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# DEBIT CARD

US dollar and euro Debit Card User Guide

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**LLOYDS BANK**

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## Important

This guide contains important information about using your new debit card. Please read it carefully and keep it in a safe place for future reference.

## How your new card works

Chip & PIN means simply entering your PIN into a keypad when you use your card for face-to-face transactions (e.g. in shops, restaurants, supermarkets, petrol stations etc).

- Your card will be inserted into a card reader or PIN pad, either by yourself or the shop assistant
- After checking the amount, you then enter your PIN discreetly
- The machine will then check the PIN you entered against the PIN held on the chip in your card, in the same way that your signature on a receipt is currently checked against the signature on your card
- You will be given a receipt for your purchases, but you will not need to sign the receipt.

The chip on your new card contains the same personal information as the magnetic strip holds at present so you will still be able to use your card in shops without PIN pads. Here you will carry on signing your receipt as you do at the moment.

## Your PIN

### **‘Activating’ your new PIN if you’ve forgotten your number**

If you have forgotten your PIN you will need to contact us immediately and we’ll arrange for a new one to be sent to you. You will not be able to use your card with your new PIN until you have activated the PIN. To do this you will need to go to a Lloyds Bank Cashpoint® machine in the British Isles and follow the same process for unlocking your PIN that’s listed on the opposite page. You may then go on to choose a PIN that’s personal to you.

## Choosing your own PIN

**If you want to change your PIN to a more memorable number, it’s easy to do:**

- Visit a Lloyds Bank Cashpoint machine in the British Isles
- Insert your card and enter your existing PIN
- Select ‘Other Services’ and then the ‘PIN Services’ option
- Choose ‘Select your own PIN’
- Follow the instructions on-screen.

Please choose a four-digit number that you will remember, but that is not easy for others to guess. You may wish to choose a PIN that you are already familiar with, so it is easier to remember.

## ‘Locking’ your PIN

When you’re out shopping, there may be occasions when you enter your PIN incorrectly. This can happen either because you know your number but accidentally entered a different number or because you’ve completely forgotten your PIN.

If you enter your PIN incorrectly three times in succession whilst shopping, your PIN will lock. This could happen on three different occasions at three different shops. You won’t be able to use your card in a PIN pad terminal until it is unlocked or you receive a new PIN and activate it.

## 'Unlocking' your PIN whilst shopping

If you lock your PIN whilst shopping but remember it later, unlocking it is simple to do:

- Visit a Lloyds Bank Cashpoint machine in the British Isles
- Insert your card and enter your remembered PIN
- Select 'Other Services' and then the 'PIN Services' option
- Choose 'Unlock' PIN.

Your PIN will be unlocked immediately and can be used again with your card.

If you do not have access to a Lloyds Bank Cashpoint® machine (e.g. if you are outside the British Isles), we will order you a new card and PIN.

## PIN security

Please follow these basic principles of PIN security at all times:

- Please memorise your number and then destroy the PIN slip immediately
- Your PIN is personal to you and you should not share it with anyone else or let anyone else enter it for you
- You should never tell it to anyone, not even bank staff or the police
- You should never write the number down or let anyone else use it
- If you think someone may have discovered your PIN, you should change it at a Lloyds Bank Cashpoint machine in the British Isles immediately
- You should enter your PIN number discreetly and always try to shield it from view
- If you decide to choose your own PIN at a cash machine, never select a PIN which can be guessed easily – for example your date of birth.

# Getting the most out of your debit card

## Use your card on the high street

Using your debit card gives you a quick and secure way to buy what you want. It also means you don't have to worry about carrying large amounts of cash.

Just hand over your debit card to pay for your goods, check the amount on your receipt and enter your PIN.

We'll usually debit the amount from your account within three working days.

## Use your card abroad

Your new card will work overseas although you will probably still need to use your signature for the moment. Some countries have been using PIN verification for a while and so when travelling to these countries you may be asked to enter your PIN. As time goes on, more countries will be introducing systems which require you to use your PIN instead of a signature. So you must know your PIN number when using your card overseas. At the moment, you will be unable to unlock your PIN at cash machines outside the British Isles.

Using your debit card when you're travelling is much safer than carrying cash. And you can pay for things wherever you go. Just look out for the VISA sign



For those retailers who do not yet have a 'PIN pad terminal' you will need to continue signing a receipt in order to complete your transaction.

