
PERSONAL BANKING TERMS AND CONDITIONS

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

Applies from 13 January 2018



LLOYDS BANK

This booklet contains:

- information about how to contact us and how we will contact you;
 - an explanation of what makes up our agreement with you for personal banking and related services;
 - our terms and conditions, divided into sections setting out what you and we agree to do under this Agreement.

To help you find what you need, we list the main points of each section under 'What's in this booklet?'.

Please:

- read this booklet carefully and keep it for future reference;
- ask us if you have any questions, using the contact details we provide;
- note that the examples in this document (shown by ⓘ) help to explain our terms but don't form part of the conditions. However, information shown in boxes without an ⓘ still forms part of the conditions.

For information about your statutory rights, please contact your local Trading Standards Department or Citizens Advice Bureau.



Clarity-checked and awarded the Clear English Standard by Plain Language Commission
(www.clearest.co.uk).

How to contact us

To tell us:	
<ul style="list-style-type: none"> ▪ about a change of contact details ▪ you've forgotten your PIN ▪ your cheque book has been lost or damaged ▪ you didn't authorise a payment ▪ you think we have not made a payment correctly ▪ you think someone knows your security details ▪ you want to know our current standard exchange rates ▪ about anything else... 	<p>Call 0345 730 1996 (UK) or +44 20 7839 2099 (from overseas)</p> <p>Textphone 0345 300 2281 (UK) or +44 1733 347500 (from overseas) if you find hearing or speaking difficult.</p> <p>Visit one of our branches</p> <p>Write to us at WorldWide Service, c/o Lloyds Bank International Limited, PO Box 12, Peveril Buildings, Douglas, Isle of Man, IM99 1SS.</p>
To report a lost or stolen device (including debit card) or damaged debit card...	<p>Call 01539 736626 (UK) or +44 1539 736626 (from overseas)</p> <p>Visit one of our branches</p>
To make a complaint...	<p>See Section L</p> <p>'Other important terms'</p>
Where to find us online	<p>lloydsbank.com/international</p>
Telephone Banking	<p>International PhoneBank</p>

If you are registered for Internet Banking, you can use it to report a lost or stolen device or damaged debit card or request a new PIN.

In Scotland, you can also contact us and give us instructions for most day-to-day banking in Bank of Scotland branches.

We strongly recommend you do not use email to give us confidential information or instructions.

Not all services are available through Telephone Banking 24 hours a day, seven days a week. Please ask an adviser for more information.

You can usually use our Telephone, Internet and Mobile Banking services and Cashpoint® machines at all times but occasionally repairs and maintenance may mean a service isn't available for a short time.

How we can contact you

We may contact you by post, telephone and electronically using the contact details you give us, including using any address you have given us and agreed we should use for electronic communications. We will use these same contact details and appropriate secure procedures to make contact if we suspect fraud or a security threat. **We never ask for details about your account, devices, security details or any confidential information by email. So please do not reply to an email asking for this information.**

Recording calls

We may listen in to or record phone calls to:

- check we have carried out your instructions correctly and are meeting our regulatory obligations;
- help detect or prevent fraud or other crimes; and
- improve our service.

Meaning of words we've used

card	Any debit or other payment card – or card details – that can be used to make a payment using a payment scheme such as Visa.
electronic, electronically	Any form of message made by any type of telecommunication, digital or IT device – including the internet, mobile banking application, email and SMS.

You must tell us if your name or contact details change. If you don't tell us, we will not be responsible if we cannot contact you or we send confidential information to an old address. We may charge reasonable costs for trying to find you if your contact details are out of date.

What's in this booklet?

Here is a list of the sections in this document, to help you find what's important to you more easily.

Topic	Read more about this
Our agreement with you	Section A
Checks, account security and keeping you informed	Section B
Making and receiving payments	Section C
Interest and charges	Section D
Overdrafts	Section E
How and when we can make changes to this agreement	Section F
How we manage joint accounts	Section G
Can someone else operate your account?	Section H
Who is responsible for any loss?	Section I
Using money between accounts ('set-off')	Section J
Ending this agreement or an account, benefits package or service, or suspending an account, benefit or service	Section K
Other important terms	Section L
Additional important information	Section M
Important facts about your personal information	Section N
How long will your payment take?	Appendix 1

Section A

Our agreement with you

Our agreement with you is made up of:

- the 'general conditions' in this booklet, which are the main terms for your account and for our overall relationship with you for personal banking services; and
- the 'additional conditions', which are the interest rates, charges and other terms that apply to a specific account or service. We give these to you when speaking to you or in documents such as our application forms, letters or leaflets (such as welcome packs), on our website and in our Banking Charges Guide.



Additional conditions include things like minimum and maximum balances you have to keep on an account and how to qualify for a particular account, service, rate or benefit.

If an additional condition conflicts with a general condition, the additional condition applies.



Under the general conditions, you can make payments to accounts with other banks. If the additional terms for a savings account say you can only make payments to another account with us, those terms apply instead.

So that we can provide you with our bank accounts and services, we have made arrangements with Lloyds Bank International Limited. This means that, although your account(s) are held with Lloyds Bank plc in the UK:

- Lloyds Bank International Limited will provide you with some of our services on our behalf, including sending you letters and statements.
- you can give instructions directly to Lloyds Bank International Limited.
- you will have no direct or indirect contractual relationship with Lloyds Bank International Limited, but you may be contacted by, or be asked to contact, Lloyds Bank International Limited directly.

- Lloyds Bank International Limited operates in Jersey and the Isle of Man and is subject to their individual laws and regulations.
- we will be asked to share some of your account information with Lloyds Bank International Limited so it can provide these services to you. This could be in Jersey or the Isle of Man.

You must not open or use a personal account to hold money for someone else (including as a trustee or personal representative) or for the purpose of a business, club, charity or other organisation without our consent. We have different agreements for customers who are not personal customers.

You explicitly consent to us accessing, processing and retaining any information you provide to us, for the purposes of providing payment services to you. This does not affect any rights and obligations you or we have under data protection legislation. You may withdraw this consent by closing your account.

Meaning of words we've used

account	Any account you hold with us that is covered by this agreement
Lloyds Banking Group	This includes us and a number of other companies using the Lloyds Bank, Halifax and Bank of Scotland brands and their associated companies. You can find more information on the Lloyds Banking Group at lloydsbankinggroup.com
we, us, our	Lloyds Bank plc
Banking Charges Guide	Any document that contains details of the charges we make for banking services or of our interest rates

We explain the meaning of some other words at the start of each section of this booklet.

Section B

Checks, account security and keeping you informed

We need to make sure that only you can access your accounts. This section explains what you and we both need to do to protect your information and accounts. It also covers the information we will give you about your account.

Meaning of words we've used

device	Anything such as a card, electronic wallet, smart phone or another device that you can use on its own or in combination with your security details to access your account or give instructions.
security details	Details or security procedures you must follow or use to make an instruction, confirm your identity or access a device (for example a password, security code (or PIN) or biometric data such as a fingerprint).

1. How do we know we are dealing with you?

- 1.1 If you contact us or we receive an instruction, we will assume we are dealing with you and will provide information about your accounts and services and act on instructions (without further confirmation) if we have checked your identity, for example in one of the following ways or in any other way we may introduce:

Method of instructing us	Check
In person in a branch	Evidence of identity (such as a passport) or use of a device with security details
By cheque or in writing	Your signature
Telephone, Internet or Mobile Banking or using a device	Use of your security details
Contactless	Use of a device

2. How do you and we keep your account secure?

- 2.1 We will do all we reasonably can to prevent unauthorised access to your accounts and to make sure they are secure.
- 2.2 You must:
- follow instructions we give you, which we reasonably consider are needed to protect your accounts from unauthorised access;
 - not let anyone else (even someone sharing a joint account with you) use any device or security details;
 - not let anyone else give instructions or access information on your accounts unless they have a separate arrangement with us or you have authorised them to operate your accounts for you;
 - if there is a signature strip on a card we give you, sign the card as soon as you receive it;
 - keep your device secure and protect it from damage; and
 - do all you reasonably can to prevent anyone else finding out your security details.

You should not:

- tell anyone your security details;
- choose obvious passwords or codes (such as your date of birth) as part of your security details;
- write your security details on, or keep them with, your device or banking documents;
- write down your security details in a recognisable way; or
- let anyone listen to your calls with us, or watch you entering or using your security details.

- 2.3 You must tell us as soon as possible (see 'How to contact us') if you:
- a. think any device or security details have been lost, stolen, damaged or are being misused; or
 - b. think someone can access your accounts without your authority or has discovered your security details.



If your card details are stored on a device (like a smartphone) you should tell us if you lose your device.

- 2.4 If we, the police or other authorities are investigating any misuse (or alleged unauthorised use) of your accounts, you must provide information and help that we or they ask for if the request is reasonable. We may pass related information to other banks or companies involved in payment processing, or to the police or other authorities, in the UK or (if appropriate) abroad.
- 2.5 You are responsible for checking statements, text messages or other account information we give you. We will correct any errors as soon as reasonably possible after becoming aware of them.

