
DEBIT CARD

US Dollar and Euro Debit Card Terms and Conditions

These terms are effective from
29 March 2019.



LLOYDS BANK

LLOYDS BANK INTERNATIONAL LIMITED
LLOYDS BANK (INTERNATIONAL SERVICES) LIMITED

Terms and conditions for the US dollar debit card and Euro debit card

These terms and conditions (each a “**Condition**”) comprise the agreement between the Bank and the Cardholder in connection with the US Dollar Debit Card and/or Euro Debit Card issued to the Cardholder by the Bank (the “**Agreement**”).

What’s in this Agreement?

	Page
1 Definitions	1
2 About this product/service	2
3 Card facilities	2
4 The Card	3
5 Chip and PIN	4
6 Cardholder liability	4
7 Lost or stolen cards	5
8 Fees and charges	5
9 General	6
10 Retailers	7
11 Joint Account, Company Accounts and Transactions	8
12 How we process your personal information	9
13 About disputes in relation to this Agreement	12
14 Ending this Agreement	12
15 How to contact us	13

1. Definitions

In this Agreement:

- 1.1 “Account” means the Euro Account or the US Dollar Account of the Cardholder held with the Bank as specified in the Application. Any Card Transactions will be debited from or credited to this account.
- 1.2 “Account Currency” means the currency in which the Account is denominated.
- 1.3 “Account Terms and Conditions” means the specific account terms and conditions that the Bank will have provided you with when opening the Account. The latest version of the Account Terms and Conditions are available in branch and online at lloydsbank.com/international
- 1.4 “Application” means the application made by the Cardholder for a debit card or debit cards to be issued in respect of the Account.
- 1.5 “Authorised User” means an employee of the Cardholder, where the Cardholder is a limited company, to whom the Cardholder has requested a Card to be issued and who is authorised by the Cardholder to use it.
- 1.6 “Available Funds” means the balance of the Account which does not include cheques and similar payments into the Account unless the Bank has received the sum of money specified in the payment or the Bank is sure that it will be received.
- 1.7 “Bank” means the bank where the Account is held, being either Lloyds Bank International Limited or Lloyds Bank (International Services) Limited.
- 1.8 “Card” means a US Dollar Debit Card issued by the Bank where the Account is a US Dollar Account or a Euro Debit Card issued by the Bank where the Account is a Euro Account (including any renewal or replacement card).
- 1.9 “Cardholder” means a party to a personal Account having power to operate the Account in accordance with the Account Terms and Conditions in respect thereof, it being assumed, subject to the exercise of the Bank’s discretion, and that such party has full capacity. Where the Account is held by a limited company, “Cardholder” means the company and any Authorised User.
- 1.10 “Card Transaction” means any cash withdrawal or payment made using the Card for debit or credit to the Account.
- 1.11 “Euro Account” means a euro currency International Account or euro currency Premier International Account held with the Bank.
- 1.12 “Euro Debit Card” means the debit card issued to the Cardholder to operate a Euro Account.
- 1.13 “European Central Bank Rate” means the interest rate charged by the European Central Bank, which can be found at [ecb.europa.eu](https://www.ecb.europa.eu)

- 1.14 “Fees and Charges Guide” means the Bank’s Interest Rates and Banking Charges Guide, as provided to each Cardholder when opening the Account. The latest fees and charges information is available in branch or online at lloydsbank.com/international
- 1.15 “Federal Funds Rate” means the interest rate charged by the Federal Reserve System, which can be found at federalreserve.gov/monetarypolicy/openmarket.htm
- 1.16 “Lloyds Banking Group” means the Bank and a number of other companies using the Lloyds Bank, Halifax and Bank of Scotland brands and their associated companies.
- 1.17 “Ombudsman” means the Financial Services Ombudsman Scheme in the Isle of Man and the Channel Islands Financial Ombudsman in Jersey and Guernsey.
- 1.18 “PIN” means the personal identification number issued to the Cardholder from time to time for use with the Card.
- 1.19 “Retailer” means a person who agrees by prior arrangement with the Bank or Visa to accept the Card as payment for goods, services or cash.
- 1.20 “Security Details” means the details or security procedures the Cardholder must follow or use to make an instruction, confirm the Cardholder’s identity or access a device (for example a password, security code, PIN or biometric data such as a fingerprint).
- 1.21 “US Dollar Account” means a US dollar currency International Account or US dollar currency Premier International Account held with the Bank.
- 1.22 “US Dollar Debit Card” means the card issued to the Cardholder to operate a US Dollar Account.

