CUSTOMER RELATIONSHIP AGREEMENT

Terms and Conditions

23 September 2013

LLOYDS BANK
CONCLUSIONS

Your Banking Relationship with us. Personal banking terms and conditions.

This document contains the general conditions that apply to our personal bank accounts and some related services. Please read it carefully and keep for future reference.

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TABLE OF ACCOUNTS

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Important Note: This Table of Accounts is current as at 3 July 2013. We may add accounts and/or different groups of accounts from time to time and do not need to give notice if we do this. If we remove an account from the Table of Accounts, or change the group an account belongs to, we will write to the holders of the accounts affected. A copy of the current Table of Accounts, available from time to time, is available on our Website (www.lloydsbank.com/international) or on request (including from a branch or Telephone Banking).
SECTION A
Introduction to this Agreement

1. The services this Agreement covers.

1.1 This document sets out the general conditions for bank accounts held with, and related banking services provided by, Lloyds Bank International Limited in the Channel Islands and Isle of Man. It does not apply to accounts held with Lloyds Bank (Gibraltar) Limited. These accounts and services may also have Additional Conditions. If we offer other services in the future, we will make it clear at that time if the general conditions will apply to them.

1.2 Please ask us if you have any questions about this Agreement or any other matter.

1.3 Bank accounts.

(a) We offer a range of accounts to suit a wide variety of needs in Sterling and other major currencies.

(b) You must be 18 or over to hold an account with us, unless we tell you otherwise in the Additional Conditions specific to your account.

(c) We may agree to give you an overdraft on your account, and, as part of our overall service, we will consider requests for an Unplanned Overdraft or increased Unplanned Overdraft and advise you of our decision. We do not grant Unplanned Overdrafts for short periods because we believe this to be an important aspect of the banking service which we offer our customers. If we always refused Unplanned Overdrafts this would in many cases lead to inconvenience for our customers.

(d) If you want to use some of your money aside, you can open a Savings Account in various currencies. There may be limits in the ways you can take money out of a Savings Account, compared to a Current Account. For example, you cannot set up standing orders or direct debits or on Savings Account.

1.4 Cards.

(a) If you have Debit and/or Cashpoint® cards they are covered by this Agreement. (These cards do not give you additional rights to borrow money. The terms of use for our other cards, such as credit cards, are covered by separate agreements.)

(b) You can use your Debit card to take money from your current accounts by making cash withdrawals from cash machines, getting cash back from some retailers and paying for goods and services, subject to daily limits, in the UK, Channel Islands, Isle of Man and other countries.

(c) You can use Cashpoint® cards to take money from your accounts with this facility by making cash withdrawals, subject to daily limits, from cash machines.

1.5 Telephone Banking and Internet Banking.

Once you have been registered, you can give us instructions and access information on your accounts by phone using Telephone Banking or electronically using Internet Banking services.

1.6 Definitions.

In this Agreement:

(a) “Additional Conditions” are the interest rates, charges and other terms that apply to a specific service or account that are not included in this document. These will include, for example, separate terms and conditions specific to your accounts (“Account Conditions”); Debit and/or Cashpoint® cards overdraft facilities; minimum and maximum balances; how to qualify for a particular account, service or benefit; interest rates and charges; notice periods on Savings Accounts; Telephone Banking; and Internet Banking. These additional conditions are available separately, for example in application forms, leaflets, leaflets such as welcome packs, on our Website, in our banking charges guide or by phone;

(b) “Agreement” means this document, any applicable Additional Conditions and any Application Form(s), as further detailed in condition 3.1;

(c) “Application Form(s)” means any application form which you complete when applying for any account or service with us;

(d) “Available Funds” is the amount you can use to make payments out of your account each day. This will be:

(I) the amount of credit balance that is available for you to use on your account plus the amount of any Planned Overdraft (the overdraft limit); less

(ii) the amount of card payments we have authorised but not yet taken from your account. When working out your Available Funds we do not include any regular or other payments that we are aware may be paid into your account;

(e) “Cashpoint® card” means the Lloyds Bank Cashpoint® card issued by us which enables Cashpoint® Transactions, as defined in the Additional Conditions specific to Cashpoint® cards, with which you will be provided when you receive a Cashpoint® card;

(f) “Current Account” means any account designated as such in the Table of Accounts;

(g) “Cut-Off Time” is the time on each Working Day that instructions must be received by us to enable the instruction to be processed on that same Working Day. This will not usually be before 2pm. However, cut off times for different types of payments will vary depending on the specific circumstances associated with such payments. Specific details of cut-off times are available on our Website or on request;

(h) “Debit card” means the Lloyds Bank Debit card issued by us which enables Cash Machine Transactions and Debit Transactions. Each of those terms is defined in the Additional Conditions specific to Debit cards with which you will be provided when you receive a Debit card;

(i) “Fixed Account” means any account designated as such in the Table of Accounts;

(j) “Foreign cheque” means either a cheque in a currency other than that in which your account is denominated or a sterling cheque paid out of an account in a bank located somewhere other than the UK, the Channel Islands or the Isle of Man;

(k) “Group A Account” means any account included in this group in the Table of Accounts;

(l) “Group B Account” means any account included in this group in the Table of Accounts;

(m) “Group C Account” means any account included in this group in the Table of Accounts;

(n) “Internet Banking” means any online system governed by Additional Conditions and made available by us to enable you to access and utilise your account(s) and our related banking services via the internet and/or other internet technology-based telecommunication media by accessing our Website;

(o) “Overdraft” is where we lend you money when you would not otherwise have Available Funds to make a payment out of your Current Account;

(p) “Planned Overdraft” is an Overdraft up to a limit that we agree, taking into account your personal circumstances, and which you arrange with us in advance so as to increase the Available Funds in your account;

(q) “Savings Accounts” means any account designated as such in the Table of Accounts;

(r) “Security Details” are processes or security procedures we ask you to follow or use, for example, a password or other information, security numbers or codes such as Personal Identification Numbers (“PINs”), and, in circumstances where you have forgotten such information, such details which we reasonably require to properly identify you, to make an instruction or confirm your identity, and which may be used in combination with something we give you, such as a card with a PIN;

(s) “Table of Accounts” means the table of accounts which we maintain on our Website and which is available in branch or on request;

(t) “Telephone Banking” means the telephone banking system known as International PhoneBank, governed by Additional Conditions, through which various services and operations relating to your account(s) or services may be accessed.

(u) “we”, “us” and “our” means Lloyds Bank International Limited;

(v) “our Website” means www.lloydsbank.com/international;

(w) “Unplanned Overdraft” occurs if you try to make a payment out of your account (for example, by card, Direct Debit or cheque) for which you do not have Available Funds. We will treat this as a request for an Unplanned Overdraft, or for an increase in your Unplanned Overdraft if you already have one;

(x) “Working Day” has the meaning given to that term in condition 7.2; and

(y) “you” and “your” means the account holder, or if the account is in joint names, all account holders.

1.7 Interpretation.

In this Agreement, unless the context requires otherwise:

(a) the singular includes the plural and the masculine includes the feminine and neuter genders and vice versa;

(b) references to a “section”, “condition” or “Appendix” are to a section, condition or appendix of this Agreement; and

(c) the Appendices form part of this Agreement and shall have the same force and effect as if they were expressly set out in the body of this Agreement;

Section heads have been inserted for convenience only and shall not affect the construction of this Agreement.

2. Eligibility and your information.

2.1 You may not be eligible for all of our accounts or services or all the features they have – for example, we will not give you an Overdraft on a Savings Account if you are under 18. We may also limit the number of accounts or services you can hold with us.

2.2 An important part of our role as your bank is to provide you with services to help you manage your finances. We can use information we have about you to suggest other services we think might interest you. To find out more about how we and other Lloyds Banking Group companies use your personal information, please read condition 15.

3. How this Agreement works.

3.1 The parties to this Agreement are you and us (as defined in Definitions section above). This Agreement, for our bank accounts (set out in the Table of Accounts) and related banking services, is made up of the general conditions in this document and any Additional Conditions we give you for these accounts or services, together with the Application Form(s). We will tell you if there are general conditions apply when you take a new product or service from us.

3.2 To fully understand your relationship with us your need to read this document, any Additional Conditions and your completed Application Form(s) for your accounts or services.

3.3 If any Additional Conditions conflict with any general conditions in this document, the Additional Conditions will apply. For example, Savings Accounts may have different provisions for working out or paying interest, so those provisions will apply instead of any conflicting provisions in these general conditions.

3.4 General law (for example, about banking or consumer protection) applies to the accounts and services we provide to you. For further information about your statutory rights please contact your local Trading Standards Department or Citizens Advice Bureau.

3.5 Except where the general law cannot be changed or excluded, if any term of this Agreement conflicts with the general law, then this Agreement will apply.

3.6 This Agreement also refers in places to “Lloyds Banking Group”. This includes us and a number of other companies using brands including Lloyds Bank, Halifax and Bank of Scotland, and other associated companies. More information on the Lloyds Banking Group can be found at www.lloydsbankinggroup.com.
SECTION B
Contact and security

4. Contacting each other

4.1 Our contact details are contained in Appendix 2 of this document.

4.2 We will contact you using the contact details you give us. You must tell us if your name or contact details change. If you do not tell us, we will go on using the details you last gave us. We will not be responsible if we fail to contact you or if we send confidential information to the wrong address using out of date details and you will be deemed to have received any communication sent to you using such details. We may charge you our reasonable costs of finding you (or trying to find you) if your contact details are not up to date.

