
CUSTOMER RELATIONSHIP AGREEMENT

Terms and Conditions
Lloyds Bank International Limited

Effective from 30 August 2019



LLOYDS BANK

LLOYDS BANK INTERNATIONAL LIMITED

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, Citizens Advice Bureau or Office of Fair Trading.



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

Table of Accounts

Accounts in this table are grouped according to the banking system on which they are held and what they can be used for.

Accounts to which this Agreement applies

GROUP A ACCOUNTS

Account Name	Type
Island Cheque	Current Account
Island Gold	Current Account
Island Premier	Current Account
Island Student	Current Account
Island Graduate	Current Account
Island Future	Current Account
Premier International (£)	Current Account
International (£)	Current Account
International Premier (£)	Current Account
Staff Classic	Current Account
Island Premier Savings	Savings Account
Island 30 Day	Savings Account
Island Investment	Savings Account
Island Regular Savings	Savings Account
Island Bonus Saver	Savings Account
Island Instant Access	Savings Account
Island First	Savings Account
International Regular Saver	Savings Account
International Instant Access Savings	Savings Account
Island Standard Saver	Savings Account
Island Fixed Rate Deposit	Fixed Account
Cheque	Current Account
Cheque – IOM	Current Account
Student	Current Account
Offshore Premium	Current Account
Sovereign	Current Account
Staff Sovereign	Current Account
Budget	Current Account
Offshore Gold	Current Account
Group Savings	Savings Account
Flexible Savings	Savings Account
60 Day Notice	Savings Account
Firstsave	Savings Account
Offshore Savings	Savings Account
Offshore Instant Savings	Savings Account
Island Young Saver	Savings Account
Service	Savings Account
International Savings	Savings Account
International Tracker	Savings Account

GROUP B ACCOUNTS

Account Name	Type
Island Incentive Saver	Savings Account
Premier International (€ and US\$)	Current Account
International (€ and US\$)	Current Account
International Premier (€ and US\$)	Current Account
International Incentive Saver	Savings Account
International Bonus Saver	Savings Account
Money Market Call	Savings Account
Fixed Term Deposit	Fixed Account
US Dollar Debit Card	Current Account
Euro Debit Card	Current Account
Other Call/Deposit Accounts held with us and not listed elsewhere in this Table of Accounts	Savings Account

GROUP C ACCOUNTS

Account Name	Type
Instant Access Savings	Savings Account
International Bonus Saver	Savings Account
International Incentive Saver	Savings Account
Fixed Term Deposit	Fixed Account
Capital Guaranteed Savings Bonds (all issues)	Fixed Account
Nikkei Supertracker	Fixed Account
Portfolio Plus (all issues)	Fixed Account

Important note: This Table of Accounts is current as at 13 January 2018.

We may change this Table of Accounts at any time by giving you notice as set out in Section F of this booklet.

A copy of the current Table of Accounts, available from time to time, is available on our website lloydsbank.com/international or on request (including from our offices or telephone banking).

How we can contact you

We may contact you by post, telephone and electronically, including using any email address you have given us. 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.**

Meaning of words we've used

card	Any debit or other payment card – or card details – that can be used to make a payment from your account 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.

How to contact us

For details of how to contact us, see Appendix 2.

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.

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
How to contact us	Appendix 2

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;
- the 'Additional Conditions', which include:
 - (a) any terms and conditions that we tell you in writing apply to a specific account ('Account Conditions'), or service, or which apply to a benefit that we supply ourselves, and form part of this Agreement;
 - (b) any interest rates, fees or charges that we charge or make available to you (for example, in our Interest Rates and Banking Charges Guide) and have informed you apply to your account, the benefits we supply to you ourselves, or the services that we offer under this Agreement; and
 - (c) any additional documents which we, from time to time, make available to you and have agreed with you apply to your account and/or to the benefits we supply ourselves and/or the services we provide to you under this Agreement (for example, any forms you complete to ask for someone else to be able to operate your account); and
- the relevant sections of any application form you have completed to apply for certain accounts, benefits or services with us.



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. Please contact us if you would like more information on any Additional Conditions which apply to your account.



If your account is a Group A Account, the terms which apply to the internet banking service that you can use to view and access those accounts are not Additional Conditions. If your account is a Group B or Group C Account, though, the internet banking service terms are Additional Conditions and form part of this Agreement.

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 Conditions for a savings account say you can only make payments to another account with us, those Additional Conditions apply instead.

You must be 18 or over to hold an account with us, unless we tell you otherwise in the Account Conditions.

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 International Limited
you	Each account holder entering into this Agreement with us (including your successors)

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 if we have checked your identity, for example in one of the ways shown in the table or any other way we may introduce. We will do so without further confirmation, though we may also request additional information or written confirmation of your instructions and/or additional identification in some circumstances.