2. About this product/service

- 2.1 The Cardholder agrees that the Bank can communicate with him/her in English about this Agreement.
- 2.2 Please note that the Bank is required to advise the Cardholder of any other costs or taxes imposed by third parties in connection with this product/service. The Bank is not, at the date of the Application, aware of any costs or taxes imposed by third parties on Cardholders beyond those detailed in this Agreement.

3. Card facilities

- 3.1 The Card or the Security Details can be used to make or authorise payments to Retailers who accept the Card (for example a payment for goods or services supplied to the Cardholder). The Card and PIN can be used in cash machines which accept the Card to obtain cash.

- 3.2 The Cardholder can use the Card to obtain cash from any cash machine worldwide displaying the Visa symbol (including Lloyds Banking Group cashpoint machines). The Cardholder can withdraw up to US\$750/€750 per day from a cash machine (if sufficient funds are available). If the Cardholder requires additional funds, they can obtain cash from any bank or bureau de change displaying the Visa symbol.
- 3.3 If the Card is used to draw cash from a cash machine or over the counter from any bank or from a bureau de change a handling fee will be levied. **The handling fee is currently 1.5%.** Please note that the Bank will provide Cardholders 2 months' notice of any changes made to this charge. For more on fees and charges, please see the Fees and Charges Guide.
- 3.4 The Bank will deduct the amount of any successful Card Transaction from the Account. This applies, whether or not the Account is overdrawn or becomes overdrawn as a result.
- 3.5 If the Account becomes overdrawn, the Cardholder will be **charged an annual rate of 5.00% on the overdrawn funds plus the European Central Bank Rate** if the Euro Account becomes overdrawn or the Cardholder will be **charged an annual rate of 5.00% on the overdrawn funds plus the Federal Funds Rate** if the US Dollar Account becomes overdrawn.
- 3.6 Planned overdrafts are not available for use with the Card. The Cardholder must not use the Card to borrow from the Bank and must not overdraw the Account beyond the Available Funds, but this does not affect the Bank's right to deduct the amount of the Card Transaction from the Account or to apply the penalty charges as detailed in Condition 3.5 above.

4. The Card

- 4.1 The Card belongs to the Bank. The Bank or any authorised officer, servant, employee, associate or agent of the Bank may retain the Card, require the Cardholder to return the Card or suspend the use of the Card at any time in its absolute discretion and the Bank shall not be liable for any loss suffered by the Cardholder as a result thereof.
- 4.2 The Card will not become valid or operational until the Cardholder signs in the space provided on the reverse of the Card and acknowledges receipt of the Card by contacting the Bank by telephone on the number provided on the Card and stating the memorable name specified by the Cardholder in the Application. The Card is only valid for the period shown on it. The Card must not be used outside that period or if the Bank has required by notice in writing to the Cardholder that it be returned to the Bank. When the period of validity of a Card expires it must be destroyed by cutting it once through the magnetic strip and once through the chip.
- 4.3 The Cardholder must take all reasonable precautions to prevent unauthorised use of the Card. These shall include:
 - signing the Card as soon as it is received;
 - not allowing anyone else to use the Card; and
 - telephoning the Bank, in accordance with Condition 4.2, to acknowledge receipt of the Card as soon as possible.

- 4.4 The Cardholder shall not use the Card or Security Details (whether to effect payment or otherwise) in relation to any transaction or activity which is illegal or prohibited under the law of the country in which the transaction or activity is effected or takes place or the law of the Cardholder's country of residence.

5. Chip and PIN

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

These include:

- never writing the PIN on the Card or any other item which is at any time kept with the Card;
 - never writing the PIN in such a way that would enable someone else to recognise that it was a PIN;
 - never disclosing the PIN to someone else; and
 - notifying the Bank as soon as possible if someone else knows or is suspected of knowing the PIN (see Condition 15.1 (How to contact us)).
- 5.2 Any programs and data held on an integrated circuit within the Card are the Bank's private property and are accessible only to Cardholders for authorised purposes. It is a criminal offence to obtain unauthorised access to any program or data in the chip or to make any unauthorised modification to the chip's contents.