5. Security

5.1 When we contact you or you contact us we need to check your identity before you can give us instructions or we can disclose or discuss confidential information about your accounts. For this reason:
   (a) you must sign instructions given on paper;
   (b) when you are in a branch, we may ask you for identification;
   (c) if you are contacting us or giving us instructions by any other method (for example by using a card, Telephone Banking or Internet Banking), you must do so using the Security Details we have given to you or agreed with you personally.

5.2 As long as we have checked your identity in one of the ways set out above, we will assume that we are dealing with you.

5.3 You must:
   (a) follow instructions we give you, which we reasonably consider are needed to protect you and us from unauthorised access to your accounts;
   (b) not let anyone else use any of your cards or Security Details, not even someone sharing a joint account with you as he or she will have his or her own;
   (c) keep your cards and Security Details secure and protect your cards from damage; and
   (d) do all you reasonably can to make sure no one finds out your Security Details, for example by:
      (i) choosing obvious passwords or codes (such as your date of birth) as part of your Security Details;
      (ii) writing your Security Details on, or keeping them with your cards or banking documentation;
      (iii) writing down your Security Details in a way that is recognisable; or
      (iv) letting anyone listen in to your calls with us, or watch you entering or making use of your Security Details;
   (e) not let anyone else give instructions, or have access to information, on your accounts unless he or she has a separate arrangement with us to do so, or you have authorised him or her to do so under condition 14; and
   (f) if there is a place for your signature, sign any card as soon as you have received it.

5.4 If you use Internet Banking, your computer, internet connection and mobile phone must meet any reasonable requirements we may set; you must carry out your own regular virus checks; and you must not change or copy any software we provide, or give it to another person.

5.5 We may replace your card with a different type of card available under this Agreement, for example, following a review of your personal circumstances, we may replace a Cashpoint® card with a Debit card (or a Debit card with a Cashpoint® card). We will tell you about the features of the card when we send you the replacement card and, if the replacement card would change the terms of this Agreement, we will give you advance personal notice of the change.

5.6 You must tell us as soon as you can (using our contact details contained in Appendix 2 of this document) if you:
   (a) notice any errors;
   (b) find our services are not working;
   (c) think any cards or Security Details have been lost, stolen, damaged or are being misused; or
   (d) think someone may be accessing your accounts without your authority or that someone has discovered your Security Details.

5.7 We strongly recommend you do not email us confidential information or instructions (as they must only be given through one of our branches or through Telephone Banking or Internet Banking) and you should not respond to emails asking for your account information, Security Details or any information about your card as we will not ask for these details by email. If you use email, it is at your own risk.

5.8 We will not treat you as breaking your security obligations just because you use an aggregation service we do not provide. However, we will not be liable for any loss, damage, cost or expense suffered by you as a result of your use of an aggregation service we do not provide. A typical aggregation service allows you to view information about your accounts at different banks on a single website.

5.9 We will do all we reasonably can to prevent unauthorised access to your accounts and to make sure they are secure.

6. Statements and information

6.1 For Current Accounts which are either Group A Accounts or Group C Accounts, unless you choose not to receive paper statements, we will provide you with paper statements regularly. As a minimum, we will provide you with a paper statement at least once a year, even if there has been no activity on the account initiated by either you or us.

6.2 For Savings Accounts which are either Group A Accounts or Group C Accounts, unless you choose not to receive paper statements, we will provide you with a paper statement at least once a year, provided there has been some account activity. If there has not been any account activity, you will not receive a paper statement.

6.3 For Fixed Accounts, statements will not be issued, but a confirmation will be provided when you open your Fixed Account (including when a new Fixed Account is opened as a result of a Fixed Account which automatically rolls over). For further details refer to the Additional Conditions for your specific Fixed Account.

6.4 For Group B Accounts with a Debit card, you will receive a paper statement either monthly, every two months, or quarterly, as chosen by you.

6.5 For Group B Accounts which do not have a Debit card, (excluding Fixed Accounts), you can select how often you receive paper statements. The maximum number of paper statements that can be selected is twelve per year (one in respect of each calendar month), and as a minimum you will be sent one paper statement each year.

6.6 For the accounts described in conditions 6.1 and 6.2, you can request not to receive paper statements in a branch or through Telephone Banking or Internet Banking. You can change your mind at any time and tell us, by the same methods, to start sending you paper statements again.

General

6.7 You can ask us to send you a copy of a paper statement we have already provided before, but we may charge you for this. Details of any such changes are set out in our banking charges guide.

6.8 We may send you messages on or with your statements to tell you about changes to this Agreement or to other agreements or services you have with us.

6.9 You are responsible for checking statements, secure messages online or other account information we give you or make available to you and you must inform us immediately of any issues. If you tell us about any errors on your account, or if we notice any errors, we will correct them as soon as reasonably possible. However, in circumstances where you do not immediately inform us of such issues, we will not be liable for any loss, damage, cost or expense incurred by you as a result.

6.10 You must give us any information and help which we reasonably ask for to deal with misuse or unauthorised access to your accounts, or in relation to any other transaction we, the police or other authorities are investigating. We may pass on related information to other banks, to those involved in processing card payments, or to the police or other authorities, in the UK, Channel Islands, Isle of Man or (if appropriate) anywhere else. Neither we nor any other member of the Lloyds Banking Group shall be responsible to you for any loss incurred as a result of any such misuse, unauthorised access to your accounts, or transaction, unless such loss is incurred as a result of our wilful misconduct, fraud or gross negligence.

6.11 Your statement will set out all the payments into and out of your account and will contain other additional information we are required to provide you about those payments. For international payments, where any information is not provided, you can ask us for details.
SECTION C  
Banking Services

7. Opening and processing times and general conditions about payments.

7.1 We process valid and verified payment instructions on the Working Day we receive them. If we need to make contact with you for procedural reasons, for example where any such instructions are in respect of a high value transaction, we will attempt to contact you as soon as reasonably practicable after receiving the instruction. To process a payment instruction we must receive the payment before the Cut-Off Time. A summary of the processing times for payments and transfers referred to in this section C is contained in Appendix 1 of this document. In this section C, and in the summary contained in Appendix 1 of this document, the time periods we give assume we receive a payment, or your payment instruction, before the Cut-Off Time.

7.2 "Working Day" has a particular meaning in this Agreement:

(a) By Working Day we mean Monday to Friday (other than English bank and public holidays).

(b) In any case, where some payments (or, where relevant, receipt of the payment) will depend on the Cut-Off Time for that particular method of making or receiving payments or the currency involved.

(c) Our branches in the Channel Islands and Isle of Man may be closed on certain Working Days (for example, on bank and public holidays specific to the Channel Islands or the Isle of Man) and certain services may not be available to you on these days.

If a payment instruction is not received by the Cut-Off Time, we will treat it as being received the next Working Day.

7.3 We may refuse to accept a payment into an account, as further detailed in condition 8, or make a payment from it, in accordance with condition 9.1(g), if we reasonably believe that doing so might cause us (or any other company in the Lloyds Banking Group) to break a legal requirement or might expose us (or any other company in the Lloyds Banking Group) to action from any government or regulator. We reserve the right to refuse to accept or initiate an account or make a payment from it, if we are in absolute discretion, to prevent such use by any account or reasonable grounds for believing such payment has been made fraudulently or illegally, or otherwise in breach of the Agreement.

We will not be liable for any loss, damage, cost or expense suffered by you as a result of our refusing to accept a payment into an account or to make a payment from an account, or reversing or recouping a payment into an account or a payment from an account.

7.4 We, and other members of the Lloyds Banking Group, may be subject to sanctions and embargoes imposed by the international community including the United Kingdom, Eastern European Union, United Nations and other authorities. We may refuse to accept payment instructions and may refuse to make any payment or take any action in connection with a payment instruction if it would result, or on our reasonable opinion is likely to result, in a breach by us, any member of the Lloyds Banking Group or any of its or their subsidiaries or any company or government or regulator. We may refuse to make payments or to reverse or recall payments into an account if, in our absolute discretion, we deem such refusal necessary for legal, regulatory, security, or other reasons.

Payments into your account (deposits).

8.1 General conditions about payments into your account

In this condition we explain the timing of different types of payment into your account, including:

(a) when we show them in your account;
(b) when we pay interest on payments (or, where relevant, use the payment to reduce the interest you pay), if we pay or charge interest on that account; and
(c) when you are available for you to use for withdrawals or other payments out of your account.

8.2 Cash payments into your account

We will accept cash deposits into Group A Accounts and outline below the different ways in which you can pay cash into such account. How quickly the funds will be available for you to use and start to earn interest on, will depend on when we receive the cash.

(a) Paid in on a Working Day, in Sterling, at a Lloyds Bank branch counter, Depositpoint or Creditpoint anywhere in the Channel Islands, Isle of Man or UK: we will show it in your account on the Working Day on which we receive it; or use it to reduce the interest you pay on the same day that we receive it, so long as this is a Working Day.