3. How will you get statements and other information?

- 3.1 We will normally provide a statement each month that there are payments out of the account. You can ask us to provide statements less often than monthly, but we will always provide a statement at least once a year. Each statement will set out all the payments into and out of your account and will contain other information about those payments.
- 3.2 We normally send statements by paper but if you have registered for Internet Banking, we may provide statements electronically. If we do so, we may also send you paper statements but we may choose to do so less often. For example, if we provide electronic statements monthly, we may send paper statements annually.
- 3.3 You can also ask us for information about payments at any time.

You can do this or order a paper statement at any branch or through Telephone Banking. If we have already provided a statement on paper, we will charge you for a duplicate.

Section C

Making and receiving payments

In this section we explain how you can ask us to make payments from your account and how soon you can use money paid in. You can also use a third party provider to make payments on certain accounts (you can find out more about third party providers in section H). If you do use such a provider, those payments will be made in the same way we set out in this section. We also explain how to stop payments and what happens if something goes wrong.

Meaning of words we've used

cut-off time	The latest time we can process instructions or add payments to an account on a working day. There are different cut-off times for different types of payments. Please ask us for details.
device	Anything such as a card, electronic wallet, smart phone or another device that you can use on its own or in combination with your security details to access your account or give instructions.
EEA	The European Economic Area, which means the countries in the European Union plus Iceland, Norway and Liechtenstein.
IDM	Immediate Deposit Machine.
security details	Details or security procedures you must follow or use to make an instruction, confirm your identity or access a device (for example a password, security code (or PIN) or biometric data such as a fingerprint).
working day	Monday to Friday (except English bank and public holidays). You can give some instructions for payments on non-working days, but we do not complete their processing on our systems until the next working day except for card payments. This is explained below.

The Lloyds Bank International Limited branches in Jersey and the Isle of Man may be closed on some working days (for example, on bank and public holidays specific to Jersey or the Isle of Man). Some services may not be available to you on these days.

The time periods given assume we receive a payment or payment instruction before the cut-off time on a working day. If it is received after the cut-off time or on a non-working day, we will treat it as being received the next working day, except cash paid into a branch on a non-working day which will show in the account and you can use it, on the day you pay it in.

4. How can payments be made into your account?

- 4.1 Payments in sterling can be made into your account by cheque, direct transfer from another account and in cash; and by cheque or direct transfer from international accounts in other currencies. Cut-off times for payments into your account will depend on how the payment is made. The table below shows what our cut-off times are for receiving payments by cash, cheque or direct transfer.

Method	Cut-off time
Branch counter	Branch closing time
IDM (if available)	Branch closing time
Depositpoint™ (if available)	One hour before branch closing time or, if the branch closes at 5pm or later, 4pm
Post Office® with a counter service	As stated by the Post Office®
Cashpoint® (that accepts payments in)	End of the day
Electronic transfer from another bank account	End of the day

The tables on the next page show how we process these payments.

4.2 Paying in cash at Lloyds Bank or (in Scotland) Bank of Scotland

Method	If paid in by the cut-off time, does cash show in your account that day?	Can you use cash the day it is paid in?	Do payments affect any interest we pay or charge from the day they are received?
Branch counter	Yes	Yes – immediately after it is counted.	Yes
IDM (if available)			
Depositpoint™ (if available)		Yes – soon after the cut-off time when the cash is counted.	
Cashpoint® (that accepts payment in)	No – we will count the cash the next working day. From that day, it will show in your account, you can use it and it will affect any interest we pay or charge.		
Post Office® with a counter service	No – the cash will show in your account, will be available for you to use and will affect any interest you get or daily overdraft fee you pay from the day we receive it from the Post Office®. Usually this will be the next working day.		

Paying in coins – in any day we will usually limit you to ten bags of coin, regardless of the number of accounts you have. You cannot use one of our Counter-free branches to pay coins into your account.

Paying in cash through a Mobile Branch – in any day we will usually limit you to £5,000, of which no more than five bags can be coin.

You can deposit cash at most Post Offices using a personalised paying-in slip. Please ask the Post Office® you intend to use if they offer this service.



If you pay cash into a Lloyds Bank Cashpoint® on Monday, you will be able to use it as soon as we have counted it on Tuesday.

4.3 Direct payments received from another bank account

Paying-in method	Does the payment show in your account on the day it is received?	Can you use the money on the day it is received?	Does the payment affect any interest we pay or charge from the day it is received?
Transfers on a non-working day between two personal accounts (A) and (B) in your name with Lloyds Bank	No – it will show in B on the next working day.	Yes – immediately available in B.	No – it will count for interest in A until it is shown in B.
Any other direct payment (e.g. standing order, direct transfer)	Yes.	Yes – immediately.	Yes.

4.4 **Sterling Cheques (paid in at Lloyds Bank or at any bank in the UK, the Isle of Man, Gibraltar or Channel Islands and most Post Offices)**

Payments show in your account on the working day we receive the cheque (if you pay it into a Cashpoint®, this will be the next working day after you pay it in). The table below explains what happens while the cheque is being 'cleared' (collected from the other bank). We use one of the two clearing processes:

- The '2-4-6' process
- The 'Cheque Imaging' process

If you need to be sure a cheque has been paid, you can ask for 'special presentation' when you pay in the cheque. There is a charge for this service.

Cheque Clearing Process	When will the payment affect any interest we pay or charge?	When will the payment be available to use?	When can the cheque be returned unpaid?
<p>All cheques paid into a Lloyds Bank branch, Cashpoint®, Depositpoint™ or IDM or (in Scotland) a Bank of Scotland IDM, Depositpoint™ or mainland Cashpoint® or Branch using the 2-4-6 clearing process.</p>	<p>From the second working day after we receive the cheque.</p>	<p>From the fourth working day after we receive the cheque.</p>	<p>Up to the end of the sixth working day after we receive the cheque even if you have already spent it. It may put you into overdraft.</p> <p>From then on we cannot take money from your account if the cheque is returned unpaid without your consent, unless you have been fraudulent.</p> <p><small>(If you pay a sterling cheque into your account through a Lloyds Bank branch on a Monday, you will see it on your account the same day. It counts towards any interest on Wednesday, you can use the money on Friday and we cannot take the payment out of your account after the following Tuesday).</small></p>
<p>Cheques paid in using the Cheque Imaging process</p>	<p>By 11.59pm on the working day after we receive the cheque.</p>	<p>From 11.59pm on the working day after we receive the cheque, at the latest.</p>	<p>Up to 11.59pm on the working day after we receive the cheque.</p> <p><small>(If you pay a sterling cheque into your account on a Monday, you will see it in your account the same day. It counts towards any interest and you can use the money on Tuesday by 11.59pm at the latest).</small></p>

*If you pay in a cheque at a Post Office®, you should add an extra working day to all the timings in the table above (or two extra working days if you pay it in after the Post Office's cut-off time). You can pay in cheques at most Post Offices using a personalised paying-in slip and a cheque deposit envelope. Please ask the Post Office® you intend to use if they offer this service.



Important Information

We may refuse a cheque for payment into your account if it is more than six months old.

4.5 **International payments into your account**

This condition covers payments received in any currency from banks outside the UK, Channel Islands, the Isle of Man and Gibraltar and non-sterling payments from banks in the UK, Channel Islands, the Isle of Man and Gibraltar.

If we receive a direct payment or cash in a foreign currency, we will convert it into sterling before we pay it into your account. We will then treat it like any cash deposit or direct Payment (see above). We will normally do the exchange on the working day we receive the original payment. For some currencies, we may be unable to convert the payment into Sterling on the day we receive it. If so, we will convert it as soon as we are reasonably able to and will add it to your account up to two working days after we receive it.

What rates and charges apply to an international payment into your account?

- You can find out our current standard exchange rate for the payment by calling us (see 'How to contact us'). Please note that the rate may change by the time we receive the payment.
- We may take our charges for dealing with an international payment before we add it to your account. If we do this, we will tell you the full amount of the payment and the charges that applied.

4.6 **International cheque payments**

If you want to pay in a foreign currency cheque, or a sterling cheque, where the paying bank is outside the UK, Channel Islands, the Isle of Man or Gibraltar, you must sign the cheque on the back. You must sign your name in the same way as it appears on the front of the cheque. (For example, if the cheque is payable to Mr A Smith you need to sign 'Mr A Smith' on the back). If the cheque is payable to more than one person, each of you must sign the back of the cheque.

Unless you request otherwise, we will "collect" the cheque.

In some circumstances, if you ask us we may agree to "negotiate" a foreign cheque.

Collecting or negotiating a cheque – what's the difference?

If we collect the cheque, we send it on your behalf to the paying bank. We may use an agent to do this. We will pay the amount of the cheque or the sterling equivalent using our standard exchange rate for the payment into your account on the day we get payment from the paying bank. The time this takes will vary depending on the paying bank or its country. You can ask us for details.