6. Cardholder liability

- 6.1 The Cardholder is liable for any Card Transaction by a person who obtains the Card or Security Details with the Cardholder's consent.
- 6.2 Subject to Condition 6.3, the Cardholder will not be responsible for the amount of any unauthorised Card Transaction which takes place after the Cardholder has informed the Bank that the Card has been lost, stolen or misused in accordance with Condition 7, or before the Cardholder has received the Card. If the Cardholder is not liable for a Card Transaction, the Bank will refund or pay the amount of the Card Transaction and any charges or interest paid or lost by the Cardholder as a result of the Card Transaction. The Bank will not have any further liability.
- 6.3 The Cardholder will be liable for any Card Transaction and any fees or interest as a result of such Card Transactions where:
- 6.3.1 the Bank can prove that the Cardholder acted fraudulently, in which case the Cardholder will be liable for all such Card Transactions from the account that the Bank could not stop; or

- 6.3.2 the Bank can prove that the Cardholder has been grossly negligent with the Card or the Security Details. The Cardholder will only be liable until the Cardholder has told the Bank that the Card or the Security Details have been lost, stolen or could be misused in accordance with Condition 7. In some cases, the Cardholder will not be liable for a Card Transaction authorised by the Cardholder. These include where the Bank has failed to tell the Cardholder how to report that the Card or Security Details have been lost, stolen or could be misused.
- 6.4 The Bank will not refund any Card Transaction if the Cardholder reports the unauthorised Card Transaction more than 13 months after the Card Transaction was made.

7. Lost or stolen cards

- 7.1 The Cardholder must contact the Bank as soon as possible (see Condition 15.1 (How to contact us)) if the Cardholder thinks:
- the Card or the Security Details have been lost, stolen or are being misused;
 - someone can access the Account without the Cardholder's authority or has discovered the Security Details; or
 - an entry on the statement of the Account is incorrect.
- 7.2 The Cardholder shall co-operate with any officers of the Bank and the police in any efforts to recover the Card if it is lost or stolen. The Bank may disclose information about the Cardholder and the Account if the Bank thinks it will help avoid or recover any loss to the Cardholder or the Bank resulting from the loss, theft, misuse or unauthorised use of the Card.
- 7.3 If the Card is found after the Bank has been given notice of its loss or theft the Cardholder must not use it again. The Card must be destroyed by cutting once across the magnetic strip and once through the chip.

8. Fees and charges

- 8.1 The fees and charges that apply in respect of the Card can be found in the Fees and Charges Guide.
- 8.2 The Bank's current fees and charges are set out in the table below*:

Debit Card Fee	No charge
ATM Limit: Euro Debit Card	€750
ATM Limit: US Dollar Debit Card	US\$750
Unauthorised overdraft rate: Euro Account	Rates change in line with base rates. Please contact the Bank for further information on charges. Annual Rate: 5.00% plus the European Central Bank Rate

Unauthorised overdraft rate: US Dollar Account	Rates change in line with base rates. Please contact the Bank for further information on charges. Annual Rate: 5.00% plus the Federal Funds Rate
Currency conversion fee (only applicable when the transaction is in a different currency to that of the Card)	2.99%
Handling fee charge for cash withdrawals	1.5%

*The fees and charges contained in this table are subject to change. The Bank will notify you of any changes to our fees and charges in accordance with the Account Terms and Conditions.

9. General

- 9.1 The Bank will issue a Card only if the Cardholder has completed the Application and it has been accepted by the Bank, or if the Bank at its discretion is replacing or renewing a Card.
- 9.2 A Retailer may contact the Bank, or an agent acting for the Bank, for confirmation that the Bank will pay a proposed Card Transaction (this is called 'authorisation'). If authorisation is given, the Card Transaction will immediately reduce the amount which can be drawn from the Account even though the amount has not been deducted from the Account by then. The Bank may refuse to authorise a Card Transaction if it considers that the Card or Account has been or is likely to be misused, whether fraudulently or otherwise. To enable the Bank to authorise a payment, the Bank may refer an authorisation request back to the Retailer for further information. The Cardholder may be asked to produce further identification to the Retailer.
- 9.3 If the Bank is asked to authorise a Card Transaction, the Bank may take into consideration any other Card Transactions which have been authorised but which have not been debited to the Account and if the Bank determines that there are or will be insufficient Available Funds to pay the amount that would be due in respect of such Card Transaction, the Bank may in its own absolute discretion refuse to authorise such Card Transaction.
- 9.4 In the event that there are insufficient Available Funds in the Account of a personal Cardholder to pay any Card Transaction or other amount payable from the Account, including any interest, fees, charges or other payments due to the Bank, the Bank may in its own absolute discretion transfer sufficient funds from any other personal account maintained by the Cardholder with the Bank to the Account. This sub condition 9.4 does not apply to an Account operated by a limited company.
- 9.5 The Card may not be used by any person other than the Cardholder.
- 9.6 Once the Card has been used for a Card Transaction the Card Transaction cannot be stopped.