(b) Paid in, in Sterling, at a Post Office® (where available: we will show the cash in your account and it will earn any interest (or reduce the interest you pay) from that day. We will allow you to use it as soon as we receive it. We will receive cash one Working Day after you paid it in at the Post Office. So, for example if you pay cash into a Post Office® on a Monday, you will be able to use it as soon as we have received it on the Tuesday.

8.3 Payments into your account (other than cash and cheque payments) in Sterling from accounts in the UK, Channel Islands or Isle of Man

(a) This condition covers payments that are not made by cash or cheque, such as standing orders and direct transfers from another account.

(b) When we receive a payment for your account on a Working Day, we will show it on your account and will earn any interest (or reduce the interest you pay) from that day provided it is received prior to the Cut-Off Time.

Once processed, we will allow you to use the funds straightaway.

(c) If you make a transfer between two Group A Accounts on any non-Working Day, the amount you transfer will leave one account (X) and will be available for you to use from the other account (Y) that day but will not be shown as being in account Y until the next Working Day. The amount will count towards any interest on account X until the date the payment is shown as arriving in account Y when it will count towards interest on account Y.

(d) If you make a transfer between two Group A Accounts, and your request is received in advance of the Cut-Off Time, we will process it on the same day, and the transactions will appear on both accounts, by close of business the same day. 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 will not be shown as arriving in your Group B Account or Group C Account.

(e) If you make a transfer from a Group B Account or Group C Account to any other account, we will process it for value in accordance with the processing times set out in condition 8.4.

(f) If you make a transfer through Telephone Banking or Internet Banking, you will be advised of the Cut-Off Time and processing times. If you make a transfer in a branch we will advise you of the Cut-Off Time and processing times at the time of the transfer at your request.

8.4 International payments into your account

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

(b) When we receive a payment for your account, in the same currency in which the account is maintained, we will show it on your account by the close of business the same day. You may earn any interest on it (or use it to reduce the interest you pay) on the same day that we receive it on a Non-Working Day, or after our published Cut-Off Time for processing, then the payment will be processed on the next Working Day.

(c) When we receive a payment for your account, in a currency which differs to that in which your account is maintained, we will convert the payment to the currency of your account. If we are able to do so we will carry out the exchange, show the resultant value on your account and enable you to (or use it to reduce the interest you pay) on the same day, or possibly when we receive it on the first Working Day after we received the original payment.

(d) We will use our standard exchange rate for buying the relevant currency that applies on the day on which we are able to make the exchange. You can find out about our standard exchange rates and the currencies on which we are unable to undertake same day conversions by calling us on the number given in the Contact Details contained in Appendix 2 of this document.

(e) Whenever we are able to do so we will carry out the exchange on the same day on which we receive the original payment provided that this is a Working Day and the payment has been received before our published Cut-Off Time for processing. Otherwise the exchange will take place on the next Working Day.

(f) We may deduct our charges for dealing with the international payment before we add it to your account. Details of any charges are available on our Website or on request.

8.5 Cheques paid into your account

Cheques from banks other than branches and companies forming part of the Lloyds Banking Group

(a) When you pay a sterling cheque from another bank in the UK, the Isle of Man or Channel Islands that is not a member of Lloyds Banking Group (the "paying bank") into your account with us:

(i) we will show the payment in your account on the Working Day on which we receive it;

(ii) from the second Working Day after we receive it, if we pay any interest on the cheque (or use it to reduce the interest you pay);

(iii) from the fourth Working Day after we receive it, the funds will be available for you to use but the cheque may still be returned unpaid up until the sixth Working Day after we receive it; and

(iv) from the end of the sixth Working Day after we receive it, if the cheque is returned unpaid by the paying bank, we cannot take money from your account without your consent unless you have acted fraudulently.

So, for example, if you pay in a cheque to which this condition B(a) applies on a Monday, you will see the payment 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.

Cheques from branches and companies forming part of the Lloyds Banking Group paid into Group A Accounts

(b) Where a branch or company forming part of the Lloyds Banking Group is also the paying bank and the cheque is from:

(i) an account held in the name of an individual or individuals, we will show it in your account, pay any interest on it (or use it to reduce the interest you pay) and allow you to use it on the same day that we receive it, so long as this is a Working Day.

(ii) an account held in the name of a business or company, and you pay the cheque into the branch /holding account, we will show it in your account and pay any interest on it (or use it to reduce the interest you pay) on the same day that we receive it and it will be available for you to use the next Working Day, if you do not pay in the cheque at the branch holding the business account, we will deal with it in the same way as a cheque from a bank other than a branch or company forming part of the Lloyds Banking Group.

Cheques from branches and companies forming part of the Lloyds Banking Group paid into Group B/ C Accounts

(c) Where a branch or company forming part of the Lloyds Banking Group is also the paying bank and the cheque is from:

(i) we will show the payment in your account on the Working Day on which we receive it;

(ii) from the fourth Working Day after we receive it, if the funds are available for you to use but the cheque may still be returned unpaid up until the sixth Working Day after we receive it; and

(iii) from the end of the sixth Working Day after we receive it, if the cheque is returned unpaid by the paying bank, we cannot take money from your account without your consent unless you have acted fraudulently.

Cheques from branches and companies formed part of the Lloyds Banking Group paid into Group C Accounts

(d) All Lloyds Banking Group cheques deposited into Group C Accounts will be processed in accordance with the procedure and time scales set out under condition 8.5(a).
This condition 8, will at all times be and remain subject to conditions 7.3 and 7.4.

(ii) our standard exchange rate for negotiating cheques, on the day we buy the cheque over the counter at one of our branches before the Cut-Off Time. For amounts over £1,000.00 or where we do not offer “instant cheque value” we will pay any interest at the time stated in condition 8.5(a), (b), (c) or (d) as relevant.

We do not have to accept a cheque for payment into your account if it is more than 6 months old.

8.6 Foreign cheques paid into your account

(a) If you want us to obtain payment for you of a foreign cheque, you must “endorse” the cheque by signing your name on the back. Your endorsement must match the way your name appears on the face of the cheque. (For example, if the cheque is payable to Mr A Smith you need to sign the cheque Mr A Smith.) If the cheque is payable to more than one person, each of you must sign the back of the cheque.

(b) If you sign to pay a foreign cheque into your account, the processing times for dealing with cheques under condition 8.5 do not apply. Unless you request otherwise, we will “collect” such cheque, meaning, we will send it your behalf to the paying bank. We may use an agent to do this. We will pay the amount of the cheque or the sterling equivalent into your account on the day we get payment from the paying bank. The time this takes will vary depending on the paying bank or its country. You can ask for details.

(c) In certain circumstances, we may, at your request, agree to “negotiate” a foreign cheque. If we agree to do this, we will pay it from you paying you the amount of the cheque or the sterling equivalent on the fourth Working Day after we receive it in respect of foreign cheques paid into Group A and Group C Accounts (although in respect of such cheques paid into Group A and Group C Accounts, the proceeds, will not be credited for interest purposes for 20 Working Days) and on the fifth Working Day after we receive it in respect of foreign cheques paid into Group B Accounts. We will then get payment from the paying bank.

(d) If we have to complete a foreign exchange to convert a foreign cheque into the currency of your account the rate we use will be:

(i) our standard exchange rate for collecting cheques, on the day we receive the payment from the paying bank or
(ii) our standard exchange rate for negotiating cheques, on the day we buy the cheque from you.

(e) If the foreign bank later returns the cheque or asks for the money to be refunded, we will take the currency or the sterling equivalent from your account. If we converted the cheque into a different currency, we will charge 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 we put you into overdraft, in which case charges and interest in respect of any such overdraft amounts will be incurred and we will debit your account accordingly. If this happens we will let you know and will provide you with any additional conditions relating to the overdraft facility, which you will be deemed to have accepted. Depending on charges to the exchange rate change between the paying 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.

(f) If the proceeds of a returned cheque form part of a deposit in respect of a Fixed Account, we will advise you in writing of the actions taken and any costs applied to your account.

9. Payments out of your account (withdrawals).

9.1 General conditions about payments out of your account

(a) We are entitled to assume we are dealing with you, and that you have agreed to us acting on any instructions, without getting further confirmation from you.

(b) If you ask us to make a payment using your Security Details (for example a card and PIN at a cash machine or the password you have chosen for Telephone Banking or Internet Banking) as long as any relevant security checks have been completed by us or, in the case of a card with contactless functionality, using that functionality, and

(c) otherwise, if you have signed a cheque or other document containing the payment instruction.

(b) When you give us a payment instruction (other than by cheque), you must give us the sort code and account number for payments in the UK, Channel Islands or Isle of Man, or the equivalent information for payments outside the UK, Channel Islands or Isle of Man and any other details we ask you for such as the name of the person you are sending the payment to, so we can make the payment. (If you give a payment instruction using Telephone Banking or Internet Banking, we will ask you to check and confirm your payment instruction.) You are responsible for checking the details are correct. We will not be liable if your payment is delayed or sent to the wrong person because you gave us the wrong details. If a payment does go to the wrong person, or you have exceeded a limit we have set to protect reasonable efforts to recover the payment and we may charge you our reasonable costs.

(c) If you ask us to make a payment on a future date, we will make the payment that day. If the payment falls due on a non-Working Day we will make the payment the next Working Day.