If we negotiate the cheque, we will buy it from you by paying you the amount of the cheque or the sterling equivalent on the fifth working day after we receive it using our standard exchange rate for the payment. We will then get payment from the paying bank.

A foreign currency cheque will only affect any interest we pay or charge from the working day that the funds are credited to your account.

If the foreign bank later returns the cheque or asks for the money to be returned, we will take the currency or the sterling equivalent from your account. If we converted the cheque into sterling, we will change it back into the original currency using our standard exchange rate on the day we take it from your account. We will do this even if you have already spent the money or if it will put you into a Planned Overdraft or an Unplanned Overdraft. Depending on changes to the exchange rate between paying the money in and taking it out, we may take a larger or smaller amount from your account than we originally paid in, even if this causes your account to become overdrawn.

Additional information about foreign cheques

- We take charges for dealing with foreign cheques and pass on to you any charges by the foreign bank, including any charges resulting from the foreign bank returning the cheque unpaid or asking for the money to be returned. We take these charges from the account you told us to pay the cheque into. We will do this even if it will put you into a Planned Overdraft or an Unplanned Overdraft.
- Occasionally we cannot get payment of foreign cheques because of local foreign-exchange or other restrictions. If we incur costs doing this (including any interest or charges for overdrawn amounts and any charges made by the foreign paying bank) we will take the costs from your account. We will tell you in writing before we do this.
- If we have any costs or other obligations as a result of negotiating or collecting a foreign cheque, you must reimburse us (which includes allowing us to set off the costs under Section J) and take any other steps needed to put us in the position we would have been in had we not tried to negotiate or collect the cheque. This includes any costs we incur of reimbursing a correspondent bank abroad for something discovered up to six years after the cheque is paid.

4.7 **When can we refuse to accept a payment into your account**

We may refuse to accept a payment into an account if we reasonably believe that:

- doing so may cause us (or another company in the Lloyds Banking Group) to breach a legal requirement; or
- doing so may expose us (or another company in the Lloyds Banking Group) to action from any government, regulator or law enforcement agency.

4.8 **General terms about payments**

If we are told, for example by another bank, that money has been paid into your account by mistake, we can take an amount up to the mistaken payment amount from your account. We do not have to ask you to agree to this, but will let you know if it happens. We will act reasonably and try to minimise any inconvenience to you.

If we become aware that a payment into your account was made by mistake or fraud within two months of receiving the payment, we will:

- make sure the amount of the payment is not available to you to use (we might do this by taking the amount out of your account or by limiting access to the amount on the account); and
- tell you we will return the payment to the paying bank unless you tell us within 15 working days that the payment was not made by mistake or fraud; if you do not respond within 15 working days, we will return the amount to the paying bank.

If we become aware that a payment into your account was made by mistake or fraud more than two months after the receipt of the payment, we will normally contact you before restricting your use of the amount in the account.

If we cannot return the funds to the payer, we can give information about you and your account to the payer's bank so they can recover the money.

5. **How can you take cash or make payments out of your account?**

5.1 **Making a payment**

If you want to make a payment or withdraw cash, we will check we are dealing with you as set out in Section B.

If we receive a payment instruction after the cut-off time on a working day, we will act on it on the next working day. The cut-off time for making payments depends on how and where a payment is to be made but is not usually before 3pm (UK time). You can ask us for details. We give some extra information about cut-off times for particular payments in Section M.

If you ask us to make a payment on a future date, we will make the payment on that date, unless it is a non-working day, in which case we will make the payment on the following working day.

If you need to give us a payment instruction that is particularly important, you should contact us beforehand in person or by Telephone Banking.

What happens if you don't have enough available funds?

If you ask us to make a standing order or future-dated payment and you do not have enough available funds to make the payment on the due date, we will try again to make the payment later that day. If there are still not enough available funds, we will make a final try on the next working day before rejecting the payment. We will only charge a Returned Item Fee if all three tries are unsuccessful, and we will not charge more than one Returned Item Fee for that failed payment.

5.2 **Payment detail**

Meaning of words we've used

SEPA	The Single Euro Payments Area. Section M gives a list of the countries currently within SEPA
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To make a payment (other than by cheque), we normally need the sort code and account number for payments in the UK, Channel Islands, the Isle of Man or Gibraltar, or the equivalent information for payments outside the UK, Channel Islands, the Isle of Man or Gibraltar. For some payments we may also ask for other details such as the name and address of the person you are sending the payment to.

If you request a payment using Telephone Banking or Internet Banking, we will ask you to check and confirm your payment instruction.

To make an international payment we also need the recipient's address, their bank's name and address and the following details:

- For international payments in euro to a bank account in a SEPA country – the international bank account number (IBAN) of the recipient's account. Sometimes we will also need the business identifier code (BIC).
- For international payments in a currency other than euro to a bank account in a SEPA country – the international bank account number (IBAN) and the business identifier code (BIC) of the recipient's account.
- For any other international payment – the recipient's account number and other information we need for the particular payment, for example if there are individual requirements in the country you wish to send money to.

You must check that the details are correct before asking us to make a payment.

5.3 Sterling payments within the UK, Channel Islands, the Isle of Man and Gibraltar (other than payments by card and cheque)

(a) If you ask us to make an immediate payment or a future-dated payment (including a standing order) to an account at another bank in the UK, Channel Islands, the Isle of Man or Gibraltar the following applies:

- We will use the Faster Payments scheme if the bank you are sending a payment to is a member of the scheme and the account you are sending the payment to can accept Faster Payments,
 - i. An immediate payment can usually be made using the scheme 24 hours a day, seven days a week. We will take the payment from your account straightaway and the payment will normally reach the other bank within two hours. The time it takes may vary depending on that bank's ability to process it. We will tell you how long the payment is expected to take when you give us the payment instruction.
 - ii. Standing orders and future-dated payments can be made using the scheme on working days only. The payment will reach the other bank the same day we send it.

You can check with us when you make a payment whether the bank you are sending the payment to is a member of the Faster Payments scheme.

- If we cannot make the payment to another bank using the Faster Payments scheme and you want to make sure it reaches the person you are sending it to on the same day, you can ask us to use 'CHAPS'. There is a charge for this service; please ask us for details.

- For payments to the Channel Islands or the Isle of Man, if we cannot use Faster Payments, the payment may take up to three working days to reach the other person's bank from the date it is taken from your account. If you ask us to make the payment immediately, then unless we receive your request before 1pm (UK time) on a working day (in which case we will take the money from your account on that day), we will take the money from your account the working day after you ask us to make it.



If you ask us to make a payment to the Channel Islands or the Isle of Man on Monday and we cannot use the Faster Payments Scheme, we will take it from your account on Tuesday and it will arrive on Thursday.

- If you ask us to make an immediate payment or future-dated payment through Telephone Banking or Internet Banking to someone you have not made a payment to before, the payment instruction may have to be for (or after) the next working day, so that we can set up our systems to make the payment.

(b) If you ask us to make a payment to an account held with another Lloyds Banking Group company, we will take the money from your account and it will reach the other account on the same day.

5.4 Banker's drafts / cheques

You may buy a banker's draft/cheque from us with funds from your account. You can request this:

- by phone using Telephone Banking, by visiting one of our branches or by writing to us (see 'How to contact us').

5.5 When can we stop you making payments?

We can stop or suspend your ability to make payments using any device or security details if we reasonably consider it necessary because of:

- security – including if you tell us you have lost your device;
- suspected unauthorised or fraudulent use of a device or your security details; or
- a significantly increased risk that you may be unable to pay any money you owe us on the relevant account.

If we do this, we will act in a reasonably appropriate way and will try to reduce your inconvenience. Unless the law prevents us doing so or we reasonably believe it would undermine our security measures, we will try to contact you in advance to tell you we are doing this and why. If we cannot tell you in advance, we will tell you as soon as possible afterwards.

If we stop a card or other device, you must not use it, and we can take it if you try, for example in a cash machine.

5.6 **When can we refuse to act on an instruction?**

We can refuse to make a payment or allow a cash withdrawal if:

- our internal security controls require you to produce additional identification or prevent us carrying out the transaction (for example, if it is for more than the maximum amount we set at any point in time) – we will let you know if we are stopping a payment for this reason;
- the payment seems unusual compared with the way you normally use your account, in which case we may investigate further, for example by calling you;
- you do not have available funds to make the payment or you have exceeded a limit we have applied to your account or device – such as the daily limit for withdrawals from cash machines;
- the payment instruction is not clear or does not contain all the required details;
- the account you want to pay is not included in the Faster Payments scheme – you can check this with us in advance;
- we reasonably believe that you or someone else has used, is using or obtaining, or may use or obtain a service or money illegally or fraudulently;
- we reasonably believe that someone else may have rights over money in your account (in this case we can also ask – or require you to ask – a court what to do, or do anything else we reasonably need to do to protect us);
- we reasonably believe that doing so may cause us (or another company in the Lloyds Banking Group) to breach a legal requirement;
- we reasonably believe that doing so may expose us (or another company in the Lloyds Banking Group) to action from any government or regulator; or
- any other reason set out separately in this agreement applies.