Where transactions require conversion back to the currency of the account, the exchange rate applied will be a combination of the rate set by Visa, plus a percentage adjustment made by us. Our adjustment is currently 2.99% added to Visa's percentage rate. The percentage adjustment is not applied when the exchange is from Sterling back to the account currency.

## Use your card to shop online

You can use your debit card to buy almost anything on the Internet. For extra security, only shop online with reputable companies and never e-mail your card details to anyone. Be sure not to reveal your PIN during these transactions.

This padlock sign shows the site you're buying from will keep your card details safe.

## Use your card to pay over the phone

Use your debit card for a quick and easy way to pay for things over the phone, for example to book cinema tickets and reserve hotel rooms. You just give your card details over the phone.



As an extra security check, you may be asked for the last three digits of the number on your card's signature strip, your house number and postcode. Only give out these details if they are requested, and do not reveal your PIN.

## Take out up to \$750/€750 a day

Your debit card also gives you instant access to your cash. Cash can be obtained at any cash machine worldwide displaying the Visa symbol (including Lloyds Bank Cashpoint® machines).

You can withdraw up to the local currency equivalent of \$750/€750 per day from a cash machine (if sufficient funds are in your account). If you require additional funds you can obtain cash from any bank or bureau de change displaying the Visa symbol.

And you can withdraw cash over the counter at banks or any other outlets displaying the Visa sign. A charge of 1.5% is levied on cash withdrawals at the cash machines and at a bank counter, in addition to any charges made for currency exchange.

## Keep track of all your spending

Paying with your card lets you keep a close eye on your spending. You can check your account statement to confirm exactly when and where each transaction has been made, so it's easy for you to stay in control.

For security reasons the 16 digit number on your new card will be different. If your card is protected by a Card Protection Plan or if you make regular monthly payments with your card to any organisation, you will be responsible for cancelling any instructions with the company, as we are not able to do this for you.

When you use your debit card, some companies will ' earmark ' the amount of the transaction. This means you will not be able to use this money, even though it is still included in your account balance.

Currency Internet Banking gives you quick access to your currency accounts 24 hours a day 7 days a week. For information on this service and details on how to register please visit our website  
[lloydsbank.com/international](http://lloydsbank.com/international)

## Keep your account safe

### Protection when you go shopping

Your card is much safer to carry around than cash. If it is stolen and you notify us immediately\*, you won't be liable for any unauthorised spending.

At Lloyds Bank we are working hard to tackle fraud. Our fraud detection systems highlight unusual spending patterns, so we may occasionally call you if any unusual transactions appear on your account. These calls may include automated computer generated speech.

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\*You will be fully liable for all losses resulting from misuse of your card or PIN if you have been fraudulent or grossly negligent. You will be liable if someone is using your card with your authority, until you give us notice that they are not authorised. You will be liable if you are acting dishonestly.



If you don't want us to call you this way, please phone **0345 602 5684†** or from abroad **+44 (0)1702 278 270†**. Textphone users can contact us on **0800 056 3874†**.

When making a purchase we may, from time to time, ask you or the merchant security questions before a transaction is processed. These questions are asked only to identify you and to protect you against fraud. Please be assured that they have nothing to do with your credit worthiness.

However, as part of this process, shop assistants may tell you that 'the transaction has been declined' or that 'your card is not working' without asking you security questions. If that happens, please ask them to help by allowing you to call the number on the back of your card. This will enable you to speak directly to one of our operators.

## Protect your identity

Always be sure that before you give your bank or personal details out to any third party that you know who they are and why they need the information.

Please ensure that you keep your debit card receipts in a safe place and dispose of them carefully. Upon disposal, you should ensure the debit card details can not be read.

## If your card is lost or stolen

If your debit card is lost or stolen, contact our 24-hour helpline†. We'll cancel your old card and have a new one ordered for you immediately.