(d) We explain when you need to tell us if you want to cancel or change a payment instruction in further detail below. If you ask us to cancel a payment instruction, we may charge you our reasonable costs for any reasonable efforts to recover the payment and we may charge you our reasonable costs.

(e) If you need to give us a payment instruction which is particularly important, you should contact us in advance either in person or by Telephone Banking.

(f) You will be able to give a payment instruction using a card and your Security Details if we have not stopped or suspended your use of them. We can do this if we reasonably consider it necessary for reasons relating to:

(i) the security of your card or your Security Details;

(ii) the security of our banking system;

(iii) another card or card issuer has reported your card or Security Details as lost or stolen;

(iv) we reasonably believe you have told us or someone else to stop using your card or Security Details;

(v) we reasonably believe you have told us or someone else to stop using your account or card (such as the daily limit for withdrawals from cash machines);

(vi) the payment instruction is not clear or you have not provided us with the correct details;

(vii) there is a legal requirement or a court or other authority that tells us to act in that way.

(g) We will be able to make a payment in accordance with this Agreement using a card if:

(i) you do not have Available Funds to make the payment and any associated charges relating to that payment; or

(ii) you do not have Available Funds to make the payment and the payment will put you into Overdraft, in which case, charges and interest in respect of any such overdrawn amounts will be incurred and we will debit your account accordingly. If this happens, we will let you know and will provide you with any additional conditions relating to the overdraft facility, which you will be deemed to have accepted.

(h) In any case by the time the payment should have reached the bank you asked us to make it.

(i) recover the payment and we may charge you our reasonable costs.

(j) the payment seems unusual compared with the way you normally use your account;

(k) we reasonably believe someone else has used or is using or obtaining, or may use or obtain a service or money illegally or fraudulently;

(l) the payment involved misuse we may investigate further, for example by calling you, or refusing to make the payment.

(m) any other reason set out separately in this Agreement applies including, but not limited to, conditions 7.3 and 7.4.

(h) For security purposes we have internal controls on the maximum amount that can be taken out of your account in certain circumstances. We will let you know if we are stopping a payment for this reason.

(i) recover the payment and we may charge you our reasonable costs.

(j) the payment involves misuse we may investigate further, for example by calling you, or refusing to make the payment.

(k) any other reason set out separately in this Agreement applies including, but not limited to, conditions 7.3 and 7.4.

(l) any other reason set out separately in this Agreement applies including, but not limited to, conditions 7.3 and 7.4.

(m) any other reason set out separately in this Agreement applies including, but not limited to, conditions 7.3 and 7.4.

(n) any other reason set out separately in this Agreement applies including, but not limited to, conditions 7.3 and 7.4.

(o) any other reason set out separately in this Agreement applies including, but not limited to, conditions 7.3 and 7.4.
SECTION C
Banking Services

9.2 Payments (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, the Channel Islands or the Isle of Man the following applies:
(i) 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;
(ii) 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 the Working Day before the payment reaches the other bank within 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.
(b) Standing orders and future dated payments can be made using the scheme on Working Days only and the payment will reach the other bank the same day we send it.
(c) 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.
(d) If we cannot make the payment to another bank using the Faster Payments scheme and you want to make sure the payment reaches the person you are sending it to the same day, you can ask us to make the payment by CHAPS. There is a charge for this service, the details of which are available upon request.
(e) Otherwise, in respect of accounts denominated in Sterling, the payment may take up to three Working Days from the date it is taken from your account to the other person’s bank. Where you ask us to make the payment immediately, unless your request is received before 2pm (GMT) 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, so, for example, if you ask us to make a payment on Monday, we take it from your account on Tuesday and it will be on your account on Thursday. If your account is denominated in a currency other than Sterling, the timescales for such payments may vary, depending on the currency.
(f) If you ask us to make an immediate 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.
(g) 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. You may be charged for this service and you will be advised of the time of the payment.
(h) If you ask us to make a payment from your Group B Account or Group C Account, to an account held with another Lloyds Banking Group company, it will be processed in accordance with the procedure and timescales set out under condition 9.2(a).

Banker’s Drafts/cheques
(i) You may purchase a bank’s draft/cheque from us with funds from your account, and can request this:
(a) by phone using Telephone Banking or by writing to our Isle of Man Branch using our contact details contained in Appendix 2 of this document; and
(b) if the purchase is to be made using funds from a Group A Account, by visiting one of our branches or
(c) if the purchase is to be made using funds from a Group B Account, electronically, using Internet Banking.

International payments
(a) For the purposes of this Agreement, an international payment is any payment made to a bank account outside the UK, Channel Islands or Isle of Man or a payment other than in Sterling to a bank in the UK, Channel Islands or Isle of Man.
(b) Payments to banks in the European Union (“EU”) or the European Economic Area (“EEA”) in euro or another EEA currency:
(i) If you ask us to make a payment to a person with an account at a bank in the EEA, other than the UK, and the payment is in euro or another EEA currency, the payment will reach the other bank in accordance with the processing times for payments referred to in Appendix 1 of this document. The bank receiving the payment from us is required by law to pay it into its customer’s account on the day it receives the payment from us.
(ii) If you instruct us by any other means we will have to undertake additional steps to validate your instruction and to process the payment. Consequently an additional Working Day may apply to the timescales outlined in (i) above.

Other international payments
(a) If you instruct us to make any other international payment whether within the EU, EEA or elsewhere in the world we will be able to give an indication as to how long we would expect the payment to take to arrive. We cannot control exactly when the payment will be received by the foreign bank as this will depend on the banking practice in its country.

General Terms
(a) If we need to undertake a foreign exchange in order to make the payment we will use our standard exchange rate for selling the relevant currency, unless we tell you a different rate applies when you ask us to make the payment. We cannot control the exchange rate applied to your payment by the foreign bank. You can find out the current exchange rate by calling us on the number set out in our contact details contained in Appendix 2 of this document.
(b) If you ask us to make an international payment, we will also tell you about our charges that may apply. Details of our current charges are available upon request or from our Website.
(c) We have to send international payments through the banking system of the foreign country to which the relevant payment is being made and we may need to appoint an agent in that country to do it for us.
(d) Where we properly incur any costs or other obligations (including but not restricted to agent bank charges), when acting for you in making an international payment, you must reimburse us and take any other steps needed to put us in the position we would have been in had we not acted for you, and we may effect such reimbursement without further notice to you, including by way of set-off, in accordance with condition 13.

Direct debits
(a) We do not allow direct debits on all types of account but you will be made aware in the applicable Additional Conditions if they can be accepted on your account.
(b) If we permit direct debits on your account, and you give a business or other organisation (in the UK, Channel Islands or Isle of Man) authority to collect payments from your account on a regular basis, they will normally tell you at least 10 Working Days before changing the payment dates or amount of money they ask you to pay from your account, unless you agree otherwise.
(c) Where permitted on your account, we allow direct debit payments to be collected from your account on the date specified in the direct debit instruction.
(d) 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 who set us up. You should also contact them to let them know what you have done and why.

Cancelling or changing a payment
(a) If you ask us to make a payment immediately, we cannot change or cancel the payment instruction because we start processing it when we receive it. You can cancel a standing order and any other payment which you asked us to make on a future date as long as you tell us by the end of the last Working Day before the payment is due to be made.
(b) If you wish to cancel or change a direct debit, as well as telling us, you must tell the business or organisation to make sure the payment is cancelled.

9.3 Card payments
(a) If you use your card to withdraw cash or to make a payment, we will take the amount withdrawn, or paid, from your account on the Working Day we receive details of the withdrawal or payment.
(b) We issue your card for a card withdrawal or to make a payment (in a currency different to that in which the account is denominated), we will convert the amount withdrawn, or paid, into the currency in which the account is denominated on the day it is processed by the international payment organisation (for example, Visa or MasterCard) whose name or marks appear on the card. The exchange rate we use is the rate set by the international payment organisation and a percentage is added by us. This percentage and other charges that apply are set out in our banking charges guide and may be amended from time to time. You can find out the current exchange rate at any time during normal business hours by calling us on the number set out in the contact details contained in Appendix 2 of this document, or at any time by visiting our Website.

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

(d) We cannot cancel a payment made using a card once you have given your consent to make the payment to a retailer, such as by correctly entering your PIN into a retail card payment system. If you wish to cancel the payment after having given your consent, you will need to contact the retailer separately. This includes payments made on a regular basis from your card account, such as magazine subscriptions. You will also need to tell the retailer if your account is closed or your card number changes otherwise they may not be able to collect your payments.

(e) If a retailer agrees to give a refund for a purchase made using a card, we will make the refund when we receive details of it from the retailer.