We are not liable if we fail to make a payment in the circumstances set out above, including if the bank or building society you are sending the payment to cannot accept payments through the Faster Payments scheme.

5.7 **What happens if we refuse to act on an instruction?**

Unless the law prevents us, we will try to contact you to tell you we are refusing, or are unable, to act. We will do this as soon as we can and before the time any payment should have reached the bank or building society you are sending it to. If you are using a card to make a payment or withdraw cash, the retailer - or organisation that owns the cash machine - will tell you the payment has been refused. For certain contactless transactions, the retailer or organisation may not be able to confirm at the point the card is used that the transaction has been refused. If you want to check whether a transaction has been accepted, you can call us (see 'How to contact us').

Additional information about failed payments

- You can contact us to find out (unless the law prevents us telling you) why we have refused to act on your payment instruction and how you can correct any factual errors that led to our refusal.
- We are not liable if a retailer or another organisation (or its cash machine or other machine) does not accept your card or card number.

5.8 Making direct debits

We allow direct debit payments to be collected from your account on the date specified (provided this is a working day) in any direct debit instruction you have given to a business or other organisation (in the UK, Channel Islands, the Isle of Man, Gibraltar or EEA). They will normally tell you at least 10 working days before changing the payment dates or amount of money to be collected from your account, unless you agree otherwise. The additional conditions for your account will tell you if you can set up direct debit payments from it.

Additional information about SEPA direct debits

- Direct debits that are collected in euro under the SEPA Direct Debit Scheme will be taken during the working day. As a result, any text alerts you receive on the same day as a SEPA direct debit, such as a limit alert, will not take account of such SEPA direct debit payments. You should ensure you have available funds to cover the amount of these direct debits.
- You can ask us for more details on how payments are made under the SEPA Direct Debit Scheme.
- You can tell us how often you want a SEPA direct debit collected from your account e.g monthly.
- You can tell us to limit a SEPA direct debit collection to a certain amount.
- You can tell us to block the collection of all SEPA direct debits from your account until you agree to have the block removed.
- You can tell us to block the collection of SEPA direct debit payments by particular businesses or organisations until you agree to have the block removed. Or you can ask us to allow them to be collected only by particular businesses or organisations until you tell us otherwise.

5.9 Using your device for payments

If you use your card to withdraw cash or to make a payment, we will take the funds from your account after we receive confirmed details of the withdrawal or payment from the relevant payment scheme (such as Visa or MasterCard). This may be on a working or a non-working day.

If you use your device to withdraw cash or pay for goods and services in a currency other than sterling, or to withdraw cash in sterling outside the UK, Channel Islands, the Isle of Man or Gibraltar, the amount is converted to sterling on the day it is processed by Visa using the Visa Payment Scheme Exchange Rate. We also apply charges to these transactions. You can find our charges in our Banking Charges Guide. You can find out the current exchange rate by calling us (see 'How to contact us'). Where you elect to allow the cash machine operator/financial service provider to make the conversion to sterling for you, the provider of the foreign currency may make a separate charge for conversion.

Additional information about card payments in another currency

If you use your card to withdraw foreign currency from a cash machine in the UK, Channel Islands, the Isle of Man or Gibraltar, you will be dealing with the bank operating the machine (rather than us) for the conversion into foreign currency. That bank will set the exchange rate and may also charge you for the conversion.

We may replace your card with a different type of card available under this agreement following a review of your personal circumstances. We will tell you about the features of the card when we send you the replacement card. If the change would alter the terms of this agreement, we will give you notice as set out in Section F.



We may replace a Cashpoint® card with a card that allows you to make purchases as well as to use cash machines.

5.10 **Can you cancel or change a payment?**

You cannot change or cancel a payment instruction that you have asked us to make immediately (including payments by card) but you can cancel a direct debit, standing order, regular card payment and any other payment you asked us to make on a future date. To do this, you must tell us by the end of the last working day before the payment is due to be made. If you wish to cancel or change a direct debit or regular card payment (or if your account or card details change), you should also tell the business or organisation you're making the payment to, so they can cancel or change it as well. If a retailer agrees to give a refund for a purchase made using a card payment, we will make the refund when we receive details of it from the retailer.

If we have made an international payment for you, we can only recall it (or any part of it) if the recipient bank agrees.

If you ask us to cancel a payment instruction we may charge you our reasonable costs for trying to cancel it, whether or not we succeed. We will tell you the amount of our charges for this at the time you ask to cancel, but this will never be more than our reasonable costs. In addition, if an international payment is returned to your account, we will change it back into the currency of the account using our standard exchange rate for the payment. That exchange rate may be different from the exchange rate applied to the original payment. So the amount repaid to your account may be less than originally taken.

If we are told by a banking industry payment scheme such as the Current Account Switch Service that a person you have asked us to pay has switched their account to another bank, we will update your instruction with the new account details. This will mean your payment reaches the correct account within the agreed timescales.

5.11 **Making, stopping and replacing cheque payments**

When we receive a cheque you have written, we will take the money from your account on the same day. We may not accept a cheque for payment out of your account if it is more than six months old. You are responsible for making sure you have available funds in your account to cover any cheques you have written.

You may be able to stop a cheque that has not yet been paid by calling us with details of the cheque number, amount and date, the payee and similar details for any replacement cheque. We may charge for trying to stop the cheque, whether or not we succeed.

If someone asks you to replace a cheque (because, for example, they say it is lost or there is a problem with it), you are responsible for getting the old cheque back (and for destroying it), or for asking us to stop the old cheque, before you write a new one. If you do not do this, there is a risk that both the old and replacement cheques will be paid from your account.

You should not ask us to pay a cheque later than when we receive it by writing a future date on it. We will not be liable if we pay the cheque before that future date.

6. International payments

For the purposes of this agreement, an international payment is any payment made to a bank account outside the UK, Channel Islands, the Isle of Man or Gibraltar or a payment in a currency other than sterling to a bank in the UK, Channel Islands, the Isle of Man or Gibraltar.

Meaning of words we've used

EEA	The European Economic Area, which means the countries in the European Union plus Iceland, Norway and Liechtenstein
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Payments to banks in the EEA (in euro or another EEA currency)

If you ask us to make a payment to a person with an account at a bank in the EEA, and the payment is in euro or another EEA currency, the payment will reach the other bank in line with the timescales shown in Appendix 1 of this booklet. By law, the bank receiving the payment from us must pay it to its customer's account on the day it receives it from us.

Additional information about international payments

- If you ask us to make a payment in a foreign currency, we will use our standard exchange rate for that payment at the time we make it unless we agree a different rate with you when you ask us to make the payment. Our exchange rates may depend on the amount of the payment. You can find out the current exchange rates by calling us – see 'How to contact us'.
- If you make a sterling payment, we cannot control the exchange rate applied by the foreign bank.
- When you ask us to make an international payment, we will tell you about any charges that may apply.
- We have to send an international payment through the banking system in the foreign country and we may need to appoint an agent in that country to do it for us.
- You will share international payment charges with the recipient when the payment is made:
 - in any currency using Internet Banking; or
 - in any currency to a bank account in the EEA; or
 - in any EEA currency to a bank account in Monaco, San Marino or Switzerland.
- Sharing the charges means you will pay our charge (where applicable) and the recipient will pay their bank's charges and any agent bank charges that apply.
- If you make any other international payment you can choose either:
 - (a) to share charges; or
 - (b) to pay both our charge and all agent bank charges.

If you choose option b), you will pay our charge (where applicable) and the Correspondent Bank Fee that replaces all agent bank charges. The recipient bank may charge its customer a fee but we cannot provide information about such a fee. See our guide to bank charges.
- If we necessarily incur any costs or other obligations when acting for you in making an international payment, you must reimburse us and take any other steps needed to put us in the position we would have been in had we not acted for you.

7. How long will your payment take?

Please see Appendix 1 of this booklet which sets out how long each payment type may take to reach the recipient's account, assuming instructions are received before the cut-off time on a working day.

Payments outside the EEA, Monaco, San Marino or Switzerland or in non-EEA currencies

You can ask us for details about how long the payment should take to arrive. While this will usually be within five working days, we cannot control exactly when the foreign bank will get it. This will depend on the banking practice of that country but should be no longer than 14 working days. There is more on timescales in Section M.

Section D

Interest and charges

On some accounts, we pay interest on amounts we hold for you. We charge interest on amounts you borrow, and also have charges for some accounts and some services, including borrowing.

8. Where can you find information about our interest rates and charges?

Our Banking Charges Guide or additional conditions contain our interest rates and charges for all accounts and services. You can also find them out by contacting us and on our website (see 'How to contact us').

