

# Who would you recommend?

Introduce a friend to Lloyds TSB and we'll give you both a bonus.

**AED500**  
Bonus for you  
and a friend.



# Recommend a friend and we'll give you both AED500...

As a Lloyds TSB customer, you'll know all about the benefits of banking with us here in the UAE. From award-winning customer service to secure Internet and Phone banking, we're dedicated to making it all easy.

So why not share all the advantages with someone close to you? Now you can – and you'll both get AED 500 each. All they need to do is open a new Current Account with us\* and meet our monthly income criteria. Easy.

## What to do next

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Just complete the top half of the form at the back of this brochure and pass it to a friend. They'll need to complete the bottom half and then open a Lloyds TSB Current Account\*. And that's it.

\*New Current Account opening is as per the Qualifying/Eligibility Criteria described in the Terms and Conditions section of the enclosed tear-off application form.



## Three great reasons to recommend us...

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### **Banking made simple**

From everyday banking to specialist finance, loans, investments and mortgages, we're here for the journey, with an experienced team to guide you at every step. We're conveniently located, too with easy accessible parking at our main branch in Jumeirah.

### **Award-winning service\*\***

Thanks to our team of UK-trained professionals and array of services fine-tuned to the unique demands of expat living, we've been awarded 'Best International Bank' five years running in the annual Ethos Consultancy Customer Service benchmarking studies.

### **Complete control of your money**

With free cash withdrawals at Lloyds TSB and Emirates Bank-National Bank of Dubai ATMs across the UAE and secure round-the-clock access to Internet and Phone Banking, we make it easy to manage your money, wherever you are.

## It's not just for friends...

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Almost anyone you know can get their new Lloyds TSB Current Account off to a flying start with an AED 500 bonus with our compliments. Family members and colleagues all qualify, too.

...and then all you need to do is work out how to treat yourself.

## How would you spend AED 500 in Dubai?

### Here's just a few things we'd recommend...

There's no shortage of amazing places to go with AED 500 in your pocket. And if you go with your friend, you'll have AED 1000 between you.

Here's just a few recommendations:

### For him...

- ✓ A round of night golf
- ✓ Your first polo lesson
- ✓ A fitness test with your own personal trainer.
- ✓ Wake board lesson.



### For families...

- ✓ A trip for four to Aquaventure
- ✓ Kayaking for four
- ✓ A day at Magic Planet
- ✓ See the dolphins at Dubai Dolphinarium.



### For her...

- ✓ A day at the spa
- ✓ Colour and cut at a top hair salon
- ✓ Dressage lessons
- ✓ A desert hack at sunrise or sunset



# How to recommend your friend.

It's easy to recommend a friend to us and get an AED 500 bonus for your efforts.

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## Here's what to do:

1. Complete Part 1 of the application form on the back of this page with your account and contact details.
2. Pass this brochure and the completed form to the person you'd like to refer to Lloyds TSB.
3. After completing their contact details in Part 2 of the form, your friend should take it to any Lloyds TSB branch to open their new current account. To make this easier, they can call us on **04-342 2000** to make an appointment at a time that suits them.
4. Once your friend has successfully opened a new account and their salary has been credited, we'll credit both your account and theirs with an AED 500 bonus each.

### Terms and Conditions

'Qualifying/Eligibility Criteria' mean you must be a Lloyds TSB Dubai AED Personal Current Account customer and your "Recommend a Friend" must successfully open a Lloyds TSB Dubai AED Personal Current Account, meeting our monthly income criteria of AED25,000 and must mandate their monthly salary to their new Lloyds TSB Dubai AED Personal Current Account within 60 days of account opening.

'Incentive' means AED500 cash to both our existing Lloyds TSB Dubai AED Personal Current account customer and to their recommended friend.

'You or Your' means an existing Lloyds TSB Dubai AED Personal Current Account holder

These offer Terms are between You, Us and Your recommended friend and to our Personal Banking Terms of Business.

### For existing Lloyds TSB customers

This offer applies to those customers who currently hold a Lloyds TSB AED Personal Current account and the account must have been open and active in line with the Qualifying/Eligibility Criteria for a minimum period of 60 days with monthly salary mandated to the account.

The Cash Incentive will be paid to you by us within 30 days after the Qualifying/Eligibility criteria have been met.

There is no limit to the number of friends that may be introduced.

### For recommended customers

The recommended customer must hand in a completed "Recommend a Friend" Introducer form at the Initial Account Opening Interview with supporting paperwork.

The recommended customer must meet our Qualifying/Eligibility Criteria within 60 days of account opening.

The Incentive will be paid to the recommended friend within 30 days after the eligibility criteria have been met.

### General terms

All offer terms must be met to qualify for the incentive.

We reserve the right to decline/reject any applications and are not obliged to give such reasons for applications rejected/declined.

Payment of Incentive will be made electronically to our existing Lloyds TSB Dubai customer and the recommended friend directly to their Personal Current account.

This offer cannot be used in conjunction with any other offer or promotion.

The incentive is non-transferable.

The recommended customer can qualify only once for the incentive as a new to bank relationship. Upon completion of the Qualifying/Eligibility Criteria the offer is then open to them again as an introducer/recommender.

Customers who currently hold a joint account and apply for an additional account are not eligible to participate in the scheme.

This offer is only open to existing Lloyds TSB Dubai AED Personal Current Account customers.

We reserve the right to amend or vary the Terms and Conditions of this offer (including the incentive) or to withdraw it at any time without notice.

# Recommend your friend here.

There are two parts to this form. Please complete Part 1 then give the form to your friend to complete Part 2 before taking it to open an account at any Lloyds TSB branch in Dubai.

## For you

**Part 1:** Complete this part of the form, tear it off and hand it to a friend or family member.

Full name

PO Box

Account number

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## For your friend

**Part 2:** Fill in your name and PO Box and hand this referral form to a member of staff when you apply for your Lloyds TSB account.

Full name

PO Box

**Internal use only**

Account number

6	0	6											
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Branch /  
Centre stamp

## Why recommend a friend?

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- ✓ Expert day-to-day banking in one place: friendly, easy and efficient
- ✓ Award-winning service from Dubai's 'Best International Bank'\*\*
- ✓ Dedicated Relationship Managers with you at every step of the journey
- ✓ Free cash withdrawals at ATMs across the UAE
- ✓ Secure Internet and Phone Banking with 24/7 access to your money
- ✓ And AED 500 each for you and your friend.

### Contacting us

Telephone

04-3422000

Fax

04-3422660

Or visit us in branch

[www.lloydstsb.ae](http://www.lloydstsb.ae)

\*\*Best International Bank based on a survey by Ethos of 21 UAE banks, 2010.

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All applications for finance are subject to status.

Terms and conditions apply.



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