9.4 Refunds for payments (except payments made by cheque)
(a) We will refund the amount of a payment (except those made by cheque) and any charges or interest you paid as a result of (i) if you die and pay any interest we would have paid you on that amount at the (i) (a) you ask us to make the payment to an account at another bank and the payment was not made properly or never arrived, unless there was a mistake in any of the details contained in the payment instruction you gave us so we can show that the payment was received by the other person’s bank (in this case, that bank is required by law to make the payment immediately to that person); or
(ii) if you tell us that a payment out of your account was unauthorised and, having investigated it, we are reasonably satisfied that the payment was not authorised and that you are not liable (condition 17 has more information on liability).
However, we will not refund the payment if you tell us the payment was not made properly or was unauthorised more than 13 months after it was made.
(b) Where you have used your card to make a payment, you can ask us to refund the payment if the following conditions are satisfied:
(i) the refund is made to a retailer in the EEA, Channel Islands or Isle of Man;
(ii) the payment was not made properly or was unauthorised;
(iii) the amount that has been received was more than you could reasonably have expected to pay based on the circumstances, including your previous spending patterns and
(iv) if you request a refund within eight weeks of the date the payment was made from your account.
(c) We may ask you to provide information which is necessary to reasonably investigate whether or not 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 either refund the payment or we will inform you of our reasons for refusing the refund.
(d) If you query the payment more than eight weeks after it was taken from your account or the payment was made to a retailer outside the EEA, Channel Islands or Isle of Man, we are not obliged to make a refund ofourselves but we will tell you if we can help or suggest other steps you could take.
9.5 Check payments (Group A Accounts)
(a) When we receive a cheque you have written, we will take the money from your account on the same day. We typically receive cheques within a few days of you writing them, but the exact timing depends on when you gave the cheque to pay it into your account (which can be months later).
(b) It is your responsibility to make sure you have available funds in your account to cover any cheques you have written.
(c) You may be able to stop a cheque that has not yet been paid in by calling us with details of the cheque number, amount, and date, when it is payable to, and similar details for any replacement cheque. We may charge you for trying to stop the cheque, whether or not we succeed.
(d) You may 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. You can instead use Telephone Banking or Internet Banking to tell us to make a payment on a future date.
(e) If someone asks you to replace a cheque (because, for example, he or she says it is lost or there is a problem with it), it is your responsibility to ask for the old cheque back (and to destroy it), or to ask us to stop the old cheque, before you write a new one. If you do not do this, there is a risk that both the old and replacement cheques will be paid from your account.
(f) We do not have to accept a cheque for payment out of your account if it is more than six months old.

9.6 Cash withdrawals made over the counter in one of our branches
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.

9.7 General
The provisions contained within this condition 9.7 will at all times be and remain subject to conditions 7.3 and 7.4.

10. Interest and charges.
10.1 We give you details of our current interest rates (where applicable), charges (such as monthly account fees, charges for certain card payments, and overdraft charges) and charging dates (such as billing periods) in our banking charges and interest rate guides and in Additional Conditions. You can also find them out by contacting us (see our contact details contained in Appendix 2 of this document) and on our Website. We may change our interest rates, charges and charging dates under Section 16.

10.2 We will calculate daily any interest we pay or charge (unless we have told you otherwise), on a 365 day basis for Sterling and Hong Kong Dollars, and a 366 day basis for all other currencies. We may not tell you interest on amounts of less than £5 or currency equivalent.

10.3 The Additional Conditions will tell you when we pay interest, if any, on your account. This is usually monthly, three monthly, six monthly or yearly. If the day on which interest is due to be paid on an account is not a Working Day, we will pay interest up to, and on, the next Working Day. We will pay interest by crediting it to your nominated account. We pay compound interest once interest is credited to your nominated account as it becomes part of the account balance and counts towards the amount we pay interest on.

10.4 Interest on Fixed Accounts will be paid on the stated fixed term maturity, unless otherwise detailed in Additional Conditions. Some specific long dated Fixed Accounts (usually in excess of one year) may allow for interest to be paid at specified intervals throughout the term and where this applies it will be explained within the Additional Conditions specific to your account.

10.5 If you are or become resident in the EU for tax purposes, details concerning the way in which this may affect our relationship with you are contained in the EU Savings Tax Directive section on our Website. You acknowledge that you will be liable for any failure to keep properly informed of a change in your residence, and for any loss you cause us as a result. We do not provide legal or tax advice. You should obtain your own independent legal or tax advice where necessary or appropriate.

10.6 We will charge you any interest due to us at the end of every monthly billing period unless we tell you otherwise in the Additional Conditions for your account. We may also charge compound interest.

10.7 We may take any interest and charges you owe us from the same account or from any other accounts as allowed under condition 18. 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.

11. Overdrafts and available funds.
11.1 Overdrafts are always repayable “on demand”. This means that we can ask you to repay all or part of your overdraft (and any interest or charges) at any time, even if we have agreed a period for the overdraft with you. We can also reduce your overdraft limit at any time. If we demand repayment or reduce your limit, this will usually be due to a charge or anticipated charge in your personal circumstances. If we can reasonably do so without prejudicing our interests, including our regulatory position, we will give you at least 30 days’ notice before making the change.

11.2 We will provide you with the terms of any Planned Overdraft, including how long the Planned Overdraft will apply. If we do not specify a period, then the Planned Overdraft will continue indefinitely until ended by either of us. We will carry out a review of your Planned Overdraft at least once every 12 months.

11.3 If your account becomes overdrawn (or goes over a limit we have agreed for a Planned Overdraft) because a payment into the account has been returned unpaid by the paying bank or because we have added charges, we will also treat this as a request for an Unplanned Overdraft, or for an increase in your Unplanned Overdraft if you already have one. In each case, we will consider whether we agree to your request taking into account your personal circumstances. We will not be liable to you if we do not agree to give you an Unplanned Overdraft or increased Unplanned Overdraft and you may incur additional charges or interest, which we will debit from your account. We will tell you if we do this.

11.4 The amount you have to pay for an overdraft depends on whether it is a Planned Overdraft or an Unplanned Overdraft. The interest rate and charges that apply are set out in our banking charges and interest rate guides, in branches and on our Website.

11.5 Where you do not have Available Funds to make a payment and we do not agree to your request for an Unplanned Overdraft or increased Unplanned Overdraft, you will not be able to make that payment (and we will tell you we have declined your request). The charges that apply are set out in our banking charges guide but we will not charge you for small payments that we decline that are less than the amount set out in our banking charges guide.

11.6 If a fraudulent or mistaken payment is paid into your account, we may reverse the payment and debit your account even if you have already spent it or if it puts you overdrawn, in which case charges and interest in respect of any such overdrawn amounts will be incurred and we will debit your account accordingly. If this happens, we will let you know and will provide you with Additional Conditions relating to the overdraft facility, which you will be deemed to have accepted.

11.7 We do not provide overdrafts on Savings Accounts. By following instructions which result in any Savings Account becoming overdrawn, we are not giving our permission for that account to be overdrawn. In the event that your Savings Account goes overdrawn for any reason, you may incur additional charges and interest. We will tell you if this happens.

12. Benefits packages included with certain accounts.
We may offer different benefits packages (covering various insurance or other benefits) with different types of bank accounts covered by this Agreement. We will tell you the benefits packages which are available to you when you apply for an account. Further conditions for the benefits packages (including changes for the account and any cancellation rights) are set out in the relevant Additional Conditions.

13.1 If two or more of you are party to this Agreement, the following terms apply:

(a) Any of you can give instructions independently of the others on your joint accounts. This means any one of you can, for example, withdraw all or any money on an account without the knowledge of the other, close an account or end a service, ask for statements to be given electronically alone or by paper too, and apply for overdrafts, cards and other services or different accounts with benefits packages, which are covered by this Agreement and which are available on your joint accounts. We will not normally make enquiries about the purpose of any new instruction or other instruction or confirm the instructions with the other joint customers.

(b) Any one of you can replace an account or service with another account or service covered by the other, unless we tell you otherwise in the Additional Conditions applicable to your account.

(c) Just as any one of you can withdraw money from a joint account, we can use money in your joint account to pay what one of you owes us on an account in a sole name under condition 18.

(d) Each of you is separately responsible for complying with the terms of this Agreement. If any one of you does not comply with the terms, we can take action against any of all or you alone or together. For example, we can take action to recover the whole of any joint account debt from any one of you or more, even if you did not know about the debt.

(e) We may give any information about your joint account and the payments on it to any one of you, although you can ask us to send you separate Current Account statements if you live at different addresses. We can act on information about which any of you gives us.

(f) A notice we send to one of you will count as notice to all of you, and shall be deemed to have been received by all of you if sent to you using the contact details you last gave us.

(g) If we open an account for you jointly and you later take someone off, add another person to the account or authorise someone else to operate the account, you must all apply to do so.

(h) 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.

(i) When this Agreement ends (or your account is closed) we may pay or transfer money we hold from the accounts and provide instructions relating to any services or benefits associated with the accounts.

14. Authorising others to operate your accounts.

14.1 You may authorise someone else to operate your account by signing a third party mandate or a power of attorney. For powers of attorney, we will need to see the signed document. In some cases we need to see the original signed document although for some powers of attorney we may be able to accept a copy certified by someone we reasonably think appropriate, such as a solicitor. Our acceptance of the form of power of attorney with which you provide us will be dependent on the acceptability of such form pursuant to applicable laws in the jurisdiction in which the account to which the power of attorney relates is held. We may also request for you to provide us with a third party mandate in support of a power of attorney, and if any such request is refused, we reserve our right not to recognise the power of attorney to which such request relates.

14.2 In certain circumstances, the law may require us to allow someone else to operate your account (for example, if you become incapacitated or bankrupt, or in the event of your death), and any third party mandates or powers of attorney you have given may become ineffective.