Method of instructing us	Check
In person in a branch	Evidence of identity (through our counter Chip and Pin terminals and/or a passport or driving license) 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 (see Section H for details);
 - 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, Channel Islands, the Isle of Man 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 For Current Accounts and Savings Accounts, unless you agree an alternative frequency with us, we will provide or make available (through internet banking or in branch) a statement each month if there are payments on the account or, if there are none, 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. If you need more information on sending money to or receiving money from outside the UK, Channel Islands, the Isle of Man or Gibraltar or in a foreign currency, please ask us (see 'How to contact us').
- 3.2 We will provide statements by paper. If your Current Account or Savings Account is accessible by internet banking, you can choose to receive statements electronically.
- 3.3 You can ask for information about your accounts 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 (see Interest Rates and Banking Charges Guide).
- 3.4 For Fixed Accounts, statements will not be issued. But we will provide a confirmation (which shows, for example, the fixed rate of interest that applies) when you open your Fixed Account (including when a new Fixed Account is opened because of a Fixed Account that automatically rolls over). For further details refer to the Additional Conditions for your specific Fixed Account.

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 the same 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.

Our branches in the Channel Islands and the Isle of Man may be closed on some working days (for example, on bank and public holidays specific to Jersey, Guernsey 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 pounds can be made into your account by cheque, direct transfer from another account and, for a Group A Account, in cash; and by cheque or direct transfer from international accounts in foreign 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 branches 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	4pm (UK time)

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


4.2 Paying cash into a Group A Account at Lloyds Bank International Limited 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)		Yes – soon after the cut-off time when the cash is counted.	
Depositpoint™ (if available)			
Cashpoint® (that accepts payments 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.		
UK 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 we pay or charge from the day we receive it from the UK Post Office®. Usually this will be the next working day.		

Paying in coins at UK branches with counter – 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 UK 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 UK Post Offices using a personalised paying-in slip. Please ask the Post Office you intend to use if they offer this service.



We do not accept cash payments into Group B and Group C Accounts

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 Group A Accounts (X) and (Y) in your name with Lloyds Bank International Limited	No – it will show in Y on the next working day.	Yes – immediately available in Y.	No – it will count for interest in X until it is shown in Y.
Transfers on a working day between two personal Group A Accounts in your name with Lloyds Bank International Limited	Yes.	Yes – immediately.	Yes.
Transfers from a Group A Account to a Group B Account or Group C Account*			
Any other direct payments (e.g. standing order, direct transfer)			

* If the request relates to a transfer from a Group A Account to a Group B Account or Group C Account, the amount you transfer will leave your Group A Account that day, but **may** not be shown as arriving in your Group B Account or Group C Account until the next working day.

4.4 Cheques in pounds (paid in at Lloyds Bank or any bank in the UK, 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). For a period of time we will use one of the two clearing processes:

- The '2-4-6' process (Group A and Group C Accounts) / '4-4-6' process (Group B Accounts)
- 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.

Type of account money paid into	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?
For Group A Accounts			
a. For the 2-4-6 clearing process a cheque may be paid into a Lloyds Bank branch, Cashpoint®, Depositpoint™ or IDM (or in Scotland) a Bank of Scotland IDM, Depositpoint™ or mainland Cashpoint® or Branch*	From the second working day after we receive the cheque.	From the fourth working day after we receive the cheque.	Up to the end of the sixth working day after we receive it even if you have already spent it. It may put you into overdraft. From then on we cannot take money from your account if the cheque is returned unpaid without your consent, unless you have been fraudulent. (If you pay a cheque in pounds 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).
b. Using the Cheque Imaging process	By 11.59pm on the working day after we receive the cheque.	From 11.59pm on the working day after we receive the cheque, at the latest.	Up to 11.59pm on the working day after we receive the cheque. (If you pay a cheque in pounds 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).

For Group B or Group C Accounts

A cheque may be paid into a Lloyds Bank branch or Depositpoint™ (or in Scotland) a Bank of Scotland branch or Depositpoint™. It may also be sent by post. The cheque will be processed by a central processing team and will be forwarded to them from the person or place at which you paid your cheque. The processing time of a cheque will begin once the cheque is received by the central processing team.

	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?
c. For the 4-4-6 (Group B Account) and 2-4-6 (Group C Account) clearing process	From the fourth working day (Group B Account) or second working day (Group C Account) after the central processing team receives the cheque.	From the fourth working day after the central processing team receives the cheque.	Up to the end of the sixth working day after the central processing team receives it even if you have already spent it. It may put you into overdraft. From then on we cannot take money from your account if the cheque is returned unpaid without your consent, unless you have been fraudulent. (If you pay a cheque in pounds into your account through a Lloyds Bank branch it will be forwarded to a central processing team. If this central processing team receives the cheque on a Monday, you will see it on your account the same day. It counts towards any interest and you can use the money on Friday and we cannot take the payment out of your account after the following Tuesday.)
d. Using the Cheque Imaging process.	By 11.59pm on the working day after the central processing team receives the cheque.	From 11.59pm on the working day after the central processing team receives the cheque, at the latest.	Up to 11.59pm on the working day after the central processing team receives the cheque. (If the central processing team receives a cheque 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).

*If you pay in a cheque at a UK 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 **Receiving money from outside the UK, Channel Islands, the Isle of Man or Gibraltar or in a foreign currency**

Meaning of words we've used

SEPA	The Single Euro Payments Area. We include a list of the countries currently within SEPA in Section M.
SEPA Payments	Credit transfers which you ask us to make in euro to someone who holds an account with a bank which is also a member of the SEPA payment scheme. For full information on SEPA Payments, please see the leaflet 'SEPA Credit Transfers Terms and Conditions'

This condition covers payments received in any currency from banks outside the UK, Channel Islands, the Isle of Man and Gibraltar and foreign currency payments from banks in the UK, Channel Islands, the Isle of Man and Gibraltar. This condition does not apply to SEPA Payments, which are subject to separate conditions.