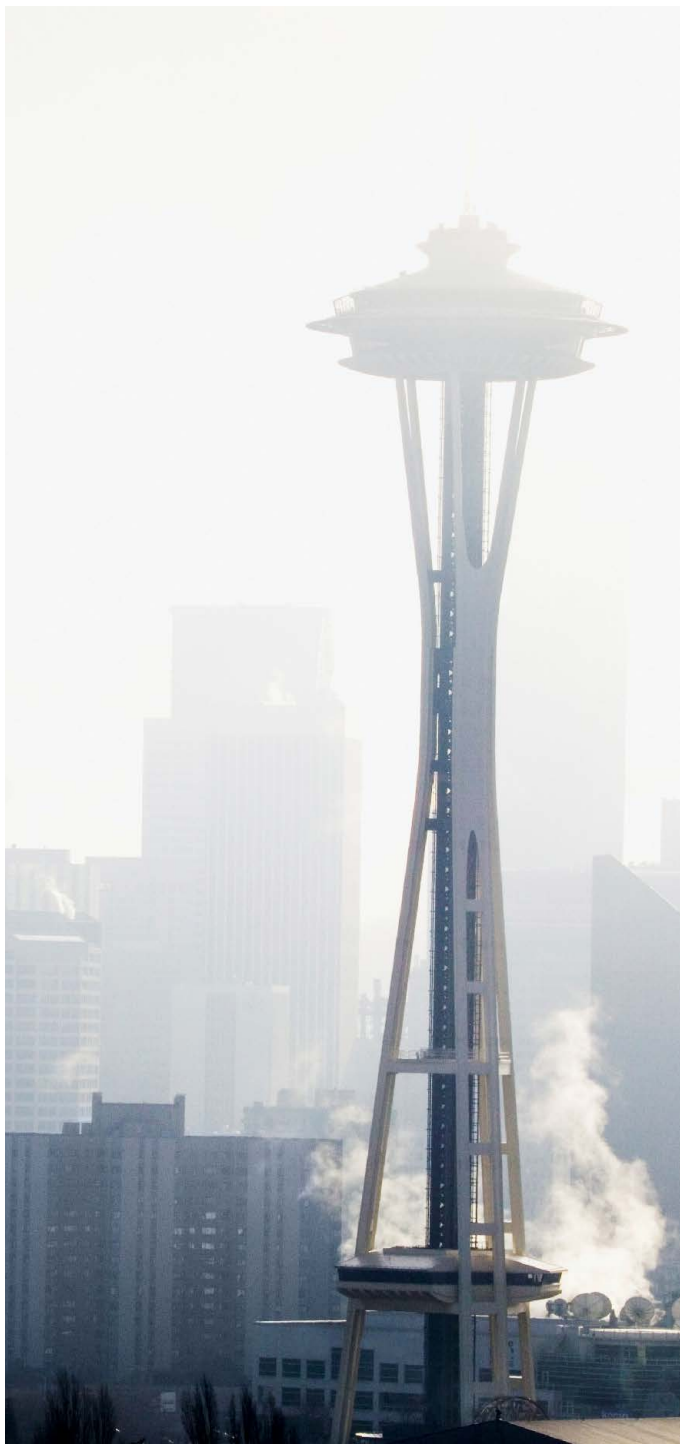
Just call **0800 096 9779** if you're in the UK or **+44 (0)1702 278 270** from abroad.

If your debit card is lost or stolen, report it to the police and your branch as soon as possible.

If there are any card transactions that you do not recognise, or appear incorrect, then please contact your branch immediately.

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† We may monitor or record phone calls with you in case we need to check we have carried out your instructions correctly and to help improve our quality of service.



# Terms and Conditions for the US dollar Debit Card and euro Debit Card

These Terms and Conditions comprise the agreement between the Bank and the Cardholder in connection with the Cardholder's Lloyds Bank US dollar Debit Card or euro Debit Card.