14.3 For security reasons, we may not allow a person who is operating your account for you to access some services.

14.4 We will not be responsible for an act (or failure to act) of anyone you or the law authorise to operate your account, if we did not know or suspect he or she was acting dishonestly towards you.

14.5 We may, at our sole discretion, refuse to act on the instructions of any attorney appointed by you, whether or not we consider such appointment to be effective as a matter of law.

15. Personal information.

15.1 Looking after your information

The UK Data Protection Act 1998, the Data Protection (Jersey) Law 1995, the Data Protection (Bailiwicks of Guernsey) Law 2001 and the Isle of Man Data Protection Act 2002 (together the “Data Protection Regulations”) require Lloyds Banking Group companies to manage personal information in accordance with the principles contained therein. In particular, the Lloyds Banking Group is required to process your personal information fairly and lawfully. This means that you are entitled to know how we intend to use any information you provide. You can then decide whether you want to give it to us or in order that we may provide the product or service that you require. All our employees are personally responsible for maintaining customer confidentiality in accordance with the Data Protection Regulations. We provide training and education to all employees to remind them about their obligations. In addition, our policies and procedures are regularly audited and reviewed.

15.2 Who we are

Your information will be held by Lloyds Bank International Limited which is part of the Lloyds Banking Group. The Lloyds Banking Group includes us and a number of other companies using brands including Lloyds Bank, Halifax and Bank of Scotland, and their associated companies. More information on the Group can be found at www.lloydsbankinggroup.com. For these purposes “Lloyds Banking Group” includes Lloyds Banking Group plc and any subsidiary, affiliate or other firm directly or indirectly controlled from time to time by either Lloyds Banking Group plc or us.

15.3 Where we obtain your information

Your personal information will be held securely in Lloyds Banking Group systems (including systems in the UK) that we and any other companies within the Lloyds Banking Group with which you have dealings, either now or in the future, can manage your relationship with us. This will include information you provide to us in any Application Form(s), and any additional information provided by you or others in various ways, including:

(a) in applications, emails and letters, during telephone calls and conversations in branch, when registering for services or customer survey, when you participate in competitions and promotions, through Lloyds Banking Group company websites, and during financial reviews and interviews;

(b) from analysis (for example, the amount frequency, location, origin, and recipient) of your payments and other transactions, and your use of services involving other Lloyds Banking Group companies and what they know from operating your account; and

(c) information Lloyds Banking Group companies receive from each other, from our business partners, and from other organisations such as credit reference agencies and fraud prevention agencies.

We will not retain your personal information for longer than is necessary for the maintenance of your account, or in order to comply with legal or regulatory requirements.

15.4 How we share your information

(a) We may share the personal information we hold about you across the Lloyds Banking Group (which includes companies in the UK) for the following administrative activities:

(i) providing you with products and services and notifying you about other important changes or developments to the features and operation of those products and services;

(ii) responding to your enquiries and complaints;

(iii) administering offers, competitions, and promotions;

(iv) undertaking financial reviews;

(v) and also for the following data sharing activities:

- updating,consolidating,and improving the accuracy of our records;

- undertaking transactional analysis;

- assessing and debt recovery activities;

- testing new systems and checking upgrades to existing systems;

- crime detection, prevention, and prosecution;

- evaluating the effectiveness of marketing, and for market research and training;

- customer modelling, statistical and trend analysis, with the aim of developing and improving products and services;

- assessing lending and insurance risks across the Lloyds Banking Group; and

- managing your relationship with the Lloyds Banking Group companies.

By sharing this information it enables us, and other companies in the Lloyds Banking Group, to better understand your needs and run your accounts in the efficient way that you expect.

(b) Your data may also be used for other purposes for which you give your specific permission, or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Regulations.

(c) We will treat your personal information as private and confidential, but may share it with each other and disclose it outside the Lloyds Banking Group if:

(i) allowed by this Agreement;

(ii) you consent;

(iii) needed by our agents, advisers or others involved in running accounts and services for you or collecting what you owe Lloyds Banking Group companies;

(iv) needed by subcontractors to help us manage your records;

(v) and also for the following data sharing activities:

- undertaking transactional analysis;

- assessing and debt recovery activities;

- testing new systems and checking upgrades to existing systems;

- crime detection, prevention, and prosecution;

- evaluating the effectiveness of marketing, and for market research and training;

- customer modelling, statistical and trend analysis, with the aim of developing and improving products and services;

- assessing lending and insurance risks across the Lloyds Banking Group; and

- managing your relationship with the Lloyds Banking Group companies.

(d) By sharing this information it enables us, and other companies in the Lloyds Banking Group, to better understand your needs and run your accounts in the efficient way that you expect.

(e) Your data may also be used for other purposes for which you give your specific permission, or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Regulations.

(f) We will treat your personal information as private and confidential, but may share it with each other and disclose it outside the Lloyds Banking Group if:

(i) allowed by this Agreement;

(ii) you consent;

(iii) needed by our agents, advisers or others involved in running accounts and services for you or collecting what you owe Lloyds Banking Group companies;

(iv) needed by subcontractors to help us manage your records;

(v) and also for the following data sharing activities:

- undertaking transactional analysis;

- assessing and debt recovery activities;

- testing new systems and checking upgrades to existing systems;

- crime detection, prevention, and prosecution;

- evaluating the effectiveness of marketing, and for market research and training;

- customer modelling, statistical and trend analysis, with the aim of developing and improving products and services;

- assessing lending and insurance risks across the Lloyds Banking Group; and

- managing your relationship with the Lloyds Banking Group companies.

By sharing this information it enables us, and other companies in the Lloyds Banking Group, to better understand your needs and run your accounts in the efficient way that you expect.

15.5 Sharing your information with other companies

If you were ‘introduced’ to us by a third party and/or have a relationship with or are supporting one of our affinity partners (e.g. a charity credit card account), we will give them your contact details and sufficient information about you to help with their accounting and administration. Introducers or affinity partners may use these details to contact you about products and services unless you have asked them not to do so.

15.6 Using your information to help prevent terrorism and crime

We are also required to comply with regulatory requirements to screen applications that are made to us to ensure we are complying with the international fight against terrorism and other criminal activities. As a result of this we may need to disclose your personal information to a potential buyer, transferee, or merger partner or seller and their advisers so long as they agree to keep it confidential and use it only to consider the possible transaction. If the transaction goes ahead, the buyers, transferees or merger partners may use or disclose your personal information in the same way as set out in this notice.

15.7 Sharing your personal information with credit card providers

If you hold a credit or debit card with us, we will share transaction details with our scheme providers (e.g. Visa or MasterCard).

15.8 Sharing your personal information with credit card providers

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15.12 Sharing your personal information with credit card providers

If you hold a credit or debit card with us, we will share transaction details with our scheme providers (e.g. Visa or MasterCard).
SECTION D
General Conditions

15.10 Joint applicants
If you give personal information about someone else (such as a joint applicant) then you should not do so without their permission. Where information is provided by you about someone else, or someone discloses information about you, it may be added to any personal information that is already held by us and will be used in the ways described in this privacy notice.

15.11 Sharing personal information between joint applicants
Sometimes, when you open a joint account or product, this may mean that your personal data will be shared with the other applicant. For example, transactions made by you will be seen by your joint account holder and vice versa.

15.12 How we manage sensitive personal information
The Data Protection Regulations define certain personal information as ‘sensitive’ (e.g. racial or ethnic origin, political opinions, religious beliefs, trade union membership, physical or mental health, sexual life, criminal proceedings and offences). If you apply to us for insurance, a pension, health insurance or life assurance, we may ask you for some ‘sensitive’ personal information. We will only use this information to provide the service you require and we will ask for your explicit consent. As a customer, there may be times when you give us sensitive personal information. We may share it with other parts of the Lloyds Banking Group and our subcontractors to keep your records up-to-date.

15.13 How we manage information collected on statements
Some transactions that you or an additional cardholder make on an account card may cause sensitive or confidential details to appear on your statement. By using your Debit card to make such transactions you give your explicit consent to process this information.

15.14 Using companies to process your information outside the EEA
(a) All countries in the European Economic Area (EEA), which includes the UK, have similar standards of legal protection for your personal information. We may retain your accounts and provide other services from centres outside the EEA (such as the US and India) that do not have a similar standard of data protection laws to the UK, Channel Islands or Isle of Man. So, if we require your personal information to be protected to at least UK, Channel Islands and Isle of Man standards, we will not share your information with companies outside the EEA.
(b) We may process payments through other financial institutions such as banks and the worldwide payments system operated by the SWIFT organisation if, for example, you make a CHAPS payment or a foreign payment. Those external organisations may process and store your personal information abroad and may have to disclose it to foreign authorities to help them in their fight against crime and terrorism. If these are based outside the EEA, your personal information may not be protected to standards similar to those in the UK.

15.15 Using credit scoring
(a) When you apply for credit, an automated system known as credit scoring may be used when considering whether to agree the borrowing. It is a method of assessing your likely conduct of an account based on a range of data, including the conduct of previous similar accounts. It is a system widely used by credit providers to help make fair and informed decisions on lending.
(b) Credit scoring takes account of information from three sources - the information you provide on your application, information provided by credit reference agencies and information that may already be held about you by companies in the Lloyds Banking Group. A credit scoring system will consider information from these sources, to make an overall assessment of your application.
(c) The credit scoring methods used are regularly tested to ensure they remain fair, effective and unbiased.
(d) Using a credit scoring system helps companies within the Lloyds Banking Group to lend responsibly. If you submit an application and it is declined through this automated process, you can contact us within 21 days to have the decision reconsidered. You also have the right to ask that the decision is not made based using a credit scoring system.