- 9.7 The Bank will normally debit the amount of any Card Transaction to the Account as soon as the Bank receives proper instructions in connection therewith, provided that the Bank will not be liable for any loss resulting from any delay therein.
- 9.8 If a Retailer makes a refund by means of a Card Transaction the Bank will credit the Account when it receives the Retailer's proper instructions and the funds in respect of such refund, provided that the Bank will not be responsible for any delay in receiving such instructions and funds.
- 9.9 When a Card is used to effect a Card Transaction which requires conversion back into the Account Currency, the currency conversion fee applied will be the rate set by Visa, on the day notification of the Card Transaction is received by the Bank, plus the Bank's then percentage adjustment to the rate (see Condition 8.2 (Fees and Charges)), as communicated to the Cardholder upon the Cardholder's Application. The percentage adjustment is not applied when the exchange is from Sterling back to the Account Currency.
- 9.10 The Bank tries to give a complete service at all times, but the Bank is not liable for loss or delay caused by industrial action, mechanical failure or other events beyond the Bank's control.
- 9.11 The Bank may amend this Agreement in whole or in part on giving 1 month's written notice to the Cardholder (2 months' notice for customers of Lloyds Bank (International Services) Limited) if and when it is necessary or appropriate to do so in order:
- to comply with legal, fiscal or regulatory requirements;
 - to rectify errors, omissions, inaccuracies or ambiguities;
 - to take account of any corporate reorganisation within the Lloyds Banking Group of companies; and
 - to reflect alterations in the scope and nature of the service which the Bank is able to provide to the Cardholder under this Agreement in accordance with the Bank's systems' capabilities and routines and having regard to market practice and overall customer demand.
- 9.12 The Bank must be notified immediately if there is any change in the name and/or address of any of the Cardholders.

10. Retailers

- 10.1 The Bank is not liable if any bank, Retailer, terminal or other machine does not accept the Card.
- 10.2 If a Retailer is liable to refund a Card Transaction, the Bank will only credit the Account with the amount of the refund when the Bank receives the appropriate voucher or satisfactory confirmation from the Retailer.
- 10.3 No claim by the Cardholder against a Retailer may be the subject of a set-off, claim or counter-claim against the Bank (unless the law provides otherwise).

- 10.4 The Bank is not liable in any way should the Cardholder encounter any problems with the goods and services obtained through the use of the Card. If the Cardholder has any complaint against a Retailer, such dispute shall be resolved with such Retailer. Any such dispute is between the Cardholder and the Retailer and the Bank shall not be deemed to be a party to such dispute. The Bank shall not be liable or responsible for the quantity, quality, merchantability, fitness for purpose or any other aspect of the goods and services supplied by a Retailer or in respect of any contract or transaction entered into by such Retailer with the Cardholder connected with the use of the Card.

