
ACCOUNT TERMS AND CONDITIONS

For Personal Current and Savings Accounts
held with WorldWide Service, Lloyds Bank plc
and

INTERNATIONAL PHONEBANK CONDITIONS



LLOYDS BANK

Introduction

This leaflet contains the Account Terms and Conditions which apply to the range of WorldWide Service Current and Savings Accounts. It also contains the Terms and Conditions relating to International PhoneBank.

Please note that the relevant Account Terms and Conditions should be read with the separate 'Personal Banking Terms and Conditions' booklet which contains the general conditions that apply to our WorldWide Service bank accounts.

Please read carefully the conditions for the accounts which you hold (and, if appropriate, those for International PhoneBank) and keep this leaflet for future reference.

Account Terms and Conditions

Current accounts:

WWS Cheque Account

1. The opening of a WWS Cheque Account depends on our assessment of your circumstances and you must be 18 or over to apply.
2. You can apply to open an account with £1 or more.
3. We charge a monthly subscription for this account, currently this is £6. A charging cycle runs from the 10th of one month to the 9th of the next. The monthly subscription will therefore be automatically debited from your WWS Cheque Account on the 9th of the month.

WWS Executive Gold Account

1. The opening of a WWS Executive Gold Account depends on our assessment of your circumstances and you must be 18 or over to apply.
2. You can apply to open an account with £1 or more.
3. We charge a monthly subscription for this account, currently this is £10, unless you maintain a balance above the subscription waiver limit which is currently £2,500. A charging cycle runs from the 10th of one month to the 9th of the next. The monthly subscription will therefore be automatically debited from your WWS Executive Gold Account, if applicable, on the 9th of the month.

Savings accounts:

WWS Instant Access Account

(including, with effect from 9am (UK time) on 2 November 2009, the former WWS 90 Day Account)

1. You can apply to open an account with £1 or more.
2. We pay monthly interest on the 9th of each month. If you are a former WWS 90 Day Account customer we can also pay interest annually on 9 December.
3. Withdrawals by standing order or Direct Debit are not permitted on this account.
4. International payments are not permitted on this account.

WWS Gold Savings Account

1. You can open an account with £2,500 or more.
2. We pay quarterly interest on 9 March, 9 June, 9 September and 9 December, and annual interest on 9 April.
3. Withdrawals by standing order or Direct Debit are not permitted on this account.
4. International payments are not permitted on this account.

WWS Executive Gold Savings Account

1. You must be a WWS Executive Gold Account holder to be entitled to a WWS Executive Gold Savings Account. You can open an account with £10,000 or more.
2. We pay monthly interest on the 9th of each month and annual interest on 9 December.
3. Withdrawals by standing order or Direct Debit are not permitted on this account.
4. International payments are not permitted on this account.

WWS Executive Platinum Savings Account

(Please note that we no longer open new accounts of this type)

1. We pay interest annually on the anniversary of the account opening or monthly on the same date.
2. Withdrawals by standing order or Direct Debit are not permitted on this account.
3. International payments are not permitted on this account.

International PhoneBank Conditions for WorldWide Service customers

These Terms and Conditions are effective from 4 August 2014.

1. Definitions and interpretation

- 1.1 In these conditions, unless otherwise indicated, the following expressions have the following meanings.

"Account": Your account, and any other accounts that we advertise as being accessible using the Service.

"Lloyds Banking Group": Lloyds Banking Group plc, registered in Scotland No. SC095000 and having its registered office at The Mound, Edinburgh EH1 1YZ, and any direct or indirect subsidiary or holding company (as defined in the United Kingdom's Companies Act 2006) and any direct or indirect subsidiary of any such holding company.

"Password": The password you provide and we use to identify you when you use the Service.

"Service": Our International PhoneBank service which enables you to give us instructions by telephone.

"User Guide": The guidelines we provide and update about operating the Service, including in hard copy (for example, in a brochure or letter), or spoken guidelines (through the Service itself).

"We, us and our": Lloyds Bank plc, registered in England and Wales No. 2065 with Registered Office address at 25 Gresham Street, London EC2V 7HN and its successors and assigns.

"You and your": The customer who has applied for the Service and their successors and assigns.

- 1.2 Any reference to the singular shall include the plural and vice versa.
- 1.3 Any reference to one gender includes the other genders.
- 1.4 Any reference to any legislation includes any rule or regulation made under it and any changes made to them.

