
Cash Withdrawals	24%
Transportation	18%
Clothing & Personal Care	3%
Savings & Financial	2%

Money Manager helps you:

- ▶ keep track of your regular bills or payments;
- ▶ create monthly budgets and track your progress;
- ▶ set up savings goals for the things that you want

It will show you your spending habits and can be used with all your Lloyds Bank personal current and credit card accounts.

To find out more visit:

**[lloydsbank.com/moneymanager](https://lloydsbank.com/moneymanager)**

# When you need support

## Money worries

Whether you're struggling to manage your payments or worried about covering the essentials, we're here to support you and help you get back on track.

For more information on how we can help, visit: **[lloydsbank.com/moneyworries](https://lloydsbank.com/moneyworries)**, book a Helping Hand appointment to review your finances with a Banking Consultant in branch, or call us on **0345 300 0000**. Advisers are available 8am – 8pm, seven days a week.

## Free independent money advice

For free, clear, unbiased money guidance, information and tools to help you manage your money better, the Money and Pensions Service is available at [www.moneyhelper.org.uk](https://www.moneyhelper.org.uk) or by calling 0800 138 7777. This is an independent organisation set up by the government and funded by a levy on the financial services industry.

## Reviewing your finances

We know that in life things can change. Whether it's something you've planned for or something unexpected, you may need some help with your bank account or finances.

So, whether you're thinking of buying your first home, or downsizing for retirement, we have practical guidance to help you. You can visit **[lloydsbank.com/by-your-side](https://lloydsbank.com/by-your-side)** or you can book a personal review with one of our advisers. They can help you budget, or guide you through the best options to manage your money.



## Complaints

If you want to make a complaint, you can:

- ▶ visit a branch;
- ▶ call us on: **0800 072 3572** (+44 173 346 2267 outside the UK). Adviser service: 24/7.

You can call us using Relay UK if you have a hearing or speech impairment. There's more information on the Relay UK help pages [www.relayuk.bt.com](http://www.relayuk.bt.com)

SignVideo services are also available if you're Deaf and use British Sign Language: [lloydsbank.com/help-guidance/accessibility/signvideo](http://lloydsbank.com/help-guidance/accessibility/signvideo)

If you need support due to a disability please get in touch;

- ▶ write to us at: Lloyds Bank, Customer Services, BX1 1LT

We'll confirm who will be dealing with your complaint. If we can't resolve things immediately, we'll let you know what the next steps are.

Provided you've tried to resolve things with us first, if you're still unhappy, you can ask the Financial Ombudsman Service to help. We can provide information on how to do this if you need it.

You can learn more about the complaints process by visiting: [lloydsbank.com/contact-us/how-to-complain](http://lloydsbank.com/contact-us/how-to-complain)