If we receive a direct payment or cash in a currency different to that of your account, we will convert it into the currency of the account before we pay it into your account using our standard exchange rate. We will then treat it like any cash deposit or direct payment (see condition 4.3). We will normally do the exchange on the working day on which we receive the original payment. For some currencies, we may be unable to convert the payment into the currency of the account on the working 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 these payments?

- You can find out our current standard exchange rate for the payment by calling us (see 'How to contact us'). Please note that our standard exchange rate (which is set by a member of the Lloyds Banking Group) may vary during the course of each working day (for example, to reflect movements in foreign exchange markets) and may differ depending on the amount of the payment or the type of transaction which is being performed (for example, depending on whether your account is a Group A Account, a Group B Account or a Group C Account). This means that the rate may change by the time we receive the payment.
- We may take our charges for dealing with a 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 **Foreign cheque payments**

If you want to pay in a foreign-currency cheque, or a cheque in pounds, 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 pounds equivalent using our standard exchange rate for the payment into your account on the working 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. A foreign-currency cheque will only affect any interest we pay or charge from the working day that we pay the amount of the cheque into your account.

If we negotiate the cheque, we will buy it from you by paying you the amount of the cheque or the pounds equivalent on the fifth working day after we receive it for a foreign cheque paid into a Group A Account; and normally on around the tenth working day after we receive it for a foreign cheque paid into a Group B Account or a Group C Account. A foreign-currency cheque will only affect any interest we pay or charge from the working day that we pay the amount of the cheque into your account. We will then get payment from the paying bank.

If the foreign bank later returns the cheque or asks for the money to be returned, we will take the currency or the pounds equivalent from your account. We can do this for up to six years after the cheque has been paid. If we converted the cheque into a different currency, we will change it back into the original currency using our standard exchange rate for the relevant currency 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 an Arranged Overdraft or an Unarranged 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.

If some or all of the money from such a cheque has been placed in a Fixed Account, we reserve the right to take the relevant amount from your account linked to the Fixed Account (even if it will put you into an Arranged Overdraft or an Unarranged Overdraft) or to amend or cancel the Fixed Account. If we incur any 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 linked to the Fixed Account. We will tell you in writing what we have done and any costs taken from your account.

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 an Arranged Overdraft or an Unarranged 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 delay, defer or refuse to accept a payment into your account?

We may delay, defer or 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, commit a criminal offence or expose us (or another company in the Lloyds Banking Group) to action or prosecution from any government, regulator or law enforcement agency;
- there may be a legal, regulatory, security or contractual reason why we should not accept the payment or we need time to check this before accepting the payment.

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?

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; plusthe unused amount of any Arranged Overdraft; lessany 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.
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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.

For Group A Accounts, you may make cash withdrawals over the counter in any of our branches. To do this, you may be required to present photographic identification, and, for larger withdrawals, you may have to make prior arrangements with the relevant branch.

If you have a card, you can use it to withdraw cash from cash machines.

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?

You should check you have enough funds available before you give us a payment instruction. If you ask us to make a standing order or future-dated payment from a Group A Account and 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 refusing the payment. We will only charge a Refused Payment Fee if all three tries are unsuccessful, and we will not charge more than one Refused Payment Fee for that failed payment. If you ask us to make such a payment from a Group B Account or a Group C Account, the same will apply except that we will not make a final try on the next working day before refusing the payment.

5.2 Payment details

For us to make a payment in pounds for you within the UK, Channel Islands, the Isle of Man or Gibraltar, we normally need the sort code and account number (which we rely upon to make the payment), the recipient's full name and any other details we ask for.

To send money outside the UK, Channel Islands, the Isle of Man or Gibraltar or in a foreign currency we may ask you for different or additional information, such as the recipient's address, international bank account number (IBAN), their bank's name and address, or the business identifier code (BIC).

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

5.3 Sending pounds 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, then the following applies:
- We will use the Faster Payments scheme for payments from Group A Accounts, 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 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 the payment.

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 (including where you hold a Group B Account or a Group C Account) 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.
- Otherwise, for accounts in pounds, the payment may take up to three working days to reach the other person's bank from the date we take it 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 in pounds from an account in pounds 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 your account is in a foreign currency, the timescales for such payments may vary, depending on the currency.

- 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 from your Group A Account 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 or by writing to our Isle of Man Branch (see 'How to contact us'); and
- if the purchase is to be made using funds from a Group A Account, by visiting one of our branches.

5.5 **When can we stop or suspend your ability to use your device or security details to make a payment?**

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.

If we do this, we will act in a reasonably appropriate way. 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. If it is a physical device we have given you (such as a card), we can take it if you try to use it, for example in a cash machine.