15.16 How we use Credit Reference Agencies ("CRAs")
(a) CRAs collect and maintain information about consumers’ and businesses’ credit behaviour. This includes Electoral Registers, fraud prevention, and credit information - including details of previous applications and the conduct of your accounts and publicly available information such as County Court judgments, decrees, and bankruptcy.
(b) The information that Lloyds Banking Group companies and other organisations provide to CRAs about you includes your name, financial associates and your business. If you have one, you may be provided to other organisations and used by them and us to:
(i) help make decisions, for example when;
(1) checking details on applications for credit and credit-related or other facilities;
(2) managing credit and credit-related accounts or facilities;
(3) recovering debt;
(4) checking details on proposals and claims for all types of insurance;
(5) checking details of job applicants and employees;
(ii) detect and prevent crime; fraud and money laundering;
(iii) check your credit history;
(iv) verify your identity if you, or someone financially linked with you, applies for services;
(v) trace your whereabouts; and
(vi) undertake research, statistical analysis and systems testing.
(c) If a Lloyds Banking Group company needs to make a credit decision when you apply for a credit-based product or service (e.g. mortgage, personal loan, credit card or Current Account) or to review the amount of credit it provides under an existing agreement, such as an overdraft, your records will be searched, along with those of anyone who is financially associated with you such as your spouse or partner. The agency keeps a record of this search and place a "footprint" on your credit file, whether or not the application proceeds.

(d) We may give details of your account and how you conduct it to CRAs, including if you borrow and do not repay in full and on time. If you fall behind with your payments and a full payment or satisfactory proposals are not received within 28 days of a formal demand being issued, then a default notice may be recorded with CRAs. Similar information may also be given about your other lending/credit relationships with members of the Lloyds Banking Group. Any records shared with CRAs will remain on file for a minimum of 6 years after your account is closed, whether it has been settled by you or as a result of a default. Other organisations may see these searches and updates if you apply for credit in the future, and these may affect your ability to borrow from other lenders.
(e) You have a right to apply to the CRAs for a copy of your file. The information they hold may not be the same and there is a small fee that you may need to pay to each agency that you apply to. If you require details of the CRAs we use, please refer to our headline on credit scoring if you are resident in the Channel Islands or the Isle of Man, or if you are resident elsewhere, please contact us.

15.17 How we check your identity
We may ask you to provide physical forms of identity verification when you open your account. In addition, we may search CRA files in assessing your application. The agency also gives us other details and information from Electoral Registers to verify your identity. The CRA will keep a record of our search, whether or not your application proceeds. Our search is not seen or used by lenders to assess your ability to obtain credit.

15.18 Undertaking Anti-Money Laundering checks
To comply with money laundering regulations, there are times when we need to confirm (or reconfirm) the name and address of our customers. This information may be shared with other Lloyds Banking Group companies.

15.19 Using your email address for service contact
Making sure we deliver excellent customer service is very important to us and to do this various methods of communication may be used to keep you updated about your account(s). Most of the time we communicate by telephone or post, but we recognise that emails are becoming a more popular process. If we decide to use email to contact you, we will only do this if we have ensured that using email will not put your information at risk, or, if you have requested by email, that we have explained the risks of sending "unencrypted" email and that you are happy to accept that risk. In addition you may wish to choose a channel of communication that suits you when you need to contact us. If you need our email a Lloyds Banking Group company, we recommend you check their website to see if a secure email facility exists so that your email can be sent secure. If you send us emails in other ways, such as from your personal account, then remember that the message may not be secure and there is a risk that it could be intercepted. If you choose to send an "unencrypted" email, please keep the amount of confidential information you include to a minimum. In extraordinary circumstances (such as a natural disaster or civil unrest) we may also send you updates by text message or email when we consider it to be appropriate.

15.20 Recording phone calls
We may monitor or record phone calls with you in case we need to check we have carried out your instructions correctly, to resolve queries or issues, for regulatory purposes, to help improve our quality of service, and to help detect or prevent fraud or other crimes. Conversations may also be monitored for staff training purposes.

15.21 Using information on social networking sites
As part of our ongoing commitment to understanding our customers better, we may research comments and opinions made public on social networking sites such as Twitter and Facebook.

15.22 Obtaining a copy of your information
The Data Protection Regulations each give you rights to request your personal information from Lloyds Banking Group companies. Each company may charge a small administrative fee (details of which are available on request) for supplying the information, and may at appropriate request provide your identity before doing so. You can call Lloyds Banking Group companies to change your personal information to keep it accurate and up to date. For personal information queries and requests, we have a special address listed in Appendix 2 of this document. You can also find out from us the address for personal information queries and requests for other Lloyds Banking Group companies.

15.23 Using your personal information to contact you about products and services
(a) Unless you have asked us not to, we and other Lloyds Banking Group companies may contact you by mail, telephone, email or text message about products and services available from the Lloyds Banking Group. In addition we may also contact you about products and services from selected companies outside the Lloyds Banking Group, which we believe may be of interest to you or you benefit you financially.
(b) We promise not to contact you about everything, only if we think it could be appropriate and relevant to you, such as preferential savings opportunities, account upgrades or special offers. This contact may continue after your relationship with us ends. You may opt out of receiving this information at any time by calling us, writing to us or contacting your local branch.

15.24 Passing your information to other companies for their own direct marketing
Unless you have given us your consent, we will not provide information about you to companies outside the Lloyds Banking Group to use for their own marketing purposes.

15.25 Viewing notifications
Organisations in the Channel Islands and Isle of Man must lodge a notification with the Data Protection Commissioner in the relevant Channel Island or the Data Protection Supervisor in the Isle of Man, as appropriate, describing the purposes for which the information is held. The details are publicly available from the relevant Island’s Commissioner’s/Supervisor’s office and you can find them at:

- Jersey: http://www.dataprivacy.gov.je/cms/
- Guernsey: http://www.gvgq mythicalwebsitename.com/dpa/protectivecommissioner/
- Isle of Man: http://gov.im/laws/np/

15.26 Changes to privacy notices
We keep our privacy notice under regular review and we will reflect any updates within this notice.

Personal Banking
SECTION D
General Conditions

16. Changes to this document and the Additional Conditions.

Overview of changes we can make.

16.1 We will not change a fixed rate or a bonus rate on your account or any other condition, if we have agreed to fix it, for the time we have agreed to keep it fixed.

16.2 Otherwise, we can only make changes to this document and the Additional Conditions as set out below.

Changes to the Table of Accounts

16.3 We may make changes to the Table of Accounts from time to time. For example:

(a) if we remove a type of account, we will give advance notice to the holders of those accounts;
(b) if we add a new type of account, we will tell those customers who open the new type of account in group which in the Table of Accounts the new account falls. We will not advise you of this if you have not applied for the relevant new account;
(c) if we move accounts from one group in the Table of Accounts to another, we will give advance notice to the holders of the affected accounts.

An up-to-date version of the Table of Accounts is available on our Website.

Changes without advance notice or advance personal notice

16.4 With the exception of Fixed Accounts, and interest rates to which condition 16.1 applies, our debit and credit interest rates are variable. We may change our debit or credit interest rates we set on an account which does not track a reference interest rate ("managed rate"), without giving you advance notice or advance personal notice. A reference interest rate is a rate which is not set by us but is publicly available so that you can find out what it is and check it independently. The Bank of England base rate is an example of a reference interest rate.

16.5 When you open your account we will tell you where you can find out when a managed rate has changed.

16.6 Rates on "tracker accounts" change automatically. A "tracker account" is an account where the interest rate you receive (with the exception of Fixed Accounts) tracks a reference interest rate. We will not give you advance notice or advance personal notice of any change to an interest rate of a "tracker account" where that change is made to track a change to the relevant reference interest rate, but we will give you advance notice of any other change. There will usually be a small delay between a change in the reference interest rate and the new rate being applied to an account. We will tell you how long this delay will be in the Additional Conditions covering a tracker account.

16.7 We may make changes to other terms of this Agreement without giving you advance notice or advance personal notice, if we reasonably consider that such changes are not to your disadvantage, or will not adversely affect your relationship with us. You will be able to find the current version on our Website or by contacting us.

Changes we can make with advance notice

16.8 As long as we give you advance notice we can change:

(a) the fee that you are charged for a service where you are advised of the fee prior to you using that service, for example international payments; and
(b) the Additional Conditions in respect of Internet Banking.

Changes we can make only by giving you advance personal notice

16.9 Subject to the exceptions in conditions 16.3 to 16.8 above, as long as we give you advance personal notice we can change:

(a) the Additional Conditions;
(b) any terms and conditions we have issued in relation to a benefits package included with an account;
(c) the fees that you are charged in relation to the account or on an overdraft, where the change is to your disadvantage;
(d) the methods of disclosure of your identity, residence, account numbers and interest paid (together with any additional information we may hold about you and which is required as part of a disclosure), if you are resident in the EU for tax purposes, as set out under condition 16.15, in order to comply with changes to our legal and regulatory requirements.