11. Joint Account, Company Accounts and Transactions

- 11.1 Conditions 11.1 to 11.5 apply if the Account is a personal joint account. Unless otherwise stated this Agreement will continue until the Bank receives written notice to the contrary from any of the individual Cardholders on a personal Account.
- 11.2 The Bank may pay and deduct from the Account all amounts which any of the Cardholders instruct or authorise the Bank to pay. This applies whether the Account is in credit or overdrawn, or becomes overdrawn as a result, and if a payment cannot be stopped, it continues to apply even after the Bank receives notice to the contrary.
- 11.3 The Bank may credit to the Account amounts paid into the Account in the name of any of the Cardholders on the Account.
- 11.4 Each of the parties named on the Account is jointly and individually responsible for complying with this Agreement and for repaying any borrowing on the Account.
- 11.5 If a Cardholder dies, the Bank will continue to act on the instructions of the remaining Cardholder(s) unless the Bank has received notice from all Cardholders before the death that it should not do so.
- 11.6 This Condition will apply if the Account is a company account. The Bank may issue a Card (and a related PIN) for use by an individual nominated by the company as an Authorised User on the Account. The company will be liable for all amounts arising from or incurred by the Bank in connection with the use of the Card by an Authorised User (including any breach of this Agreement which the Bank is under no obligation to prevent) which may be debited to the Account. In addition to the Bank's other powers the Bank may cancel any Authorised User's Card at any time upon the company's request or upon the return to the Bank of such a Card by an Authorised User.

12. How we process your personal information

12.1 Who looks after your personal information

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

12.2 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.

12.3 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.

12.4 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.

12.5 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.

12.6 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.

12.7 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.

12.8 How we use credit reference agencies

In order to process your application we may supply your personal information to credit reference agencies (CRAs) 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 CRAs 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. CRAs 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 CRAs, and the ways in which they use and share personal information, in our full privacy notice.

12.9 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.

12.10 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.

12.11 Contact from your relationship manager

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.

12.12 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.

12.13 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) / **+44 (0)1539 871521** (outside the UK).

12.14 Version Control

This notice was last updated in February 2018.

13. About disputes in relation to this Agreement

13.1 This Agreement shall be governed by and construed in accordance with the laws of the jurisdiction in which the Account is held.

13.2 If the Cardholder wants to make a complaint about this Agreement or the service that the Cardholder is receiving from the Bank please follow the procedures detailed in the leaflet entitled “How to voice your concerns – resolve your complaints with us” available from any branch or by applying in writing to Lloyds Bank International Limited at 11-12 Esplanade, St. Helier, Jersey JE2 3QA. Lloyds Bank (International Services) Limited customers should write to us at at 11-12 Esplanade, St. Helier, Jersey JE2 3QA.

14. Ending this Agreement

14.1 This Agreement continues until the Cardholder or the Bank cancels or ends it. The table below shows how this Agreement (or any account, benefits package or service forming part of it) can be ended. If the Bank ends it (in whole or in part), the Bank will act in a manner the Bank thinks is reasonably appropriate for the circumstances and will try to reduce the inconvenience to the Cardholder.

By	Reason	Notice
The Cardholder	Any reason	None (the Bank may ask the Cardholder to confirm in writing)
The Bank	If the Bank reasonably considers that: <ul style="list-style-type: none">■ there is illegal or fraudulent activity on or connected to the Account;■ the Cardholder is or may be behaving improperly (for example, in a threatening or abusive way);■ by continuing the Agreement the Bank (or another company in the Lloyds Banking Group) may be exposed to action from any government, regulator or other authority or may break a regulatory requirement; or■ the Cardholder has seriously or repeatedly broken this Agreement in any other way.	None
	Any other reason.	2 months (in writing)

14.2 When this Agreement ends, the Card will be cancelled and any benefit or service will stop.

- 14.3 If the Cardholder or the Bank cancels the Card, any benefit or service the Bank provides in connection with it will immediately stop.
- 14.4 When this Agreement ends or the Card is cancelled the Cardholder must:
- repay any money owed to the Bank under the Agreement or on the Account (including any payments the Cardholder has made but have not yet been taken out of the Account);
 - pay any charges and interest up to the date the Agreement ends or the Account is closed;
 - return anything that belongs to the Bank or that the Bank has given to the Cardholder in relation to the Account, such as any device (and cut cards once across the magnetic strip and once through the chip); and
 - cancel any direct payments on the Account (such as standing orders and regular card payments) in or out of the Account. If someone sends a payment to a closed Account, the Bank will take reasonable steps to return the payment to the sender.
- 14.5 If this Agreement ends or the Card is cancelled, it will not affect any legal rights or obligations that may already have arisen or any instructions given.
- 14.6 When this Agreement ends and the Card is cancelled, the Bank will pay or transfer money it holds for the Cardholder or owes the Cardholder under this Agreement or the Account to the Cardholder, or to any other person the Cardholder names in writing. However, the Bank may keep enough money to cover anything the Cardholder owes the Bank or, if the Cardholder has broken this Agreement, any loss the Bank has incurred from the Cardholder having done so.