5.6 **When can we delay, defer or refuse to act on an instruction?**

We can delay, defer or 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 acting on the instruction may cause us (or another company in the Lloyds Banking Group) to breach a legal requirement, commit a criminal offence, or expose us (or another company in the Lloyds Banking Group) to action or prosecution from any government, regulator or law enforcement agency;
- we believe there may be a legal, regulatory, security or contractual reason why we should not make the payment or we need time to check this before making the payment or allowing the cash withdrawal; or
- any other reason set out separately in this Agreement applies.

We are not liable if we fail to allow a cash withdrawal or for failing 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 or are unable 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 or Gibraltar). 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. Direct debits aren't available on every account but we will make this clear in the Account Conditions.

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 for a transaction (e.g. a cash withdrawal or a payment) in a currency different to that of the account, we will convert it to the currency of the account on the day it is processed by the payment scheme. The exchange rate we use is set by the payment scheme and may be different from our standard exchange rate. We also apply charges to these transactions. You can find our charges in our Interest Rates and Banking Charges Guide. You can find out the current exchange rate by calling us (see 'How to contact us').




If you use a card which is linked to an account in pounds to withdraw cash in a foreign currency or to withdraw cash in pounds outside the UK, Channel Islands, the Isle of Man or Gibraltar, the amount is converted to pounds on the day it is processed by Visa using the Visa Payment Scheme Exchange Rate. You can find our charges in our Interest Rates and Banking Charges Guide. Where you elect to allow the cash machine operator/financial service provider to make the conversion to pounds for you, the provider of the foreign currency may make a separate charge for conversion.

Additional information about card payments in a foreign currency

If you use your card to withdraw foreign currency, then unless you use a Lloyds Banking Group company cash machine 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 sent money outside the UK, Channel Islands, the Isle of Man or Gibraltar or in a foreign currency, 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 we have sent money outside the UK, Channel Islands, the Isle of Man or Gibraltar or in a foreign currency and it has been 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, cancelling and replacing cheque payments

When we receive a cheque you have written, we will take the money from your account on the same working 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 cancel 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 cancel 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 cancel 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. Sending money outside the UK, Channel Islands, the Isle of Man or Gibraltar or in a foreign currency

This condition does not apply to SEPA Payments, which are subject to separate conditions.

Meaning of words we've used

EEA	The European Economic Area, which means the countries in the European Union plus Iceland, Norway and Liechtenstein.
SEPA	The Single Euro Payments Area. Section M gives a list of the countries currently in SEPA

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 sending money outside the UK, Channel Islands, the Isle of Man or Gibraltar or in a foreign currency

- If you ask us to make a payment in a currency different to that of the account, 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 standard exchange rates may depend on the amount of the payment or the type of transaction being performed (for example, depending on whether your account is a Group A Account, a Group B Account or a Group C Account). You can find out the current standard exchange rates by calling us – see 'How to contact us'.
- If you make a payment in a currency different to that of the account of the person you are paying, we cannot control the exchange rate applied by the foreign bank.
- When you ask us to make these payments, we will tell you about any charges that we may apply.
- We have to send these payments through the banking system in the foreign country and we may need to appoint an agent in that country to do it for us, for which there will be a Correspondent Bank fee. See our Interest Rates and Banking Charges Guide.
- If we necessarily incur any costs or other obligations when acting for you in making these payments, 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 on a working day before the relevant cut-off time.

Payments outside the EEA, Monaco, San Marino and 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 Interest Rates and Banking Charges Guide or other Additional Conditions contain our interest rates and charges for our 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 billing period, based on the daily balance of your account. The daily rate for accounts in pounds and Hong Kong dollars is calculated on a year being 365 days, while the daily rate for accounts in all other currencies is calculated on a year being 360 days.



For example, your billing period may be monthly from the 10th of one month to the 9th of the next, but will vary according to the account you hold. Please see your Account Conditions for details.

- 9.2 We pay interest by crediting it to your account. We pay interest on interest once it is credited to your 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 any 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 Arranged 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.
Arranged Overdraft	An overdraft up to a limit we agree in advance.
Unarranged Overdraft	<p>An overdraft we have not agreed in advance. We will regard you as making a request for an Unarranged 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 or charges.

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 Arranged or Unarranged; 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 Interest Rates and Banking Charges Guide.

- 10.3 If we agree to your request for an Arranged Overdraft, we will give you Arranged Overdraft terms. If we do not tell you how long your Arranged Overdraft is available, it will continue until ended by you or us. We will review your Arranged Overdraft at least once every 12 months.
- 10.4 If your request for an Unarranged Overdraft is successful, 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 an existing Unarranged Overdraft is increased.

- 10.5 If you do not have available funds and we do not agree to your request for an Unarranged Overdraft or increased Unarranged 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 Interest Rates and Banking Charges Guide.
- 10.6 There are some circumstances where we may need to take money from your account, even if you have already spent it or it puts you into an Arranged Overdraft or an Unarranged Overdraft. Here are some examples of when we may need to do this:
- A cheque in pounds is returned unpaid by the paying bank before the end of the sixth working day from the day we receive and start to process it.
 - A fraudulent or mistaken payment is paid into your account.
 - A foreign bank returns a 'negotiated' cheque or asks for the money to be returned (in which case we may take the foreign currency or pounds equivalent from your account).
 - We need to recover our charges for dealing with foreign cheques. This covers any charges by the foreign bank for their costs including any charges resulting from the foreign bank returning the cheque unpaid or asking for the money to be returned from the account you told us to pay the cheque into.

