



At last, a current account that's on your side

## TAKE THE STRAIN

With Christmas and the credit crunch adding to a man's financial anxieties, make every penny count with Vantage from Lloyds TSB

**Work it** According to the latest research\*, nearly two thirds of us want competitive rates on our current accounts, which is where Lloyds TSB comes in. Vantage\*\* can be added to most of its current accounts at no extra cost and offers tiered rates of interest that grow as your balance grows. In fact, Vantage pays up to 5% AER credit interest on entire balances of up to £7,000, so long as you stay in credit during the month.

**Keep it simple** Constantly shopping around for accounts with the best rates is one thing we could all do without – which is why Vantage promises a long term competitive rate that won't fade away in 12 months. With Vantage, what you see is what you get – and you won't need to move money between your savings and current accounts to get the best rates.

**See the benefits** With Vantage you won't lose out if you like to keep a bit extra in your current account. Interest is calculated on your entire balance so, a balance of over £1,000, you'll earn 2%, over £3,000 you'll earn 3%, with £5,000 and £7,000 you'll earn 5% on the whole amount – not just the top tier!

\* Research conducted by ICM online with 1,041 UK adults between 8-10 August 2008.

\*\* You can add Vantage to your current account at no extra cost, but monthly fees for added value accounts will still apply. **Pay in £1,000 each month and stay in credit and get monthly interest on entire balance up to £7,000. All rates quoted are AER and variable. AER stands for Annual Equivalent Rate and illustrates what the rate would be if interest was paid and compounded once each year.**

† Mobile Banking Pack costs £2.50 a month for each account registered for text alerts.

†† Telephone opening hours – Monday to Friday 8am to 10pm, Saturday and Sunday 8am to 6pm. Calls may be monitored and recorded.

### Save it

- Swap the supermarket for your local farmer's market to get locally grown produce at a fraction of the price – [farma.org.uk](http://farma.org.uk)
- Make gourmet meals from leftovers with some inspiration from [leftoverchef.com](http://leftoverchef.com)
- Find out whether you're due any of the estimated £8 billion of unclaimed benefits at [entitledto.co.uk](http://entitledto.co.uk)
- Pool your finances with a Vantage joint account and enjoy the benefits of top tier interest rates
- Get text alerts when your balance falls below certain levels with Mobile Banking Pack† so that you can keep enjoying the best interest rates

To find out more about Lloyds TSB accounts with Vantage, call 0800 015 0167††, pop into a local branch or visit [lloydstsb.com/vantage](http://lloydstsb.com/vantage)