15. How to contact us

- 15.1 Cardholders should call **0800 096 9779** (+44 (0)1702 278 270 from outside the UK, Channel Islands and the Isle of Man):
- to tell the Bank about a change of contact details;
 - to tell the Bank about a forgotten PIN;
 - if the Cardholder believes he/she did not authorise a payment;
 - if the Cardholder believes the Bank has not made a payment correctly;
 - to report lost or stolen security details;
 - to report a lost or stolen device (including a debit card) or a damaged debit card;
 - for the current interest rate applicable to the Cardholder's Account; and
 - for the current standard exchange rates applicable to the Cardholder's Account.
- 15.2 Cardholders who find hearing or speaking difficult can use the textphone number **0345 300 2281**.

- 15.3 Further information can be found on the Bank's website lloydsbank.com/international or Cardholders can write to the Bank at Lloyds Bank (International Services) Limited at 11-12 Esplanade, St. Helier, Jersey JE2 3QA or to Lloyds Bank International Limited, Isle of Man branch at Lloyds Bank International Limited, PO Box 111, Peveril Buildings, Peveril Square, Douglas, Isle of Man, IM99 1JJ or to Lloyds Bank International Limited, Jersey branch at Lloyds Bank International Limited, 11-12 Esplanade, St. Helier, Jersey JE2 3QA.
- 15.4 If a Cardholder feels the Bank has not met his/her expectations in any way, that Cardholder should please let the Bank know so that the Bank can tackle the problem as quickly as possible by calling into any branch, telephoning on **0345 744 9900 (+44 1539 736 626** from overseas) between 6:00am and 12:00 midnight (UK time), 7 days a week, by contacting the relationship manager should the Cardholder have one, or by writing to the Bank at the addresses provided above.
- 15.5 The Bank will try to resolve the Cardholder's complaint by the end of the next working day, but if this is not possible the Bank will write to the Cardholder within 5 working days to tell the Cardholder what has been done to resolve the problem or to acknowledge the complaint and to let the Cardholder know when to expect the Bank's full response. The Bank will also inform the Cardholder of the name and contact details of the person or team dealing with the Cardholder's complaint.
- 15.6 If the Bank has not issued its final response within 8 weeks from the date a complaint was first raised, or if the Cardholder is disappointed with the response, the Cardholder can ask an Ombudsman or similar body for an independent review. An Ombudsman will only consider a Cardholder's complaint once the Cardholder has first tried to resolve the problem with the Bank, so Cardholders should please take up any complaints with the Bank first and the Bank will do all it can to help.

Lloyds Bank International Limited and Lloyds Bank (International Services) Limited are both Jersey registered and regulated banks and are subsidiaries 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

Cashpoint® is a registered trademark of Lloyds Bank plc.

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

Issued by Lloyds Bank International Limited and Lloyds Bank (International Services) Limited.

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.

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

Lloyds Bank (International Services) Limited is incorporated in Jersey No. 128655 and is regulated by the Jersey Financial Services Commission to carry on deposit-taking business under the Banking Business (Jersey) Law 1991. Lloyds Bank (International Services) Limited has also notified the Jersey Financial Services Commission that it carries on money service business.

Lloyds Bank International Limited and Lloyds Bank (International Services) Limited are participants in the Jersey Bank Depositors Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000 per banking group. Eligible deposits are deposits held by private individuals and charities. Depositor protection does not extend to corporations, small to medium sized enterprises, partnerships and 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.

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

Lloyds Bank 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 from Telephone: +44 (0) 1481 706359 or Post: PO Box 53, 1 Smith Street, St. Peter Port, Guernsey GY1 4BD.

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 Isle of Man branch of 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, as amended (the "Isle of Man Scheme"). The Isle of Man Scheme offers protection for 'eligible protected deposits' of up to £50,000 (which includes deposits by most individual persons but does not, for example, include trustees or nominees) or £20,000 for most other categories of depositor, subject to certain rules and limitations set out in the Isle of Man Scheme. The maximum total amount of compensation covered by the Isle of Man Scheme is £200,000,000 in any consecutive ten year period. Further details of the Isle of Man Scheme are available on the Isle of Man Financial Services Authority's website and on request. 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.

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