- 1.5 A reference to any agreement or document shall be a reference to such agreement or document as updated from time to time.

2. Authority

- 2.1 The Service is provided to us by Lloyds Bank International Limited in the Isle of Man.
- 2.2 You acknowledge that Lloyds Bank International Limited will be acting as our agent for the purposes of the provision of the Service and you confirm you are happy for Lloyds Bank International Limited to access your Account and for us to allow such access for any purpose connected with this Service.
- 2.3 You confirm your joint Account holders are happy for you to access your joint Accounts using the Service. If any joint Account holder notifies us that:
- the joint Account holder never consented to your application for the Service (in which case you agree to indemnify us for any costs or losses that we incur as a result);
 - the joint Account can no longer be operated on your instructions alone; or
 - the joint Account holder will no longer let you operate the joint Account using the Service.

We will immediately end your use of the Service on all your joint Accounts you hold with that joint Account holder.

3. Security

- 3.1 You will agree a Password with us, not record it in any form recognisable by others, and not disclose it to anyone (except our staff, when the Password is agreed or changed).
- 3.2 You must notify us immediately, if you suspect someone else knows your Password or is trying to access your Accounts. You should either telephone us using the number in the User Guide or contact the branch where your Account is held.

- 3.3 You will be liable for losses if you act fraudulently or with intent or gross negligence fail to take reasonable steps to keep safe any of the personalised security features of the Service. We may hold you liable for losses if you are grossly negligent.
- 3.4 Except if 3.3 applies:
 - a. your liability for unauthorised transactions will be limited to the maximum, if any, specified by law (this is, as at 1 November 2009, £50) (or equivalent funds) for each transaction resulting from the misappropriation of the Service where you have failed to keep the Password secret; and
 - b. once we have been notified under 3.2, you will not be liable for subsequent unauthorised transactions (unless you have not kept the Password secret).
- 3.5 You must check your statements and notify us without undue delay on becoming aware of any unauthorised or incorrectly executed payment transaction, in any event no later than 13 months after the debit date.
- 3.6 We may record and monitor telephone calls to help resolve any disagreements and to improve our service.
- 3.7 We shall have the right to stop the Service immediately and without notice on reasonable grounds relating to:
 - a. the security of the Service;
 - b. the suspected unauthorised or fraudulent use of the Service; or
 - c. your ability to repay any credit advanced to you. This right is in addition to our right in 5.4.
- 4.4 We will try and carry out instructions immediately. Transactions may not always be processed as soon as instructions are given. Some instructions can only be processed before certain cut-off times, even though the Service may be operational outside these hours. We explain more about the cut-off times and how they can be changed in the conditions or, if applicable, the payment services schedule that applies to the Account.
- 4.5 We may refuse to carry out a transaction, or delay it, when we believe we are justified in doing so. In such situations we will normally contact you and tell you why.
- 4.6 We may choose to check transactions with you before processing them, particularly if they are large or unusual, or require your written confirmation.
- 4.7 You cannot normally revoke instructions after you have given them. If we are able to cancel an instruction, you must pay any costs incurred by us.
- 4.8 We cannot change or alter Direct Debits unless the originator agrees. You should contact them direct.
- 4.9 For security purposes, we have internal controls on the maximum amount that can be taken out of your Account in certain circumstances. We will let you know if we are stopping a payment for this reason.

4. Instructions

- 4.1 You authorise us to act on any instruction you give through the Service without your further confirmation as long as the Password is given.
- 4.2 You must always comply with the User Guide and any updates.
- 4.3 We may change the way the Service operates. Once we have told you of these changes (in accordance with 5.3), you must comply with them in their entirety.

5. Our Services

- 5.1 We may change or withdraw any part of the Service. We will give you two months' notice of any such change.
- 5.2 We may introduce or change charges for the Service. We will give you two months' notice of any such change. Individual transaction charges for instructions given using the Service will continue to apply.
- 5.3 We can give these and other notices by:
 - a. telephoning or writing to you;
 - b. putting an advertisement in a national daily newspaper circulating in the United Kingdom; or
 - c. putting a notice in our branches.

We will treat any written notice we send you as arriving four days after it is posted (if sent to an address in the United Kingdom, the Channel Islands or the Isle of Man) or 10 days after it is posted (if sent anywhere else).