In these circumstances, you will pay interest and charges on the overdrawn amounts and we will take these from your account.

Important information

- We cannot provide Arranged Overdrafts for customers who, at the time of making the application, are living in the UK or in certain other jurisdictions.
- If you live in the UK or in certain other jurisdictions, you should not operate your account in a way that may result in an Unarranged Overdraft.
- If you move to the UK or to certain other jurisdictions while you have an overdraft, we will not be able to continue to provide the overdraft to you.
- Please contact us if you need more information.



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

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. 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.

11. What can we change?

- 11.1 We can change the general conditions or Additional Conditions that apply to a particular account, benefit or service at any time in line with this Section F unless we have agreed otherwise in the Additional Conditions. For example, we will not change fixed interest rates for as long as we have agreed to keep them fixed.



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, unless we tell you otherwise.

- 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 base rate.
regulatory requirement	Any law, regulation, code or industry guidance that applies to us including a requirement of, or undertaking given to, a court, regulator, governmental agency, ombudsman or similar body.

- 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 base 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.
To make changes to the format of the Agreement, or to make the Agreement clearer	We may change the layout of this booklet.
A change in technology or the systems we use	We may need to make changes if we discontinue or replace an existing banking system.
A variable rate has changed	Our standard exchange rate may vary during the course of each working day (for example, to reflect changes in foreign exchange markets).

- 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.

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 interest rate	A rate we set, and can change, which isn't a reference interest rate.
non-material changes	Changes to an interest 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. You can also find out our rates at any time by contacting us (see 'How to contact us').
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 or on our website or, sometimes, in national or local newspapers.

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 or fixed rates)	Personal or published	As soon as possible, normally within 3 days	Yes, unless the Additional Conditions say you cannot
Material changes to interest rates (not tracker rates or fixed rates) that disadvantage you	Personal	At least 30 days before	Yes within 30 days of the date of the notice
Changes to tracker rates	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		
Increase in the fee for any service where you are told the amount of the fee before using the service	Personal or published	At least 30 days before	Yes, at any time before the change
Changes to standard exchange rates	We can change these at any time. You can find out our current rates by contacting us (see 'How to contact us')		
Changes to a benefit or benefits package (excluding travel insurance and card loss assistance)	Personal or published	No later than the time of the change	Yes, at any time before the change
Favourable or neutral changes to other terms	Publication of the new version of the terms on our website	No later than the time of the change	Yes, unless the Additional Conditions say you cannot.
Changes to the Table of Accounts (where you hold the account that is the subject of the change)	Personal	At least 30 days before	Yes, at any time before the change
All other changes to the Table of Accounts	Published	No later than the time of the change	Yes, unless the Additional Conditions say you cannot
All other changes that disadvantage you	Personal	At least 30 days before	Yes, at any time before the change

13.3 What are your rights if you want to close or switch an account or end a benefit or service in response to our notice of a change?

For a change where we give you advance notice, you can tell us you do not want to accept the change (see 'How to contact us'). 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) or end the affected benefit or service. If there is normally a charge for closing or switching your account, it will not apply in these circumstances. 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.

For a change where we do not give you advance notice, or where we give you immediate notice, we will also regard you as accepting the change on that date. If you no longer want the change to apply to you, you can generally close your affected accounts or end your relationship with us at any time, unless the Additional Conditions say you cannot. Please contact us for further details.

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.

- 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 or adding another 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. We would need the consent of all account holders to act on instructions until the dispute is ended.
- 15.4 If one of you dies and the right of survivorship applies, we will continue to act on the instructions of the remaining account holder(s) unless we have received notice from all account holders before the death that we should not do so.

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 become bankrupt or die.
- 16.3 For security reasons, we may not allow another person access to all of the services we provide to you.
- 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 provider	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 Third party providers are not regulated in Jersey, Guernsey and the Isle of Man. We're not responsible for any loss that results if you break local laws by using 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 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). We will provide the refund as soon as we can and in any event by the end of the next working day.

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 you our reasonable costs for doing so. If a payment is delayed due to our error, you can ask us to ensure that the receiving bank credits the payment to the payee's account as if it had been made on time.

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, Channel Islands or the Isle of Man;
- 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.

- 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. This is unless we have failed to tell you how to report that your device or security details have been lost, stolen or could be misused.

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:
 - any loss we could not reasonably have anticipated when we provided services to you under this Agreement; or
 - business losses or costs you suffer (such as loss of profits or opportunities) because of something 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 with gross negligence, 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, or undertaking given to, a court, regulator, governmental agency, ombudsman or similar body.
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20. When can we use set-off?

The terms in condition 20 apply to your relationship with us and also with each company that uses the Lloyds Bank brand. For condition 20, we act as agent and trustee for each other company that uses the Lloyds Bank brand.

- 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.
- 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 brand).
 - 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
- 21.1 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

- 22.1 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 30 days' notice in writing before doing so. If we do suspend an account, benefit or service we may require additional documents or information from you before acting on your instructions regarding your account. If you have a card we may also refuse, at any time, to provide you with a renewal or replacement card. We can do this without giving you advance notice, although we will send you written confirmation that we have done this.