## 1. Definitions

### In these Terms and Conditions:

- 1.1 "Account" means the account held with the Bank specified in the Application.
- 1.2 "Account Currency" means the currency in which the Account is denominated.
- 1.3 "Application" means the application made by the Cardholder for a card or cards to be issued in respect of the Account.
- 1.4 "Authorised User" means an employee of the Cardholder, where the Cardholder is a limited company, to whom the Cardholder has requested a Card to be issued and who is authorised by the Cardholder to use it.
- 1.5 "Available Funds" means the balance of the Account which does not include cheques and similar payments into the Account unless we have received the sum of money specified in the payment or we are sure that it will be received.
- 1.6 "Bank" means the bank where the euro or US dollar account is held, being either Lloyds Bank International Limited or Lloyds Bank (Gibraltar) Limited.
- 1.7 "Card" means a Lloyds Bank US dollar Debit Card issued by the Bank where the Account is a US dollar Debit Card Account or US dollar International Account and a Lloyds Bank euro Debit Card issued by the Bank where the Account is a euro Debit Card Account or euro International Account (including any renewal or replacement card).
- 1.8 "Cardholder" means a party to a personal Account having power alone to operate the Account in accordance with the bank mandate in respect thereof, it being provided, subject to the exercise of the Bank's discretion, that such has attained the age of twenty years and is of full capacity. Where the Account is held by a limited company, "Cardholder" means the company and any one of its employees to whom a card is issued and who is authorised by the company to use it.
- 1.9 "Card Transaction" means any cash withdrawal or payment made using the Card for debit or credit to the Account.

- 1.10 “Lloyds Banking Group” means the Bank and a number of other companies using the Lloyds Bank, Halifax and Bank of Scotland brands and their associated companies.
- 1.11 “PIN” means the personal identification number issued to the Cardholder from time to time for use with the Card.
- 1.12 “Visa” means Visa Europe Services Inc, a company incorporated in Delaware, acting through its London branch whose registered office is at 1 Sheldon Square, London W2 6TT. Visa Europe Services Inc is a wholly owned subsidiary of Visa Europe Limited.
- 1.13 “Retailer” means a person who agrees by prior arrangement with the Bank or Visa to accept the Card as payment for goods, services or cash.

## 2. About this product/service

- 2.1 The supply of this product/service meets the provisions of The Distance Marketing of Consumer Financial Services Directive (2002/65/EC).
- 2.2 This contract is in English. You agree that we can communicate with you in English about this contract once the contract is made.
- 2.3 Please note that we are required to advise you of the possibility that there may be other costs or taxes imposed by third parties in connection with this product/service. However, we are not aware of any.

## 3. Card Facilities

- 3.1 The Card or Card number can be used to make or authorise payments to Retailers who accept the Card (for example a payment for goods or services supplied to the Cardholder). The Card and PIN can be used in cash machines which accept the Card to obtain cash.
- 3.2 If the Card is used to draw cash from a cash machine or over the counter in a Bank or from a bureau de change a handling fee will be levied. The handling fee is currently 1.5% or such other percentage as is notified by us to you from time to time.
- 3.3 The Bank will deduct the amount of any Card Transaction from the Account. This applies, whether or not the Account is overdrawn or becomes overdrawn as a result.

## 4. The Card

- 4.1 The Card belongs to the Bank. The Bank or any authorised officer, servant, employee, associate or agent of the Bank may retain the Card, require the Cardholder to return the Card or suspend the use of the Card at any time in its absolute discretion and the Bank shall not be liable for any loss suffered by the Cardholder as a result thereof.

- 4.2 The Card will not become valid or operational until the Cardholder signs in the space provided on the reverse of the Card and acknowledges receipt of the Card by contacting the Bank by telephone on the number provided and stating the memorable name specified by the Cardholder in the Application or by any written notice that includes the original signature of the Cardholder. The Card is only valid for the period shown on it. The Card must not be used outside that period or if the Bank has required by notice in writing to the Cardholder that it be returned to the Bank. When the period of validity of a Card expires it must be destroyed by cutting it in half through the black stripe and/or through the smartcard chip.
- 4.3 The Cardholder must take all reasonable precautions to prevent unauthorised use of the Card. These shall include:
- Signing the Card as soon as it is received.
  - Not allowing anyone else to use the Card.
  - Telephoning or writing to the Bank, in accordance with paragraph 4.2 above, to acknowledge receipt of the Card as soon as possible.
- 4.4 If the Card is lost or stolen the Cardholder or any other person acting on behalf of the Cardholder shall immediately notify the bank by telephoning 0800 096 9779 (from abroad, dial +44 (0)1702 278 270). Lines are open 24 hours a day. The Cardholder shall confirm the loss of the Card in writing within seven days of having notified the Bank by telephone, as aforesaid.
- 4.5 The Cardholder shall co-operate with any officers of the Bank and the Police in any efforts to recover the Card if it is lost or stolen. The Bank may also disclose information about the Cardholder and the Account if the Bank thinks it will help avoid or recover any loss to the Cardholder or the Bank resulting from the loss, theft, misuse or unauthorised use of the Card.
- 4.6 If the Card is found after the Bank has been given notice of its loss or theft the Cardholder must not use it again. The Card must be cut in half through the black stripe and/or the smartcard chip and returned to the Bank immediately.
- 4.7 The Cardholder is liable for any Card Transaction by a person who obtains the Card with the Cardholder's consent. The Cardholder will not be responsible for the amount of any Card Transaction which takes place after the Cardholder has informed the Bank that the Card has been lost or stolen, or if the Cardholder never received the Card. If someone uses the Card without the Cardholder's permission, the Cardholder's liability before the Cardholder informs the Bank that the Card has been lost or stolen will, except where the customer is at fault, normally not exceed £50 (or US dollar or euro equivalent).

