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# PERSONAL BANKING TERMS AND CONDITIONS

**For Personal Current Accounts,  
Savings and Basic Bank Accounts**

May 2016

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**LLOYDS BANK**

# Changes to our Bank Account and Savings Account Conditions


We are making some changes to the conditions that apply to our Bank Accounts and Savings Accounts. The changes will take effect from 2 September 2016 unless stated otherwise in the Guide to Changes.

Please see page 30 for the Guide to Changes.

## This booklet contains:

- information about how to contact us and how we will contact you;
- an explanation of what makes up our agreement with you for personal banking and related services;
- our terms and conditions, divided into sections setting out what you and we agree to do under this agreement. To help you find what you need, we list the main points of each section under 'What's in this booklet?'

### Please:

- read this booklet carefully and keep it for future reference;
- ask us if you have any questions, using the contact details we provide;
- note that the examples in this document (shown by ) help to explain our terms but don't form part of the conditions.

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



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

# How to contact us

<p><b>To tell us:</b></p>	
<ul style="list-style-type: none"> <li>▪ about a change of contact details</li> <li>▪ you've forgotten your PIN</li> <li>▪ your cheque book has been lost or damaged</li> <li>▪ you didn't authorise a payment</li> <li>▪ you think we have not made a payment correctly</li> <li>▪ you think someone knows your security details</li> <li>▪ you want to know our current standard exchange rates</li> <li>▪ about anything else...</li> </ul>	<p>Call <b>0345 300 0000</b>.</p> <p><b>Textphone 0345 300 2281</b> if you find hearing or speaking difficult.</p> <p><b>Visit</b> one of our branches</p> <p><b>Write</b> to us at Lloyds Bank, BX1 1LT</p>
<p>To report a lost or stolen device (including debit card) or damaged debit card...</p>	<p>Call <b>0800 096 9779</b> (UK) or <b>+44 1702 278 270</b> (from abroad)</p> <p><b>Visit</b> one of our branches</p>
<p>To make a complaint...</p>	<p>See Section M</p> <p><b>'Other important terms'</b></p>

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

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

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

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

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

# How we can contact you

We may contact you by post, telephone and electronically using the contact details you give us, including any address you have agreed we should use for electronic communications. We never ask for details about your account, devices, security details or any confidential information by email. So please do not reply to an email asking for this information.

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## Meaning of words we've used

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

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

## Recording calls

We may listen in to or record phone calls to:

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

# What's in this booklet?

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

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

# Section A – Our agreement with you

Our agreement with you is made up of:

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



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

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



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

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

## Meaning of words we've used

account	Any account you hold with us that is covered by this agreement.
Lloyds Banking Group	This includes us and a number of other companies using the Lloyds Bank, Halifax and Bank of Scotland brands and their associated companies. You can find more information on the Lloyds Banking Group at <b><a href="http://www.lloydsbankinggroup.com">www.lloydsbankinggroup.com</a></b>
we, us, our	Lloyds Bank plc.

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

# Section B – Checks, account security and keeping you informed

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

## Meaning of words we've used

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

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

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

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

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

- 2.1 We will do all we reasonably can to prevent unauthorised access to your accounts and to make sure they are secure.
- 2.2 You must:
- follow instructions we give you, which we reasonably consider are needed to protect your accounts from unauthorised access;

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



You should not:

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

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



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

- 2.4 If you use an aggregation service we do not provide, we will not treat you as breaking your security obligations as long as you do not give your security details to the service provider. (An aggregation service enables you to view, in one place, information about accounts with different banks.)
- 2.5 If we, the police or other authorities are investigating any misuse (or alleged unauthorised use) of your accounts, you must provide information and help that we or they ask for if the request is reasonable. We may pass related information to other banks or companies involved in payment processing, or to the police or other authorities, in the UK or (if appropriate) abroad.
- 2.6 You are responsible for checking statements, text messages or other account information we give you. We will correct any errors as soon as reasonably possible after becoming aware of them.

### **3. How will you get statements and other information?**

- 3.1 We will provide or make available a statement each month there are payments on the account or, if there are none, at least once a year. Each statement will set out all the payments into and out of your account and will contain other information about those payments. If we do not provide information about international payments, you can ask us for details.
- 3.2 We will provide statements by paper. If your account is accessible by Internet Banking, you can choose to receive statements electronically.
- 3.3 You can ask for information about your accounts or order a paper statement at any branch or through Telephone Banking. If we have already provided a statement on paper, we will charge you for a duplicate.



# Section C – Making and receiving payments

In this section we explain how to make payments from your account and how soon you can use money paid in. We also explain how to stop payments and what happens if something goes wrong.