9. How do we work out how much interest to pay or charge?

- 9.1 Unless we have told you otherwise, we calculate any interest we pay or charge at the end of every monthly billing period, based on the daily balance of your account.
- 9.2 We pay interest by crediting it to your nominated account. We pay interest on interest once it is credited to your nominated account as it becomes part of the account balance. The additional conditions will tell you when we pay interest on your account. This is usually monthly, three-monthly, six-monthly or yearly. If interest is due to be paid on a non-working day, we will pay interest up to, and on, the next working day.

- 9.3 If we pay interest on your account, we will pay it 'gross'. This means you are responsible for paying any tax you owe directly to HM Revenue & Customs or to any other relevant tax authority.
- 9.4 We may take any interest and charges you owe us from the same account or from any other account you have with us. We will tell you personally about overdraft charges and interest you have to pay at least 14 days before we take them from your account and will tell you the date this will happen. We charge interest on interest once it has been added to your account balance.

Section E

Overdrafts

This section applies to current accounts only.

Meaning of words we've used

available funds	<p>This is</p> <ul style="list-style-type: none"> ▪ the amount of any credit balance on your account; plus ▪ the unused amount of any Planned Overdraft; less ▪ any funds showing in your account that are not yet available for use (like recent cheque deposits) and any payments we have authorised but not yet taken from your account.
Planned Overdraft	An overdraft up to a limit we agree in advance.
Unplanned Overdraft	<p>An overdraft we have not agreed in advance. We will regard you as making a request for an Unplanned Overdraft if:</p> <ul style="list-style-type: none"> ▪ you try to take cash or make a payment when you do not have available funds; or ▪ your account becomes overdrawn because a payment into the account has been returned unpaid by the paying bank, or because we have added fees and charges.

- 10.3 When you apply, we will give you Planned Overdraft terms. If we do not tell you how long your Planned Overdraft is available, it will continue until ended by you or us. We will review your Planned Overdraft at least once every 12 months.
- 10.4 If your account goes into Unplanned Overdraft, we will write to tell you we have agreed to this and how much you must pay for using it. We will not write to you if it is repaid the same day or we increase an existing Unplanned Overdraft.
- 10.5 If you do not have available funds and we do not agree to your request for an Unplanned Overdraft or increased Unplanned Overdraft, you will not be able to make that payment and we will tell you we have declined your request. The charges that apply are set out in our Banking Charges Guide.



Unplanned Overdrafts are intended to be used for short-term borrowing. You will find it cheaper to ask for a new or increased Planned Overdraft that meets your needs, rather than using an Unplanned Overdraft.

10. When do you have to repay an overdraft and what does it cost?

- 10.1 An overdraft is repayable 'on demand'. This means we can ask you to repay it (or part of it), or reduce the limit, at any time. Usually this will be due to a change or expected change in your personal circumstances. We will give you at least 30 days' notice unless we need to take action sooner to protect our interests or for regulatory reasons.
- 10.2 We may charge interest and fees on our overdrafts depending on:
- the type of current account you have;
 - whether the overdraft is Planned or Unplanned; and
 - whether your balance is within any interest or fee-free amount or 'buffer'.

Details of the fees, charges and interest rates that apply to overdrafts are set out in our Banking Charges Guide and interest rate leaflet.

Section F


How and when we can make changes to this agreement

As this agreement could last a long time, we will need to change its terms occasionally. We can foresee some of the reasons why it would be fair for us to do this, and have listed them below, but we may in the future also want to make changes for other reasons. We will tell you about these changes, and how they will affect you, in advance. You can generally close an affected account or end your relationship with us if you do not want to accept any change we tell you about. In fact, with most of our accounts, you are free to terminate the relationship at any time. We tell you about what we can change in condition 11 and how we may make a change in condition 13.

We cannot change terms that we tell you are fixed, such as interest rates that are fixed for a set period.


11. What can we change?

- 11.1 We can change the general or additional conditions that apply to a particular account, benefit or service .



We may change any of the terms in this booklet, the interest rates and charges that apply to an account, or the terms on which we provide a benefit that forms part of an added-value account.

- 11.2 We can change the package of benefits included as part of an added-value account (such as travel insurance) and, if a benefit is not provided by us, the provider of the benefit. The new provider may offer the replacement benefit on different terms.



We may change the provider of an insurance benefit or change the benefits that are included in a package.

- 11.3 We may also change your account to a different account type as set out in condition 25.

12. Why can we make a change?

Meaning of words we've used

reference interest rate	An interest rate that is publicly available and linked to a rate we do not set – like the Bank of England bank rate.
regulatory requirement	Any law, regulation, code or industry guidance that applies to us including a requirement of a court, ombudsman or similar body or an undertaking given to a regulator.

- 12.1 We can make a change for a reason set out below. If we do, the change will be a reasonable and proportionate response to a change that is affecting us or that we reasonably think will affect us.

Reason	For example
A change in regulatory requirements.	We may have to update our security terms because new legislation introduces tighter standards.
To do something positive for you.	Our payment terms may have to change because new technology enables you to make payments more quickly.
A change in the cost of running our accounts, including changes in our funding costs.	Changes to the Bank of England bank rate that increase or decrease the interest rates we pay savers may affect how much we charge for our overdraft.
Any other change that affects us, if it is fair to pass the impact of the change on to you.	We may introduce new measures to combat fraud or make changes to reflect developments in digital banking.

- 12.2 We may make changes for any other reason we cannot foresee.



We may need to respond to changes in the banking sector caused by increased competition that affects how we provide our services and what we charge for them.

- 12.3 If the interest rate on your account is a 'tracker' rate, the rate will change automatically in line with the reference interest rate it is linked to. The additional conditions will say how soon the tracker rate will change after a change in reference interest rate.
- 12.4 We can change our standard exchange rates at any time.

13. How and when will we tell you about changes and what are your rights?

13.1 In the tables below we explain how we give notice to change terms on particular accounts.

Meaning of words we've used	
managed rate	A rate we set, and can change, which isn't a reference interest rate.
non-material changes	Changes to a managed rate where the balance of your account is £100 or less, or we reduce the rate by 0.25% or less. If any change means the rate on your account will have reduced by 0.5% or more in 12 months, we treat it as material and notify you personally.
payment account	A current account or other deposit account that is not a restricted savings account.
personal notice	A notice we give you individually, for example by letter, electronically or in statement messages or inserts.
published notice	A notice we put in our branches, on our website and, sometimes, in national newspapers.
restricted savings account	Any Cash ISA, fixed-term deposit or other savings account that has limited payment capability.

13.2 Restricted savings accounts

Type of change	Notice	Timing of notice before or after the change	Can you close or switch the account without charge?
Interest rate changes that favour you or are non-material (not tracker rates)	Personal or published	As soon as possible, normally within 3 days	Yes, unless the additional conditions say you cannot.
Favourable or neutral changes to other terms	Personal or published	No more than 30 days after	
Material changes to interest rates (not tracker rates) that disadvantage you	Personal	At least 14 days before	Yes within 30 days of the notice.
All other changes that disadvantage you	Personal	At least 2 months before	Yes, at any time before the change.

13.3 Payment accounts (including overdraft changes)

Type of change	Notice	Timing of notice before or after the change	Can you close or switch your account without charge?
Changes to interest rates or overdrafts that favour you	Personal or published	No more than 30 days after	Yes, unless the additional conditions say you cannot.
All other changes	Personal	At least 2 months before	Yes, at any time before the change.

13.4 What are your rights if you want to close or switch an account in response to notice of a change?

For a change where we have to give you advance notice, you can tell us you do not want to accept the change using the contact details at the start of this booklet. We will take this as notice that you wish to end the agreement or close or switch your account immediately (which may require you to repay any overdraft on the account). If there is normally a charge for closing or switching your account, it will not apply. If we do not hear from you before the date on which the change comes into force, we will regard you as accepting the change on that date.

Section G

How we manage joint accounts

If two or more of you are joint account holders, you can each give us instructions on your own. This section explains how we deal with you and what happens if the arrangement between you comes to an end.

14. What do joint account holders need to know?

- 14.1 We will make payments, allow withdrawals, give information (including about your account) or do anything else if we are asked to do so by any one of you, unless a regulatory requirement means we must make enquiries or confirm instructions with the other account holder. We can also rely on information given by any one of you about the other(s).

Examples of things any joint account holder can do without the knowledge of the other(s)

- Take all the money in an account.
- Close an account.
- End a service.
- Ask for electronic statements and correspondence (instead of paper).
- Apply for overdrafts, cards and other services.
- Replace an account or service with another account or service covered by this agreement.

Examples of things we can do for one account holder that count as if we did them for the other(s)

- Send a notice to just one of you.
- Provide any information about your account, but if you are receiving statements at only one address you can ask us to send you separate current account statements if the account holders live at different addresses.
- Record and act on information that any of you gives us about another of you.
- Provide pre-contract information to the person who asks us to set up a Planned Overdraft.

- 14.2 You are each, separately, responsible for complying with the terms of this agreement. If any one of you does not comply, we can take action against any or all of you.



If there is an overdraft on a joint account, each of you is liable to repay the full amount of the overdraft (not just a share of it) even if you did not know about it.