23. Ending this Agreement or an account, benefits package or service offered under it

- 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. If you wish to end it (in whole or in part), please contact us using the details set out in Appendix 2 ('How to contact us').

By	Reason	Notice
You	Any reason (unless any Additional Conditions contain any limitation on closing your account).	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 or prosecution by 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.
	Any other reason.	30 days (in writing).

- 23.2 When this Agreement ends, any account covered by it will close and any benefit or service will stop.
- 23.3 If you or we close an account, any benefit or service provided 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 (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, account or service ends;
 - (c) return anything that belongs to us or that we have given you, such as any device or unused cheques (cut cards once across the magnetic strip and once through the chip); and
 - (d) cancel any direct payments (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 and/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 from you having done so.
- 23.7 In the event of your death, we may need to see a grant of probate, certificate of confirmation or grant of representation which must be valid and binding in the place in which your account is held, before releasing money in your account to your personal representatives.
- 23.8 After this Agreement ends and/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 Agreement 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 in line with local 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 Unarranged 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 hold more than one account with a benefits package; or
 - (d) 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 30 days' 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.

We may assign or transfer our rights or obligations under the Agreement at any time, without giving you notice.

If we decide to stop conducting any part of our business in any of Jersey, Guernsey or the Isle of Man, we may transfer that business to another bank (which may or may not be a member of the Lloyds Banking Group, and may or may not be based in Jersey, Guernsey or the Isle of Man).

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 Jersey, Guernsey or the Isle of Man 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, 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) have to 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.

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), between 6am and 12 midnight (UK time), 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, 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.

Step 2 – Financial Ombudsman Service

If we have not issued our final response within eight weeks from the date you first raised your complaint, or if you are dissatisfied with our response, you can ask the Financial Ombudsman Service for an independent review. The Financial Ombudsman Service will only consider your complaint once you have tried to resolve it with us, so please take up your concerns with us first and we will do all we can to help.

Complaints involving the Isle of Man branch of Lloyds Bank International Limited that it cannot settle should be referred to the Financial Services Ombudsman Scheme in the Isle of Man.
www.gov.im/oft/ombudsman

Complaints involving the Jersey and Guernsey branches of Lloyds Bank International Limited that it cannot settle should be referred to the Channel Islands Financial Ombudsman.
www.ci-fo.org

30. Law applying to this Agreement

- 30.1 The law of the place your account is held will decide any legal questions about this Agreement and our dealings with you in entering into this Agreement in connection with that account. This will be the law of Jersey, the Island of Guernsey (including if your account is held with our branch in Alderney) or the Isle of Man. The courts of that jurisdiction will also be able to deal with any legal questions connected with this Agreement. You agree that those courts will have non-exclusive jurisdiction to settle any such legal question.
- 30.2 If any term of this Agreement is held unenforceable, unlawful or void by the courts of any relevant jurisdiction, then that term will be separated from the rest of the Agreement and the rest of the Agreement will continue to be valid and enforceable.

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

Lloyds Bank International Limited. Registered Office and principal place of business: 11-12 Esplanade, St. Helier, Jersey JE2 3QA. Lloyds Bank International Limited is incorporated in Jersey No. 4029.

How we are regulated

Lloyds Bank International Limited 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, whose principal place of business is at 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 certain types of controlled investment business and act as an insurance intermediary business under the Banking Supervision (Bailiwick of Guernsey) Law, 1994 (as amended), 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.

Depositor Compensation Schemes

Lloyds Bank International Limited is a participant in the Jersey Bank Depositors Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. Eligible deposits are deposits held by private individuals and charities. Depositor protection does not extend to corporations, small to medium sized enterprises, partnerships and most trusts. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website www.gov.je/dcs or on request.

Lloyds Bank International Limited is a participant in the Isle of Man Depositors' Compensation Scheme as set out in the Depositors' Compensation Scheme Regulations 2010.

Lloyds Bank International Limited is a participant in the Guernsey Banking Deposit Compensation Scheme. The Scheme offers protection for 'qualifying deposits' up to £50,000, subject to certain limitations. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details are available on the scheme's website: www.dcs.gg or on request by email: enquiries@dcs.gg, by telephone: **+44 (0) 1481 722756** or post: The Administrator, Guernsey Banking Deposit Compensation Scheme, PO Box 33, Dorey Court, Admiral Park, St. Peter Port, Guernsey GY1 4AT.

Please note that, in relation to banking services which we provide, you might not be eligible for compensation under a deposit protection guarantee scheme available in your country of residence. If in doubt, contact your local banking regulator, visit their website or seek independent advice.

Cancellation

We hope you're happy with the account or service you've chosen. However, unless you have a Fixed Account, if you're not happy 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. Our details are shown in Appendix 2 ('How to contact us'). 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 Accounts. If you have used an overdraft, you will have to repay it before you can cancel.

