



# Lloyds TSB

92/07

27 July, 2007

## **LLOYDS TSB ANNOUNCES HELP FOR CUSTOMERS AFFECTED BY FLOODING**

In the wake of the devastating floods around the country, Lloyds TSB is today announcing a wide ranging package of measures to help customers during and beyond the current crisis. Recognising that the impact of the floods will be felt for many months, Lloyds TSB has focused on providing a number of practical and financial measures to give customers more flexibility and ease the pressure on the family budget at this difficult time.

Ian Larkin, Managing Director of Consumer Banking, said: "Listening to our customers, it's become clear to us that they are suffering from the floods in all sorts of ways. We are now offering practical help to our customers in the affected areas, around their insurance and other finances, so that they can get on with rebuilding their lives as quickly as possible."

From today, customers impacted by the floods who are experiencing financial pressure as a result will be offered support in the following areas;

### **For customers insured with us...**

- We are making **emergency payments** directly into customers' accounts to help them secure emergency accommodation and to buy immediate essentials
- We are **proactively contacting our customers** in the worst affected areas to provide assistance and advice on how to minimise damage to their properties and possessions
- We have launched a **new consumer advice website**, [www.helpimflooded.co.uk](http://www.helpimflooded.co.uk), to help homeowners deal with the impact and aftermath of a flood and importantly, secure their property and personal safety
- For customers insured with us we have launched a **dedicated Floods Claims Helpline** – 0845 3 009 088

.../more

## **LLOYDS TSB ANNOUNCES HELP FOR CUSTOMERS AFFECTED BY FLOODING.../2**

### **For customers who have a mortgage or loan with us...**

- We are offering C&G mortgage customers a **repayment break** of up to three months<sup>1</sup>
- We are also offering **further mortgage advances free of further advance and valuation fees**, to help with the cost of essential repairs and to help deal with acute financial pressures
- We are also able to offer **mortgage term extensions** or switch customers from repayment to interest only to help reduce monthly payments
- Customers with a personal loan can request a **repayment break** of up to three months

### **For customers who bank with us...**

- Our current account customers can request an **emergency overdraft limit increase** for three months to help with day-to-day expenses<sup>2</sup>
- We are offering our credit card customers an **emergency credit limit increase** for three months
- Recognising that many holidays will have been cancelled, where customers are unable to travel, we will immediately **refund travel money orders** and buy back uncollected travel money without incurring any fees or cancellation costs.

For more information on how to take advantage of these arrangements, customers should visit their nearest branch or call 24 hours a day on;

0845 3 009 088 for Lloyds TSB Insurance

0800 587 7000 for all other enquires

**- ends -**

### **For further information:**

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### **Notes to editors:**

<sup>1</sup> interest will continue to be applied

<sup>2</sup> overdraft extension does not apply to the 'Cash' account where no overdraft facility is available