15. What happens when the arrangement between joint account holders changes or ends for any reason?

- 15.1 When this agreement ends (or your account is closed), we may pay or transfer money we hold for you under this agreement (or in the account) to any one of you.
- 15.2 If you want to change the joint account holders (by taking off a person) or authorise someone else to operate the account, you must all agree to this.
- 15.3 If we become aware of a dispute between you, we may take steps to prevent any of you giving instructions or using the account individually until the dispute is ended.
- 15.4 If one of you dies, we may continue to act on the instructions of the remaining account holder(s) but we do not have to do so in all cases.

Section H

Can someone else operate your account?

16. How can someone else operate your account?

- 16.1 If you want or need someone else to operate your account, you must either sign a form we give you or show us a power of attorney, signed by you, which authorises them to operate your account.
- 16.2 In certain circumstances, the law may require us to allow someone else to operate your account – for example, if you are no longer able to manage your money, or if you go bankrupt or die.
- 16.3 For security reasons, we may not allow another person access to all of the services we provide to you. If we do allow them to use a service, you can tell them your security details as long as they agree to keep them safe. But you should think carefully before doing this because you will remain responsible for their use of your security details in the same way as you would be if you were using the security details yourself.
- 16.4 We are not responsible for an act (or failure to act) by someone else allowed to operate your account as long as we did not know or suspect they were acting dishonestly towards you.

Third party providers

Meaning of words we've used

third party providers	A service provider authorised under EU law to access information or make payments for you from your payment accounts.
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- 16.5 You can instruct a third party provider to access information on your accounts or make payments from your accounts online as long as it has identified itself to us and acted in line with the relevant regulatory requirements. We will treat any instruction from a third party provider as if it was from you.
- 16.6 We may refuse to allow a third party provider to access your account if we are concerned about unauthorised or fraudulent access by that third party provider. Before we do this we will tell you and explain our reasons for doing so, unless it is not reasonably practicable, in which case we will tell you immediately afterwards. In either case, we will tell you in the way we consider most appropriate in the circumstances. But we won't tell you if doing so will compromise our reasonable security measures or otherwise be unlawful.
- 16.7 If you think a payment may have been made incorrectly or is unauthorised, you must tell us as soon as possible even where you use a third party provider.

Section I

Who is responsible for any loss?

It is important for you to understand what you and we take responsibility for and when you may be liable under this agreement. This section also applies to any payments you make through a third party provider.

Meaning of words we've used

device	Anything such as a card, electronic wallet, smart phone or another device that you can use on its own or in combination with your security details to access your account or give instructions.
security details	Details or security procedures you must follow or use to make an instruction, confirm your identity or access a device (for example a password, security code (or PIN) or biometric data such as a fingerprint).

17. Incorrect payments

17.1 When will we refund incorrect payments?

We will immediately refund the amount of a payment and any charges or interest you paid as a result of it, and pay you any interest we would have paid you on that amount, if:

- you asked us to make the payment to an account at another bank in the EEA and the payment was not made properly or never arrived, unless there was a mistake in any of the details in the payment instruction you gave us or we can show that the payment was received by the other person's bank; or
- the payment was unauthorised (see 'Unauthorised payments' on the next page).

Additional information about payment refunds

Except for direct debits, we will not refund the payment if you tell us more than 13 months after it was made that the payment was not made properly or was unauthorised.

If a payment goes to the wrong person or is delayed because you gave us the wrong details, we will not be liable but we will try to recover the payment for you. We may charge our reasonable costs for doing so.

17.2 Are there any special rules about refunds for card payments?

If you have used your card to make a payment, you can ask us to refund the payment if all the following conditions are satisfied:

- the payment was made to a retailer in the EEA;
- you did not specify an exact amount to be paid;
- the amount taken was more than you could reasonably have expected to pay based on the circumstances, including your previous spending patterns; and
- you request a refund within eight weeks of the date the payment was made from your account.

17.3 If these conditions are not satisfied, we need not make a refund ourselves but we will tell you if we can help or suggest other steps you could take.

Additional information about card payment refunds

We may ask you to provide information that is reasonably necessary to investigate whether you are entitled to the refund. In addition, you may also find it helpful to contact the person you paid using the card.

Within 10 working days of receiving your request (or of receiving any further information we have asked for), we will refund the payment or inform you of our reasons for refusing to do so.

17.4 Are there any special rules about refunds for direct debit payments?

If you think there has been an incorrect direct debit payment, you should tell us immediately so that we can arrange a full and immediate refund – even if the original error was made by the business or organisation that set it up. If the payment was made in euro under the SEPA Direct Debit Scheme, you must tell us within eight weeks after the debit date. After that time, we will only be able to provide a refund if the transaction was unauthorised.

17.5 You should tell the business or organisation what you have done and why. If they still think that you need to pay them, you will need to resolve the dispute with them directly. This does not affect your right to a refund as set out on the previous page.

18. Unauthorised payments

You are not liable for any payments or withdrawals from your account that you do not authorise. If you are not liable for a payment, we will refund or pay the amount of the payment and any charges or interest you paid or lost as a result of the payment. We will not have any further liability. There are two exceptions to this rule:

1. If we can prove you acted fraudulently, you will be liable for all payments from the account that we could not stop.

2. If we can prove you have been grossly negligent with your device or security details, you will be liable for payments from your account but only until you have told us your device or security details have been lost, stolen or could be misused. In some cases, you will not be liable for a payment instruction you did not give yourself. These include where we have failed to tell you how to report that your device or security details have been lost, stolen or could be misused or where the unauthorised payment was made by telephone or internet.

19. What happens if we break the terms of this agreement?

19.1 We are responsible if you suffer loss because we have broken this agreement. There are three exceptions to this rule:

1. We are not liable for losses or costs caused by abnormal and unforeseeable circumstances outside our reasonable control, which would have been unavoidable despite all efforts to the contrary. These include delays or failures caused by industrial action (e.g. strikes), problems with another system or network, mechanical breakdown or data-processing failures.

2. We are not liable for losses or costs where a regulatory requirement means we must break this agreement.

3. We are not liable for business losses or costs you suffer (such as loss of business profits or opportunities) as a result of anything we have done, as we make this agreement with you as a personal customer.

19.2 Nothing in this agreement limits our liability for acting fraudulently or very carelessly or otherwise excludes or limits our liability to the extent we are unable to exclude or limit it by law.

Section J

Using money between accounts ('set-off')

Sometimes we can reduce or repay amounts you owe us by using money we hold in other accounts for you.

Meaning of words we've used

regulatory requirement	Any law, regulation, code or industry guidance that applies to us including a requirement of a court, ombudsman or similar body or an undertaking given to a regulator.
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20. When can we use set-off?

- 20.1 If we are holding money in an account for you when amounts you owe us are overdue for payment, we may use the money in your account to reduce or repay the amount you owe us. We will only do this if we think it is reasonable, taking into account your circumstances (including that you will still have enough money to meet essential living expenses) and any regulatory requirements.
- 20.2 Amounts you owe us include amounts due under a loan, credit card, mortgage, overdraft or otherwise under the Lloyds Bank brand or another brand of ours such as Cheltenham & Gloucester.
- 20.3 We can use our set-off right if you have accounts that are only in your name as well as joint accounts you hold with another person (X) as shown below:

Money in account for:	Set off against money owed by:
You only	You
You only	You and X
You and X	You and X
You and X	X
You and X	You

- 20.4 In addition, we can in the same way (unless prevented by insolvency law) use money you have in any of your accounts with us to reduce or repay any money you owe to another group company (with the Lloyds Bank or Scottish Widows name).
- 20.5 Even if there is a court decision against you or you are fined, we can use money you have in your accounts to pay something you owe us or another group company (including interest arising after the date of the final decision or fine), unless the court instructs us otherwise, or we are otherwise prevented by law.
- 20.6 Occasionally we receive legal instructions or notices to hold a customer's money for someone else or to pay it to someone else. If this happens, the amount available to the other person will be what is left after we add up what we owe on the affected accounts and subtract what the first person owes us, including any interest arising after the legal instruction or notice, unless we decide otherwise or we are prevented by law.

21. Applying compensation payments to your accounts

If we decide to pay you money to settle a complaint or to pay you compensation regarding products covered by this agreement, we may put this money towards any amount you owe us for products covered by this agreement (such as an overdraft). We will do this in line with any regulatory requirements that apply to us.

Section K

Ending this agreement or an account, benefits package or service or suspending an account, benefit or service

22. Suspending an account, service or benefit

We may suspend a benefit, account or service if we think you don't want it any more because you have not used it for 12 months, or if you are no longer eligible for it. We will give you two months' notice in writing before doing so.

23. Ending this agreement or an account, benefits package or service

23.1 This agreement continues until you or we cancel or end it. The table below shows how this agreement (or any account, benefits package or service forming part of it) can be ended. If we end it (in whole or in part), we will act in a manner we think is reasonably appropriate for the circumstances and will try to reduce the inconvenience to you.