## 5. CHIP and PIN

- 5.1 The Bank will issue a PIN to the Cardholder. On receipt of the PIN the Cardholder must memorise the number and then destroy the slip on which it is printed. The Cardholder must take all reasonable precautions to avoid unauthorised use.

### These include:

- Never writing the PIN on the Card or any other item which is at any time kept with the Card.
  - Never writing the PIN in such a way that would enable someone else to recognise that it was a PIN.
  - Never disclosing the PIN to someone else.
  - Notifying the Bank as soon as possible if someone else knows or is suspected of knowing the PIN.
- 5.2 Any programs and data held on an integrated circuit within the Card are the Bank's private property and are accessible only to Cardholders for authorised purposes. It is a criminal offence to obtain unauthorised access to any program or data in the chip or to make any unauthorised modification to the chip's contents.
- 5.3 The Cardholder shall not use the Card or PIN (whether to effect payment or otherwise) in relation to any transaction or activity which is illegal or prohibited under the law of the country in which the transaction or activity is effected or takes place or the law of the Cardholder's country of residence.

## 6. General

- 6.1 The Bank will issue a Card only if the Cardholder has completed the Application and it has been accepted by the Bank, or if the Bank at its discretion is replacing or renewing a Card.
- 6.2 The Cardholder must not use the Card to borrow from the Bank unless an overdraft has been agreed separately. The Cardholder must not overdraw the Account above the limit of an authorised overdraft facility. The Cardholder is not entitled to use the Card if this would happen but this does not affect the Bank's right to deduct the amount of the transaction from the Account.
- 6.3 A Retailer may contact the Bank, or an agent acting for the Bank, for confirmation that the Bank will pay a proposed Card Transaction (this is called 'authorisation'). If authorisation is given, the Card Transaction will immediately reduce the amount which can be drawn from the Account even though the amount has not been deducted from the Account by then. The Bank may refuse to authorise a Card Transaction if it considers that the Card or Account has been or is likely to be misused, whether fraudulently or otherwise. To enable the Bank to authorise a payment, the Bank may refer an authorisation request back to the Retailer for further information. The Cardholder may be asked to produce further identification to the Retailer.

- 6.4 If the Bank is asked to authorise a Card Transaction, the Bank may take into consideration any other Card Transactions which have been authorised but which have not been debited to the Account and if the Bank determines that there are or will be insufficient available funds to pay the amount that would be due in respect of such Card Transaction, the Bank may in its own absolute discretion refuse to authorise such Card Transaction.
- 6.5 In the event that there are insufficient available funds in the Account of a personal Cardholder to pay any Card Transaction or other amount payable from the Account, including any interest, fees, charges or other payments due to the Bank, the Bank may in its own absolute discretion transfer sufficient funds from any other personal account maintained by the Cardholder with the Bank to the Account. It is not intended that this sub clause 6.5 apply to an Account operated by a limited company.
- 6.6 The Card may not be used by any person other than the Cardholder.
- 6.7 The Cardholder shall notify the Bank if:
- an entry appears on the statement of the Account which is believed to be incorrect, within 25 days of the date of such statement, and
  - the Cardholder's address is changed, as soon as possible.
- 6.8 Once the Card has been used for a Card Transaction the Card Transaction cannot be stopped.
- 6.9 The Bank will normally debit the amount of any Card Transaction to the Account as soon as the Bank receives proper instructions in connection therewith, provided that the Bank will not be liable for any loss resulting from any delay therein.
- 6.10 If a Retailer makes a refund by means of a Card Transaction the Bank will credit the Account when it receives the Retailer's proper instructions and the funds in respect of such refund, provided that the Bank will not be responsible for any delay in receiving such instructions and funds.
- 6.11 When a Card is used to effect a Card Transaction, which requires conversion back into the Account Currency, the exchange rate applied will be the rate set by Visa, on the day notification of the Card Transaction is received by the Bank, plus the Bank's then percentage adjustment to the rate, as communicated to the Cardholder.