If you have an Arranged 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 pounds-to-pounds CHAPS payment is 4.25pm (UK time), subject to branch opening hours. In some cases a payment request may be made up until 5pm (UK time) if calling telephone banking

Sending money outside the UK, Channel Islands, the Isle of Man or Gibraltar or in a foreign currency

This payment service means you can make an electronic payment from your Lloyds Bank account to another person outside the UK, Channel Islands, the Isle of Man or Gibraltar (whether in pounds or in a foreign currency), or in a foreign currency to another person within the UK, Channel Islands, the Isle of Man or Gibraltar. Depending on the amount you wish to send, we may ask for additional ID before we can accept your instructions for such a payment. You can use this service through our branches and using telephone banking or, for Group B and Group C Accounts, internet banking.

The cut-off time for making payments depends on how and where a payment is to be made.

Your payment	Cut-off time
Payment in euro made through one of our branches or by telephone banking	No earlier than 2pm and no later than 3pm
Payment in a currency other than euro made through one of our branches or by telephone banking	3pm
Payment in any currency made through internet banking (on Group B & Group C accounts only)	3pm

Condition 7 and Appendix 1 explain how long any payment should take to arrive. Please bear in mind that countries outside the UK, Channel Islands and the Isle of Man 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, Monaco, San Marino or Switzerland 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) currently 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 or go to any Lloyds Bank branch.

Section N

How we process your personal information

This information is not part of your Customer Relationship Agreement.

Who looks after your personal information

Your personal information will be held by Lloyds Bank International Limited which is part of the Lloyds Banking Group. More information on the Group can be found at lloydsbankinggroup.com

How we use your personal information

We will use your personal information:

- to provide products and services, manage your relationship with us and comply with any laws or regulations we are subject to (for example the laws that prevent financial crime or the regulatory requirements governing the products we offer).
- for other purposes including improving our services, exercising our rights in relation to agreements and contracts and identifying products and services that may be of interest.

To support us with the above we analyse information we know about you and how you use our products and services, including some automated decision making. You can find out more about how we do this, and in what circumstances you can ask us to stop, in our full privacy notice.

Who we share your personal information with

Your personal information will be shared within Lloyds Banking Group and other companies that provide services to you or us, so that we and any other companies in our Group can look after your relationship with us. By sharing this information it enables us to better understand our customers' needs, run accounts and policies, and provide products and services efficiently. This processing may include activities which take place outside of the European Economic Area. If this is the case we will ensure appropriate safeguards are in place to protect your personal information. You can find out more about how we share your personal information with credit reference agencies below and can access more information about how else we share your information in our full privacy notice.

Where we collect your personal information from

We will collect personal information about you from a number of sources including:

- Information given to us on application forms, when you talk to us in branch, over the phone or through the device you use and when new services are requested.
- from analysis of how you operate our products and services, including the frequency, nature, location, origin and recipients of any payments.

- from or through other organisations (for example card associations, credit reference agencies, insurance companies, retailers, comparison websites, social media and fraud prevention agencies).
- in certain circumstances we may also use information about health or criminal convictions but we will only do this where allowed by law or if you give us your consent.

You can find out more about where we collect personal information about you from in our full privacy notice.

Do you have to give us your personal information

We may be required by law, or as a consequence of any contractual relationship we have, to collect certain personal information. Failure to provide this information may prevent or delay us fulfilling these obligations or performing services.

What rights you have over your personal information

The law gives you a number of rights in relation to your personal information including:

- the right to access the personal information we have about you. This includes information from application forms, statements, correspondence and call recordings.
- the right to get us to correct personal information that is wrong or incomplete.
- in certain circumstances, the right to ask us to stop using or delete your personal information.
- from 25 May 2018 you will have the right to receive any personal information we have collected from you in an easily re-usable format when it's processed on certain grounds, such as consent or for contractual reasons. You can also ask us to pass this information on to another organisation.

You can find out more about these rights and how you can exercise them in our full privacy notice.

Other individuals you have financial links with

We may also collect personal information about other individuals who you have a financial link with. This may include people who you have joint accounts or policies with such as your partner/spouse, dependents, beneficiaries or people you have commercial links to, for example other directors or officers of your company.

We will collect this information to assess any applications, provide the services requested and to carry out credit reference and fraud prevention checks. You can find out more about how we process personal information about individuals with whom you have a financial link in our full privacy notice.

How we use credit reference agencies

In order to process your application we may supply your personal information to credit reference agencies including how you use our products and services and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We may also continue to exchange information about you with credit reference agencies on an ongoing basis, including about your settled accounts and any debts not fully repaid on time, information on funds going into the account, the balance on the account and, if you borrow, details of your repayments or whether you repay in full and on time. Credit reference agencies will share your information with other organisations, for example other organisations you ask to provide you with products and services. Your data will also be linked to the data of any joint applicants or other financial associates as explained above.

You can find out more about the identities of the credit reference agencies, and the ways in which they use and share personal information, in our full privacy notice.

How we use fraud prevention agencies

The personal information we have collected from you and anyone you have a financial link with may be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found in our full privacy notice.

How we share personal information about insurance products

If you apply to us for insurance, we may pass your details to the relevant insurer and their agents. If a claim is made, any personal information given to us, or to the insurer, may be put onto a register of claims and shared with other insurers to prevent fraudulent claims.

Contact from your relationship manager

Please note: The following information applies to customers who are Relationship Managed only.