By	Reason	Notice
You	Any reason.	None (we may ask you to confirm in writing).
Us	If we reasonably consider that: <ul style="list-style-type: none">■ there is illegal or fraudulent activity on or connected to the account;■ you are or may be behaving improperly (for example, in a threatening or abusive way);■ by continuing the agreement we (or another company in the Lloyds Banking Group) may be exposed to action from any government, regulator or other authority or may break a regulatory requirement; or■ you have seriously or repeatedly broken this agreement in any other way.	None.
	You have not used an account for 15 years (or other period specified by law) and we have lost touch with you. In this case, we may transfer any money in the account to the 'reclaim fund' (a body set up to deal with unclaimed assets in dormant accounts). We will try to contact you before doing this.	For further details see Section M.
	Any other reason.	Two months (in writing).

23.2 When this agreement ends, any account covered by it will close.

23.3 If you or we close an account, any benefit or service we provide in connection with it will stop.

23.4 When this agreement ends or an account is closed you must:

- (a) repay any money you owe us under the agreement or on the account (including any payments you have made that have not yet been taken out of your account);
- (b) pay any charges and interest up to the date the agreement or account ends;
- (c) return anything that belongs to us or that we have given you in relation to a closed account, such as any device or unused cheques; and
- (d) cancel any direct payments on a closed account (such as direct debits, standing orders and regular card payments) into or out of your account. If someone sends a payment to your closed account, we will take reasonable steps to return the payment to the sender.

23.5 If this agreement (or an account, service or benefit under it) ends, it will not affect any legal rights or obligations that may already have arisen or any instructions already given.

23.6 When this agreement ends (or your account is closed) we will pay or transfer money we hold for you or owe you under this agreement (or in the account) to you, or to any other person you name in writing. However, we may keep enough money to cover anything you owe us or, if you have broken this agreement, any loss of ours that results.

23.7 In the event of your death, we may need to see a grant of probate, certificate of confirmation or grant of representation before releasing money in your account to your personal representatives.

23.8 After this agreement ends or an account is closed, we will keep our right of set-off and any rights we have under general law. We may continue to hold and use your personal data but only to the extent we need to do so as set out in our privacy statement referred to at the end of this booklet under 'Important facts about your personal information'.

Section L

Other important terms

24. Insurance

If insurance is included with your account, we hold any money we receive for you from the insurer regarding the insurance in our role as a bank and treat it like any other funds paid into your account. It is not held on trust for you (or as your agent if in Scotland) or in line with the Financial Conduct Authority's client money rules. We hold on the insurer's behalf any insurance premiums we collect.

25. What happens if you do not meet the conditions we set for an account type?

- 25.1 We may change an account you hold with us to a different account, including one with a different or no benefits package (and lower regular account fees), if:
- (a) you do not pay (or you use an Unplanned Overdraft to pay) your regular account or benefits package fees twice in a row;
 - (b) you stop being eligible for your existing account or any of the benefits on your account in any other way;
 - (c) you are no longer resident in the United Kingdom;
 - (d) you hold more than one added-value account; or
 - (e) you make a complaint and we agree that the account may not be suitable for you.

Before changing your account to a different account, we will give you at least two months' notice. We will only change your account to one that we believe is a reasonably suitable alternative.

26. Transferring rights and obligations

You may not transfer any obligations or rights, benefits or interests under this agreement or in your accounts (or income from them) or create any security over money in your accounts in favour of someone else unless we say you can in writing.

27. Not enforcing this agreement

We may not always strictly enforce our rights under this agreement; for example, we may allow you more time to pay what you owe. If we do this, it will be just a temporary measure and we may enforce our rights strictly again.

28. Tax reporting and withholding for customers subject to the tax regime of certain other countries (including the US)

- 28.1 We (or other companies in the Lloyds Banking Group) may be required by legislation or by agreement with tax authorities to report certain information about you and your relationship with us, including information about your accounts:
- (a) to the tax authorities in the UK, which may then pass that information to the tax authorities in another country where you may be subject to tax; or
 - (b) directly to the tax authorities in other countries (such as the US) where we reasonably think or are required to presume you are subject to tax.
- 28.2 If we are required to report information about you or your relationship with us (or both), including information about your accounts, this information includes the account number, the amount of interest paid or credited to the account, the account balance or value, your name, address, country of residence, date and country of birth and social security number or taxpayer identification number.
- 28.3 In addition, we may need you to give us further information, documents or certifications about your identity, tax residence, nationality and status.
- 28.4 If we are required to report information about your accounts, you agree that:
- (a) you will provide additional information and documents we need from you and that confidentiality rights under relevant data protection, bank secrecy or similar laws will not apply to information we report or obtain from you to meet our obligations;
 - (b) if you do not provide us with information or documents we need, we may (i) apply a withholding tax to amounts, including interest, we pay to you; or (ii) close your account; or (iii) transfer your account to an affiliate in another jurisdiction; and
 - (c) we will not be liable to you for any loss you may suffer as a result of our complying with legislation or agreements with tax authorities in accordance with this condition, unless that loss is caused by our gross negligence, wilful default or fraud.

29. How can you complain?

If you feel we have not met your expectations in any way, please let us know so that we can tackle the problem as quickly as possible.

(a) **Step 1 – Let your usual point of contact know**

Tell us about your complaint and how you think it could be resolved by calling into any branch, telephoning us on **0345 744 9900 (+44 1539 736 626)** from overseas), 24 hours a day, seven days a week, by contacting your relationship manager if you have one or by writing to us at:

Lloyds Bank International Limited
PO Box 12
Peveril Buildings
Peveril Square
Douglas
Isle of Man
IM99 1SS

We will try to resolve your complaint by the end of the third working day after you contact us. If we cannot do this, we will write to you within five working days to tell you what we have done to resolve the problem, or acknowledge your complaint and let you know when to expect our full response. We will also let you know the name and contact details of the person or team dealing with your complaint.

(b) **Step 2 – Financial Ombudsman Service**

If you disagree with our decision, you can refer the matter to the Financial Ombudsman Service free of charge. The Financial Ombudsman Service provides a way of resolving disputes if you're unhappy with something we've done. Details are available from us on request or you can find out more at www.financial-ombudsman.org.uk.

You may be able to submit a claim through the European Online Dispute Resolution Platform (available at <http://ec.europa.eu/consumers/odr/>) if you live outside the United Kingdom or if you prefer not to deal directly with the Financial Ombudsman Service.

30. Law applying to this agreement

- 30.1 English law will decide any legal questions about the Agreement, and about our dealings with you with a view to entering into this agreement. The courts of England and Wales will also be able to deal with any legal questions connected with this agreement.
- 30.2 This agreement applies even if any term of it contradicts or overlaps with any law that applies, unless the law says we cannot agree with you to change or exclude the effect of that law.

Section M

Additional important information

This section does not form part of the conditions for your account but provides further important information that you may need.

Who we are

- Our company details:
 - Lloyds Bank plc trading as WorldWide Service (company number 2065) is a company registered with the Registrar of Companies for England and Wales. Registered office: 25 Gresham Street, London EC2V 7HN.
 - To find out more about our company, see the Registrar's website, www.companieshouse.gov.uk or call the Registrar on **0303 1234 500**.
- Our VAT number is 244155576.
- We lend money and offer savings, insurance and other financial services to our customers.

How we are regulated

- We are authorised by the Prudential Regulation Authority, and regulated by the Financial Conduct Authority and Prudential Regulation Authority under registration number 119278.
- To find out more about us, see the Financial Services Register: www.fca.org.uk or call the FCA on **0800 111 6768**.
- We are regulated by the Office of Communications ('Ofcom'). If you have a complaint, particularly about our text-messaging service, you may also be able to take it to Ofcom at Riverside House, 2a Southwark Bridge Road, London SE1 9HA, www.ofcom.org.uk telephone **020 7981 3040**, fax **020 7981 3333** or textphone **020 7981 3043**.

Industry codes and memberships

- We are a member of the British Bankers' Association. Please see www.bba.org.uk to find out more.
- We subscribe to the Lending Code; you can get a copy of it from www.lendingstandardsboard.org.uk
- We are covered by the Financial Ombudsman Service.
- Eligible deposits with us are protected by the Financial Services Compensation Scheme.
- We follow advertising codes regulated by the Advertising Standards Authority ('ASA'). If you would like to find out more about the advertising codes or the ASA, or complain to them about any of our advertising, please see asa.org.uk call the ASA on **020 7492 2222** (textphone **020 7242 8159**), email them at enquiries@asa.org.uk fax them on **020 7242 3696** or write to the Advertising Standards Authority, Mid City Place, 71 High Holborn, London WC1V 6QT.

Dormant balances

We participate in the unclaimed assets scheme established under the Dormant Bank and Building Society Accounts Act 2008, which enables money in dormant accounts (i.e. accounts that have been inactive for 15 years or more) to be distributed for the benefit of the community while allowing customers to reclaim their money.