- 5.4 You may terminate your use of the Service on one month's prior notice to us. We may terminate your use of the Service on two months' prior notice to you. We will normally process any instructions given before termination.
- 5.5 These conditions will apply to all existing Accounts in your name, and any eligible Accounts opened in future on which the Service is being provided.
- 5.6 We are not liable for any loss or damage, direct or indirect, caused by:
 - a. any breach of confidentiality (unless we have caused it) resulting directly or indirectly from your use of the Service;
 - b. the Service, or its telephone number, being unavailable;
 - c. delays, interruptions or errors in transmission not directly our fault; or
 - d. abnormal and unforeseeable circumstances beyond our control.

6. Lloyds Bank International Limited

- 6.1 You agree and acknowledge that you have no direct or indirect contractual relationship with Lloyds Bank International Limited with respect to the Service and that you are contracting with us with respect to the Service.
- 6.2 You authorise us to disclose to Lloyds Bank International Limited in the Isle of Man such information relating to your Account (including information stored on any database) which Lloyds Bank International Limited acting in its absolute discretion deems appropriate to enable it to provide the Service.
- 6.3 You acknowledge that Lloyds Bank International Limited's provision of the Service for us is subject to the laws and regulations of the Isle of Man.

7. General

- 7.1 The supply of the Service meets the provisions of The Distance Marketing of Consumer Financial Services Directive (2002/65/EC).

- 7.2 The language of this contract is English. All information we provide you and all communication between you and us shall be in English.
- 7.3 We may amend any of these conditions on giving two months' notice to you. Some reasons for this might include to:
 - a. make a change to your benefit or not affecting your rights or obligations;
 - b. meet legal or regulatory requirements;
 - c. correct errors, omissions, inaccuracies or ambiguities;
 - d. deal with reorganisations within the Lloyds Banking Group;
 - e. cover service differences for new computer or other processes;
 - f. bring us in line with market practice; or
 - g. reflect developments we wish to make to your Account and changes in customer demand or requirements.
- 7.4 These conditions are in addition to the conditions and, if applicable, the payment services schedule for the Accounts and services you access through the Service. If there is any conflict, these conditions override any others to the extent that they relate to the Service.
- 7.5 If any part of these conditions becomes invalid or unenforceable in any way under any applicable law, this will not affect the validity of the remaining terms in any way.
- 7.6 These conditions and all matters arising from or connected with them or the Service are subject to the laws of England and Wales, and to the exclusive jurisdiction of the courts of England and Wales.
- 7.7 If you want to make a complaint about the Service, please follow the procedures detailed in our complaints leaflet available from the branch where your Account is held or by phoning the Service.
- 7.8 Please note that we are required to advise you of the possibility that there may be other costs or taxes imposed by third parties in connection with the Service. We are not, however, aware of any.

8. Your personal data

You agree that your information will be held by Lloyds Bank International Limited, which is part of the Lloyds Banking Group. More information on the Lloyds Banking Group can be found at lloydsbankinggroup.com

It is important that you understand how the personal data you give us will be used. Therefore we strongly advise that you read our Privacy Statement, which you can find at lloydsbank.com/privacy.asp or you can ask us for a copy. Please let us know if you have any questions about the use of your personal information.

Please go to lloydsbank.com/international

Please contact us if you'd like this information in an alternative format such as Braille, large print or audio.

If you have a hearing or speech impairment and would prefer to use a Textphone, call us on 0345 300 2281 (lines open 24 hours a day, seven days a week).

If you are Deaf and prefer to use BSL then you can use the SignVideo service available on our website lloydsbank.com/signvideo.asp

Lloyds Bank plc trading as WorldWide Service. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales No. 2065. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration number 119278. Authorisation can be checked on the Financial Services Register at www.fca.org.uk

We subscribe to The Lending Code; copies of the Code can be obtained from www.lendingstandardsboard.org.uk

Important information about compensation arrangements

Eligible deposits with us are protected by the Financial Services Compensation Scheme. We are covered by the Financial Ombudsman Service.

When you speak to us on the phone, some 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. We accept calls made through RNID Typetalk.

At Lloyds Bank our priority is to provide you with the highest level of customer service. However, please let us know if you have a problem so we can find a solution as quickly as possible. If you need information about our complaints procedure please ask for a copy of our brochure 'How to voice your concerns'.



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