Personal contact is an important part of the service and your relationship manager may contact you personally by mail, telephone, email or text message to inform you about products and services offered by Lloyds Banking Group and others that they think are relevant to you, based on their understanding of your financial needs.

Our full privacy notice

It is important that you understand how the personal information you give us will be used. Therefore, we strongly advise that you read our full privacy notice, which you can find at international.lloydsbank.com/privacy or you can ask us for a copy.

How you can contact us

If you have any questions, require more information about how we use your personal information, or wish to speak to a Group Data Privacy Officer please contact us on **0345 366 2330** (UK) or **+44 (0) 1539 871521** (Outside the UK).

Version control

This notice was last updated in February 2018.

Appendix 1

How long will your payment take?

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

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?
	Group A Accounts	Group B and Group C Accounts	Group A Accounts	Group B and Group C Accounts	
Outward Faster Payment	Same day	N/A	Normally within 2 hours (next working day if account you are sending it to cannot accept Faster Payments)	N/A	No
Outward CHAPS payment	Same day	Same day	Same day	Same day	No, within Lloyds Banking Group. Yes, outside Lloyds Banking Group
Outward BACS payment	Same day	Same day	3 working days	3 working days	No
Outward SWIFT Payment					
(i) to EEA countries, Monaco, San Marino and Switzerland – in euro or pounds	Same day	Same day	Next working day	Next working day	No
(ii) to EEA countries, Monaco, San Marino and Switzerland – in EEA currencies other than euro or pounds	Same day	Same day	2-5 working days	2-5 working days	No
(iii) to countries outside the EEA, Monaco, San Marino and Switzerland – in any currency	Same day	Same day	2-5 working days	2-5 working days	No
Inward transfer from a Lloyds Banking Group Account	Day of receipt by us	Day of receipt by us	Day of receipt by us	Day of receipt by us	No
Inward BACS payment	Day of receipt by us	Day of receipt by us	Day of receipt by us	Day of receipt by us	No
Inward Faster Payment	Day of receipt by us	Day of receipt by us	Day of receipt by us	Day of receipt by us	No
Inward CHAPS payment	Day of receipt by us	Day of receipt by us	Day of receipt by us	Day of receipt by us	No
Inward SWIFT payment	Day of receipt by us	Day of receipt by us	Day of receipt by us	Day of receipt by us	No
Inward cheque deposit in pounds	Same day (next working day if via Cashpoint®)	Day of receipt by central processing team	4 working days (5 working days if via Cashpoint®)	4 working days after receipt by central processing team	No
Cheques paid in using the Cheque Imaging Process	Same day	Day of receipt by central processing team	From 11.59pm on the working day after we receive the cheque, at the latest	From 11.59pm on the working day after the central processing team receives the cheque, at the latest	No
Inward foreign-currency cheque collection	6-8 weeks	6-8 weeks	6-8 weeks	6-8 weeks	Yes
Cash deposit	Same day (next working day if via Cashpoint®)	N/A	Same day (next working day if via Cashpoint®)	N/A	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. Please ask us if you want information on a payment type which is not shown, or more details of the payment systems and processing times for the payment types shown above (see 'How to contact us').

Appendix 2

How to contact us

<p>To tell us:</p> <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 744 9900 (+44 1539 736626 from outside the UK, Channel Islands and the Isle of Man)</p> <p>Textphone 0345 300 2281 if you find hearing or speaking difficult.</p> <p>Visit one of our branches</p> <p>Website lloydsbank.com/international</p> <p>Write to us at our Isle of Man branch at Lloyds Bank International Limited, PO Box 12, Peveril Buildings, Peveril Square, Douglas, Isle of Man, IM99 1JJ.</p> <p>You can also write to us at Lloyds Bank International Limited, 11-12 Esplanade, St. Helier, Jersey JE2 3QA.</p>
<p>To report a lost or stolen device (including debit card) or damaged debit card...</p>	<p>Call 0345 744 9900 (+44 1539 736626 from outside the UK, Channel Islands and the Isle of Man)</p> <p>Visit one of our branches</p>
<p>To make a complaint...</p>	<p>See Section L</p> <p>'Other important terms'</p>

If you are registered for internet banking for your Group A Accounts, 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 between 6:00am and 12:00 midnight (UK time), seven days a week. Please ask an adviser for more information.

You can usually use our internet, 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.

Please go to lloydsbank.com/international or call us on 0345 744 9900

(+44 1539 736626 from outside the UK, Channel Islands and the Isle of Man)
Lines are open between 6:00am and 12:00 midnight (UK time), 7 days a week

Lloyds Bank International Limited, a Jersey registered and regulated bank, is a subsidiary of Lloyds Bank Corporate Markets plc, a UK non-ring-fenced Bank. Both companies are part of Lloyds Banking Group plc and are independent from Lloyds Bank plc which is Lloyds Banking Group's ring-fenced, UK regulated retail and commercial bank. For more information on ring-fencing visit international.lloydsbank.com/ringfencing

Important Information

When you speak to us on the phone, some calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

Lloyds Bank International Limited. Registered Office and principal place of business: 11-12 Esplanade, St. Helier, Jersey JE2 3QA. 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.

Information correct as at August 2019.



LLOYDS BANK

LLOYDS BANK INTERNATIONAL LIMITED

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