Under the scheme, we may transfer balances of dormant accounts to Reclaim Fund Ltd (RFL), a not-for-profit reclaim fund authorised and regulated by the Financial Conduct Authority.

If we transfer the balance of your account to RFL, you will have the same rights against RFL to reclaim your balance as you would have done against us. However, we remain responsible for managing the relationship with you and for handling all repayment claims on behalf of RFL. Therefore, you should continue to contact us in the usual way if you have any questions or complaints about dormant accounts or balances.

Both we and RFL participate in the Financial Services Compensation Scheme (FSCS). Any transfer by us to RFL of your balance will not adversely affect any entitlement you have to compensation from the FSCS.

Cancellation

We hope you're happy with the account or service you've chosen. However, if you're not you have 30 days from opening the account or taking the service to cancel it without charge by writing to us, visiting any branch, or contacting us by telephone or online through Internet Banking. We will then help you to move to another account we offer or will return your money to you with any interest you have earned on it. This right does not apply to fixed-rate, fixed-term accounts. If you have used an Overdraft you will have to repay it before you can cancel. If you cancel an ISA, you'll still be able to open another ISA in the same tax year.

If you have a Planned Overdraft you can also cancel it at any time by writing to us, visiting any branch or contacting us by telephone or online through Internet Banking. If you do so, you must repay any overdrawn balance.

CHAPS

The cut-off time for making a sterling-to-sterling CHAPS payment in branch is 4.25 pm (UK time), subject to your branch opening hours. In some cases a payment request may be made up until 5 pm (UK time) if calling Telephone Banking.

International payments

Our International Payments service means you can make an electronic payment from your Lloyds Bank account to another person outside the UK (whether in sterling or in another currency), or in a currency other than sterling to another person within the UK. Depending on the amount you wish to send, we may ask for additional ID before we can accept your instructions for an international payment. You can use this service through our branches and using Telephone Banking.

Your payment	Cut-off time
International payment in euro made through one of our branches or by Telephone Banking	No earlier than 2pm and no later than 3pm
International payment in a currency other than euro made through one of our branches or by Telephone Banking	3pm

Condition 7 and Appendix 1 explain how long any payment should take to arrive. Please bear in mind that countries outside the UK may have different bank holidays. This could affect when the person you have sent money to is able to draw it out.

As we explain in condition 7, if you make a payment to a country outside the EEA or in a non-EEA currency, we cannot control how long it will take to arrive. You can ask us for details when you make your payment. However, as a guide, it should generally take no longer than four working days for a payment in one of our standard available currencies to reach North America, Canada, South Africa, Australia, New Zealand and countries in Europe and the Middle or Far East. A payment in any currency to most other countries operating electronic payment systems should take no longer than 14 working days.

The Single Euro Payments Area (SEPA) consists of the countries of the EEA plus Aland Islands, Azores, Canary Islands, French Guiana, Gibraltar, Guadeloupe, Guernsey, Isle of Man, Jersey, Madeira, Martinique, Mayotte, Monaco, Reunion, Saint Barthelemy, Saint Martin, Saint Pierre and Miquelon, San Marino and Switzerland.

Other information

- We will communicate with you in English.
- Our charges will include delivery costs (if any) and any tax you have to pay through us. You may have to pay other taxes or costs, which you do not pay us or pay through us.
- Cashpoint® is a registered trademark of Lloyds Bank plc.
- Depositpoint™ is a trademark of Lloyds Bank plc.
- The Post Office® and Post Office logo are registered trademarks of the Post Office Ltd.
- You can ask for a copy of this agreement or download it from our website.
- For more information visit us at [lloydsbank.com/international](https://www.lloydsbank.com/international) or go to any Lloyds Bank branch.

Section N

Important facts about your personal information.

This information is not part of your Personal Banking conditions.

Personal data and Lloyds Bank plc.

Who we are

Your information will be held by Lloyds Bank plc which trades as WorldWide Service, part of the Lloyds Banking Group. More information on the Group can be found at lloydsbankinggroup.com

How we share your information with Group companies

Your personal information will be shared within the Lloyds Banking Group to enable us to better understand your needs, run your accounts, and provide products in the efficient way that you expect.

Using your information for fraud prevention

We will share your personal information with fraud prevention agencies. If false or inaccurate information is provided and fraud is identified, details of this fraud will be passed to these agencies to prevent fraud and money laundering. Further details explaining how information held by the fraud prevention agencies may be used can be obtained by reading the privacy notice at lloydsbank.com/privacy.asp or contacting your local branch.

Undertaking credit searches

We may obtain information about you from credit reference agencies and Group records to check your credit status. The credit reference agency enquiries may be seen by other companies making their own enquiries and may affect your ability to obtain credit elsewhere in the future. We may also use credit scoring.

Undertaking credit searches on a joint applicant

For joint applications you are giving us permission to search and record information in respect of you both, and create a link between your financial records at credit reference agencies which will remain until you successfully apply for a "notice of disassociation" at these agencies.

Checking your identity

We may ask you to provide physical forms of identity verification or search the files of credit reference agencies which will keep a record of our search, whether or not your application proceeds. This is not seen or used by lenders to assess your ability to obtain credit.

How we use your information to contact you about products and services

Lloyds Banking Group companies may use your information to contact you by mail, telephone, email or text message about products and services that may be of interest to you. If you do not wish to receive this information please let us know.

Your consent to process your information

It is important that you understand how the personal information you give us will be used. Therefore we strongly advise that you read our Privacy Notice, 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.

Appendix 1

How long will your payment take?

Payment times for instructions received before the relevant cut-off time.

Note: If you give us a payment instruction on paper you need to allow an extra day to the timings shown below.

Payment Method	When the payment appears on your statement (transaction date)	When you/the recipient can use the money (available date)	Does Lloyds Bank make a charge?
Outward BACS Payment (to the Channel Islands or the Isle of Man)	Same day	3 days	No
Outward Faster Payment	Same day	Normally within 2 hours (next working day if account you are sending it to cannot accept Faster Payments)	No
Outward CHAPS Payment	Same day	Same day	No within Lloyds Banking Group Yes outside Lloyds Banking Group
Outward SWIFT Payment			
(i) to EEA countries, Monaco, San Marino and Switzerland – in Euro or Sterling	Same day	Next day	No
(ii) to EEA countries, Monaco, San Marino and Switzerland – in EEA currencies other than Euro or Sterling	Same day	2-5 days	No
(iii) to countries outside the EEA, Monaco, San Marino and Switzerland – in any currency	Same day	2-5 days	No
Inward transfer from a Lloyds Banking Group Account	Day of receipt by us	Day of receipt by us	No
Inward BACS Payment	Day of receipt by us	Day of receipt by us	No
Inward Faster Payment	Day of receipt by us	Day of receipt by us	No
Inward CHAPS Payment	Day of receipt by us	Day of receipt by us	No
Inward SWIFT Payment	Day of receipt by us	Day of receipt by us	No
Inward sterling cheque deposit	Same day (next working day if via Cashpoint®)	4 days (5 days if via Cashpoint®)	No
Cheques paid in using the Cheque Imaging process	Same day	From 11.59pm on the working day after we receive the cheque, at the latest.	No
Inward foreign currency cheque collection	6-8 weeks	6-8 weeks	Yes
Cash deposit	Same day (next working day if via Cashpoint®)	Same day (next working day if via Cashpoint®)	No

Important note: In this agreement, and in this appendix, **CHAPS** means a transfer of money using the Clearing House Automated Payment System, **BACS** means a transfer of money using the Bankers Automated Clearing System and **SWIFT** means the Society for Worldwide Interbank Financial Telecommunication. CHAPS payments will be processed more quickly than BACS and SWIFT payments.

BACS payments may be made only if they are to another bank account within the Channel Islands or the Isle of Man. This table includes the most common types of payment methods. Please ask us if you want information on a payment method which is not shown, or more details of the payments systems and the processing times for the payment types listed above (see 'How to contact us').

Find out more



Go to lloydsbank.com/international



Call us on 0345 730 1996
(+44 20 7839 2099 from overseas)

Lines are open 24 hours a day, 7 days a week



Visit your local branch

Our promise is to do our best to resolve any problems you have. If you wish to complain visit your local branch or call 0345 744 9900 (+44 1539 736626 from overseas). Textphone 0800 056 7614 (+44 1733 347500 from overseas), if you have a hearing impairment. For more information visit lloydsbank.com/contactus

If you'd like this in another format such as large print, Braille or audio please ask in branch.

If you have a hearing or speech impairment you can contact us using Text Relay or Textphone on 0345 300 2281 (+44 1733 347500 from overseas). Lines are open 24 hours a day, 7 days a week. If you are Deaf you can use BSL and the SignVideo service available at lloydsbank.com/accessibility/signvideo.asp

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.

Important Information

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 adhere to The Standards of Lending Practice which are monitored and enforced by the LSB: www.lendingstandardsboard.org.uk. Eligible deposits with us are protected by the Financial Services Compensation Scheme. We are covered by the Financial Ombudsman Service.



LLOYDS BANK

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