- 6.12 The Bank tries to give a complete service at all times, but the Bank is not liable for loss or delay caused by industrial action, mechanical failure or other events beyond the Bank's control.
- 6.13 The Bank may amend any of these Terms or Conditions on giving written notice to you (1 month's notice for an Account held in Jersey, Guernsey or the Isle of Man, or 2 months' notice for an Account held in Gibraltar) if and when it is necessary or appropriate to do so in order:
- i. to comply with legal, fiscal or regulatory requirements;
  - ii. to rectify errors, omissions, inaccuracies or ambiguities;
  - iii. to take account of any corporate reorganisation within the Lloyds Banking Group of companies; and
  - iv. to reflect alterations in the scope and nature of the service which we are able to provide to you under this agreement in accordance with our systems' capabilities and routines and having regard to market practice and overall customer demand.
- 6.14 The branch which holds the Account must be notified immediately if there is any change in the name or address of any of the Cardholders.

## 7. Retailers

- 7.1 The Bank is not liable if any bank, Retailer, terminal or other machine does not accept the Card.
- 7.2 If a Retailer is liable to refund a Card Transaction, the Bank will only credit the Account with the amount of the refund when the Bank receives the appropriate voucher or satisfactory confirmation from the Retailer.
- 7.3 No claim by the Cardholder against a Retailer may be the subject of a set-off, claim or counter-claim against the Bank (unless the law provides otherwise).
- 7.4 The Bank is not liable in any way should the Cardholder encounter any problems with the goods and services obtained through the use of the Card. If the Cardholder has any complaint against a Retailer, such dispute shall be resolved with such Retailer. Any such dispute is between the Cardholder and the retailer and the Bank shall not be deemed to be a party to such dispute. The Bank shall not be liable or responsible for the quantity, quality, merchantability, fitness for purpose or any other aspect of the goods and services supplied by a Retailer or in respect of any contract or transaction entered into by such retailer with the Cardholder connected with the use of the Card.



## 8. Joint Account, Company Accounts and Transactions

- 8.1** Conditions 8.1 to 8.4 apply if the Account is a personal joint account. Unless otherwise stated these conditions will apply until the Bank receives written notice to the contrary from any of the individual Cardholders on a personal Account.
- 8.2** The Bank may pay and deduct from the Account all amounts which any of you instruct or authorise us to pay. This applies whether the Account is in credit or overdrawn, or becomes overdrawn as a result, and if a payment cannot be stopped, it continues to apply even after we receive notice to the contrary.
- 8.3** The Bank may credit to the Account amounts paid into the Account in the name of any of the Cardholders on the Account.
- 8.4** Each of the parties named on the Account is jointly and individually responsible for complying with these conditions and for repaying any borrowing on the Account.
- 8.5** Conditions 8.5 to 8.6 apply if the Account is a company account. The Bank may issue a Card (and a related PIN) for use by an individual nominated by the company as an Authorised User on the Account. The company will be liable for all amounts arising from or incurred by the Bank in connection with the use of the Card by an Authorised User (including any breach of this agreement which the Bank is under no obligation to prevent) which may be debited to the Account. In addition to the Bank's other powers the Bank may cancel any Authorised User's Card at any time upon the company's request or upon the return to the Bank of such a card by an Authorised User.
- 8.6** Card not present transactions are those purchases where the Cardholder is not physically present to sign, for example telephone or Internet transactions. To improve protection new security measures are being put in place. Card issuers may wish to check certain criteria online that will validate card not present transactions. As a result Cardholders may need to provide the following additional information to Retailers when undertaking a Card not present transaction:
- 8.6.1** Address verification – the full postal address of the card statement, particularly the first five numerics of the address and postcode.
- 8.6.2** Card verification – the last three digits of the numbers located on the back of the plastic card on the “authorised signature” panel. This number changes whenever the Card is changed for any reason, for example on renewal.