Other changes to accounts with benefits packages

16.10 You can request any time to change your account to an account with a different benefits package (if you are eligible for it) or to change your account to a standard account without a benefits package. We may change the account fees you pay.

16.11 If funds are not available in your account to pay your regular account fees (or use an Unplanned Overdraft to do so) on two consecutive occasions, or you stop being eligible for your affected accounts and subtract amounts you owe us, including any interest arising after the legal instruction or notice, unless we decide otherwise.

Notifying you of changes

16.12 We believe that this Agreement is fair. If any part of this Agreement becomes invalid because it is unfair or for any other reason, we can treat it as changed in a way that makes it fair and valid. The changed condition will then apply to you and us on that basis, and the other conditions will remain fully valid.

16.13 Where we have to give you advance notice or advance personal notice, we will give you at least 30 days’ notice before the change happens.

16.14 Where we have to give you advance personal notice, we may tell you about the change by either letter, email, text, statement messages or inserts or in any other way which is sent to you individually.

Accepting a change

16.15 Except where we have to give you advance personal notice, we may notify you of changes in our branches, on our Website, through Telephone Banking, Internet Banking or in named publications or, if we can notify you about a change in a different way, we will do so in a way we think is reasonable and which satisfies our legal and regulatory requirements.

Accepting a change

16.16 When you give advance notice of a change, you can, under most circumstances, end this Agreement or close or change an account without charge within the notice period we give you. If you do not do so, we are entitled to assume that you have accepted the change on the date the change comes into force. You are in any case generally free, under most circumstances, to close or change your related account at any time, unless we tell you otherwise in Additional Conditions.

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19.4 We may refuse to open, close or suspend an account or refuse to provide or stop providing a service if:
(a) you are not eligible (or no longer eligible) for an account or service; or
(b) you do not use it for 24 months. In this case, you can ask us to remove any restrictions we have applied to the account or service at any time but we may need to check your identity before we do so.

19.5 If there have been no payments into or out of an account for 15 years (or other period specified by law) and we have lost touch with you, we may transfer any money in the account to a “reclaim fund” (which is a body set up to deal with unclaimed assets in dormant accounts). You will be entitled to reclaim any money transferred, and any interest payable, from the reclaim fund and if you ask us we can help you do this.

19.6 If we end this Agreement or stop providing an account or service, we will act in a manner we think is reasonably appropriate for the circumstance and will try to reduce the inconvenience to you.

19.7 When you or we end this Agreement, any benefit, service or account we provide under it will end and you must on our request:
(a) repay any money you owe us, such as any overdraft and the amount of any cheques, card payments or other payment instructions you have made and which have not yet been taken out of your account;
(b) pay any charges and interest that you owe us (if you cancel, these will be the charges and interest applying to the period before this Agreement is cancelled); and
(c) return anything that belongs to us or that we have given you, such as cards and unused cheques (cutting both up before sending them).

If you or we end a service (but not the whole Agreement), you must take these steps as they apply to that service alone.

19.8 When your account is closed, you are responsible for cancelling 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.

19.9 If this Agreement (or an account or service under it) ends, it will not affect any legal rights or obligations which may already have arisen or any instructions already given.

19.10 When this Agreement ends (or your account is closed) we will pay or transfer money we hold for you or owe you under this Agreement (or in the account) to you, or to any other person you name in writing. However, we may keep enough money to cover any liabilities owed to us, such as anything you owe us under condition 19.7 or, if you have broken this Agreement, any loss of ours as a result.

19.11 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 representative.

19.12 After this Agreement ends, we will keep our rights to use money between accounts under condition 18 and any rights we have under general law; and condition 15 will continue to apply.

20. 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.

21. 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.

22. Law applying to this Agreement.
The laws of the jurisdiction in which your relevant account is held, being either the Island of Jersey, Bailiwick of Guernsey, or the Isle of Man, will decide any legal questions about this Agreement, and about our dealings with you with a view to entering into this Agreement. The courts of that relevant jurisdiction will also be able to deal with any legal questions connected with this Agreement and you hereby agree that such Courts shall have non-exclusive jurisdiction to settle any such legal questions.

23. If you have a complaint.
If you feel that we have not met your expectations in any way, please contact us and request a copy of our complaints leaflet. Full details of our complaints procedures are detailed in our complaints leaflet.

OTHER INFORMATION

General Conditions

• We will communicate with you in English.
• Our charges will include our delivery costs (if any) and any tax you have to pay throughout.
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.
• For more information visit us at www.lloydsbank.com/international or go to any Lloyds Bank branch.
• We will keep a copy of this document, which will be available from our Website or on request.
This Agreement is correct as at 1 March 2012.
## APPENDIX 1
### Payment times in respect of instructions received prior to the relevant cut–off time

<table>
<thead>
<tr>
<th>Payment Method</th>
<th>When the payment appears on your statement (transaction date)</th>
<th>When you/the recipient can use the money (availability date)</th>
<th>Is there a Charge?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Group A Accounts</td>
<td>Group B and Group C Accounts</td>
<td>Group A Accounts</td>
</tr>
<tr>
<td>Outward BACS Payment</td>
<td>Same day</td>
<td>Same day</td>
<td>3 days</td>
</tr>
<tr>
<td>Outward CHAPS Payment</td>
<td>Same day</td>
<td>Same day</td>
<td>Same day</td>
</tr>
<tr>
<td>Outward SWIFT Payment - Express</td>
<td>Same day</td>
<td>Same day</td>
<td>2-3 days</td>
</tr>
<tr>
<td>Outward SWIFT Payment - Standard</td>
<td>Same day</td>
<td>Same day</td>
<td>3-5 days</td>
</tr>
<tr>
<td>Outward SWIFT Payment - Euro</td>
<td>Same day</td>
<td>Same day</td>
<td>1-2 days</td>
</tr>
<tr>
<td>(i) to EU countries</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(ii) to non-EU countries</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transfer to another account you hold within Lloyds Banking Group</td>
<td>Same day</td>
<td>Same day</td>
<td>Same day 5 days</td>
</tr>
<tr>
<td>Transfer to someone else’s account within Lloyds Banking Group</td>
<td>Same day</td>
<td>Same day</td>
<td>Same day 5 days</td>
</tr>
<tr>
<td>Inward transfer from a Lloyds Banking Group Account</td>
<td>Day of receipt by us</td>
<td>Day of receipt by us</td>
<td>Day of receipt by us</td>
</tr>
<tr>
<td>Inward CHAPS Payment</td>
<td>Day of receipt by us</td>
<td>Day of receipt by us</td>
<td>Day of receipt by us</td>
</tr>
<tr>
<td>Inward SWIFT Payment</td>
<td>Day of receipt by us</td>
<td>Day of receipt by us</td>
<td>Day of receipt by us</td>
</tr>
<tr>
<td>Inward Sterling Cheque Deposit</td>
<td>Same day</td>
<td>Same day</td>
<td>4 days</td>
</tr>
<tr>
<td>Inward Foreign Currency Cheque Collection</td>
<td>6-8 weeks</td>
<td>6-8 weeks</td>
<td>6-8 weeks</td>
</tr>
<tr>
<td>Cash Deposit</td>
<td>Same day</td>
<td>N/A</td>
<td>Same day</td>
</tr>
</tbody>
</table>

**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. Payments made by CHAPS will be processed more quickly than payments made by BACS and SWIFT and payments may only be made by BACS if they are to another bank account within the UK, Channel Islands or Isle of Man. Further details of these payments systems, and processing times in respect of specific payments further to the information detailed above, can be provided on request.
APPENDIX 2
Contact details

- **General**
  - You can write to us at Lloyds Bank International Limited, PO Box 160, 25 New Street, St Helier, Jersey, JE4 8R9, or call us on 08457 449 900. Call costs may vary depending on your service provider. If you need to call us from abroad, or prefer not to use our 0845 number, you can also call +44 (0) 1539 736066. You can also contact us for certain queries by completing an "enquiry form", available through the "contact us" link on our Website.
  - You can contact us using RNID Typetalk on any of our telephone numbers. If you need to be called back and would like us to call you through RNID Typetalk, please tell us when you call.
  - You can write to us at our Isle of Man Branch at Lloyds Bank International Limited, PO Box 111, Peveril Buildings, Peveril Square, Douglas, Isle of Man IM99 1JJ.

- **To find out our current interest rates please call 08457 449 900.**
- **To find out our standard exchange rates for foreign cheques, international payments and foreign currency card transactions, please visit us in branch or call 08457 449 900.**
- **For enquiries about the information we hold about you: please write to the DSAR Unit, Lloyds Bank International, PO Box 111, Peveril Buildings, Peveril Square, Douglas, Isle of Man, IM99 1JJ.**
- **To tell us of a change of name or address: please visit a Lloyds Bank branch (Channel Islands and Isle of Man), call Telephone Banking or send us a change of name/address form (which you can get in branch or through Telephone Banking or Internet Banking).**
- **If your card is lost, stolen or you think someone has discovered your Security Details: please call 0800 016 9779 if you are in the UK, or +44 (0) 1702 278 279 if you are abroad.**