The company must ensure that all Authorised Users know these details.

## 9. Disclosure of information

- 9.1 The Cardholder agrees that the Bank may keep the personal details the Cardholder or others give to the bank, and what the Bank knows from running the Cardholder's accounts, on a Lloyds Banking Group database.
- 9.2 Any companies within the Lloyds Banking Group with whom the Cardholder has a relationship may use and update this centrally held information to provide the Cardholder with services, to recover debts and prevent fraud, and also to update the records about the Cardholder.
- 9.3 The information the Bank holds about the Cardholder is confidential and will only be disclosed outside Lloyds Banking Group, (i) at the Cardholder's request or with his/her consent, (ii) to the Bank's agents and others in connection with running accounts and services, and (iii) to investigate or prevent fraud; or of the law permits it or is in the public interest.

## 10. About Disputes in relation to this contract

- 10.1 This agreement shall be governed by and construed in accordance with the laws of the jurisdiction in which the Account is held.
- 10.2 If you want to make a complaint about this contract or the service that you are receiving from us please follow the procedures detailed in the leaflet entitled "How to voice your concerns – resolve your complaints with us" available from any branch or by applying in writing to Lloyds Bank International Limited at PO Box 160, 25 New Street, St Helier, Jersey JE4 8RG, or to Lloyds Bank (Gibraltar) Limited at PO Box 1252 Royal Ocean Plaza, Ocean Village, Gibraltar GX11 1AA.

## 11. Ending this agreement

- 11.1 Any of the Cardholders may end this agreement by writing to the branch which holds the Account, enclosing all Cards issued for the Account, cut in half across the black stripe and/or through the smartcard chip.
- 11.2 The Bank may end this agreement at any time. The Bank may also refuse to provide the Cardholder with a renewal or replacement Card. The Bank may also cancel or suspend the right to use the Card entirely, or in respect of specific functions.
- 11.3 The Bank can continue to deduct from the Account the amount of any Card Transaction, and the liability of the Cardholder following termination of this Agreement is to repay all amounts outstanding on the Account which will include all such Card Transactions.

# lloydsbank.com/international

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Cashpoint® is a registered trademark of Lloyds Bank plc.

To ensure security for our customers and staff and to help maintain service quality, some calls may be recorded and monitored.

Issued by Lloyds Bank International Limited and Lloyds Bank (Gibraltar) Limited, which trade as Lloyds Bank.

Lloyd Bank International Limited. Registered Office and principal place of business: PO Box 160, 25 New Street, St. Helier, Jersey JE4 8RG. Lloyds Bank International Limited is incorporated in Jersey No. 4029 and is regulated by the Jersey Financial Services Commission to carry on deposit-taking business under the Banking Business (Jersey) Law 1991 and investment and general insurance mediation business under the Financial Services (Jersey) Law 1998. Lloyds Bank International Limited subscribes to the Jersey Code of Practice for Consumer Lending and has also notified the Jersey Financial Services Commission that it carries on money service business.

The Isle of Man branch of Lloyds Bank International Limited of PO Box 111, Peveril Buildings, Peveril Square, Douglas, Isle of Man IM99 1JJ is licensed by the Isle of Man Financial Services Authority to conduct deposit-taking and investment business and is also registered as an insurance intermediary in respect of general business.

The Guernsey branch of Lloyds Bank International Limited, principal place of business: PO Box 136, Sarnia House, Le Truchot, St. Peter Port, Guernsey GY1 4EN is licensed by the Guernsey Financial Services Commission to take deposits and to carry on controlled investment business and insurance intermediary business under the Banking Supervision (Bailiwick of Guernsey) Law 1994, the Protection of Investors (Bailiwick of Guernsey) Law 1987 (as amended) and the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law 2002 (as amended), respectively, and is also registered with the Guernsey Financial Services Commission as a money service provider.

Lloyds Bank (Gibraltar) Limited. Registered Office and principal place of business: Royal Ocean Plaza, Ocean Village, Gibraltar GX11 1AA. Registered in Gibraltar, No. 99982. Regulated and authorised by the Gibraltar Financial Services Commission for the conduct of banking, investment and insurance mediation business.



**LLOYDS BANK**

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