## Meaning of words we've used

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

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

## 4. How can payments be made into your account?

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

Method	Cut-off time
<b>Branch</b>	Branch closing time
<b>IDM</b>	Branch closing time
<b>Depositpoint™</b>	Lloyds Bank – shown on the Depositpoint box Bank of Scotland – Branch closing time
<b>Post Office® with a counter service</b>	As stated by the Post Office
<b>Cashpoint®</b>	End of the day
<b>Electronic transfer from another bank account</b>	End of the day

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

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

Method	If paid in by the cut-off time, does cash show in your account that day?	Can you use cash the day it is paid in?	Do payments affect any interest we pay or charge from the day they are received?
<b>Branch</b>	Yes	Yes – immediately after it is counted.	Yes
<b>IDM</b>			
<b>Depositpoint™</b>		Yes – soon after the cut-off time when the cash is counted.	
<b>Cashpoint®</b>	No – we will count the cash the next working day. From that day, it will show in your account, you can use it and it will affect any interest we pay or charge.		
<b>Post Office® with a counter service</b>	No – we will receive the funds the next working day. From that day, it will show in your account, you can use it and it will affect any interest we pay or charge.		

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



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

#### 4.3 Direct payments received from another bank account

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

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

Payments show in your account on the day we receive the cheque (if you pay it into a Cashpoint, this will be the next working day after you pay it in). The table below explains what happens while the cheque is being 'cleared' (collected from the other bank). If you need to be sure a cheque has been paid, you can ask for 'special presentation' when you pay in the cheque. There is a charge for this service.

Type of cheque	When will the payment affect any interest we pay or charge?	When can you use the payment?	When can the cheque be returned unpaid?
<b>a) Lloyds Bank personal cheque</b> paid into a Lloyds Bank branch or Depositpoint	From the day we receive the cheque unless we know we can't make the payment from the payer's account.		Up to the end of the sixth working day after we receive it <i>even if you have already spent it. It may put you into overdraft.</i>
<b>b) Lloyds Bank business cheque and all other bank cheques</b> paid into a Lloyds Bank branch or Depositpoint  <b>All cheques</b> paid into a Lloyds Bank IDM or Cashpoint or (in Scotland) a Bank of Scotland IDM, Depositpoint or mainland Cashpoint or branch*	From the second working day after we receive the cheque.	From the fourth working day after we receive the cheque.	From then on we cannot take money from your account if the cheque is returned unpaid without your consent, unless you have been fraudulent.

\*If you pay in any cheque at a Post Office, or at a Bank of Scotland branch or Cashpoint in the Scottish islands, you should add an extra working day to the timings in condition 4.4b (or two extra working days if you pay it in after the Post Office's cut-off time). You can pay in cheques at most Post Offices using a personalised paying-in slip and a cheque deposit envelope. Please ask the Post Office you intend to use if they offer this service.



If you pay a non-Lloyds Bank sterling cheque into your account through a Lloyds Bank branch on a Monday, you will see it on your account the same day. It counts towards any interest on Wednesday, you can use the money on Friday and we cannot take the payment out of your account after the following Tuesday.

On some of our current accounts we offer 'instant cheque value', which means we will start paying you any interest immediately for the first £1,000 of cheques you pay in over the counter at a Lloyds Bank branch before the cut-off time on a working day. For amounts over £1,000 or where we do not offer instant cheque value, we will pay any interest at the time stated in the table above. We do not offer instant cheque value for cheques paid into your account through Bank of Scotland branches.

**Important Information**

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

4.5 **International payments into your account**

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

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

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

#### 4.6 International cheque payments

If you want to pay in a foreign currency cheque, or a sterling cheque, where the paying bank is outside the UK, the Channel Islands, the Isle of Man or Gibraltar, you must sign your name on the back of the cheque. We will ask you whether you want us to 'negotiate' or 'collect' it.

#### Negotiating or collecting a cheque – what's the difference?

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

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

If the foreign bank later returns the cheque or asks for the money to be returned, we will take the currency or the sterling equivalent from your account. If we converted the cheque to sterling, we will change it back into the foreign currency using our standard exchange rate for the payment. We will do this even if you have already spent the money or it will put you into overdraft.

This normally means we take more from your account than we originally paid in. The exchange rate for the foreign currency may also have worsened between our paying the money in and taking it out.

#### Additional information about foreign cheques

- We take charges for dealing with foreign cheques and pass on to you any charges by the foreign bank, including any charges resulting from the foreign bank returning the cheque unpaid or asking for the money to be returned. We take these charges from the account you told us to pay the cheque into.
- Occasionally we cannot get payment of foreign cheques because of local foreign-exchange or other restrictions.
- If we have any costs or other obligations as a result of negotiating or collecting a foreign cheque, you must reimburse us and take any other steps needed to put us in the position we would have been in had we not tried to negotiate or collect the cheque.

#### 4.7 General terms about payments

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

We may refuse to accept a payment into an account or make a payment from it if we reasonably believe that doing so may:

- cause us (or another company in the Lloyds Banking Group) to breach a legal requirement; or
- expose us (or another company in the Lloyds Banking Group) to action from any government or regulator.

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

### 5.1 Making a payment

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

If we receive a payment instruction after the cut-off time on a working day, we will act on it on the next working day. The cut-off time for making payments depends on how a payment is to be made but is not usually before 3.30pm (UK time). You can ask us for details.

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

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

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

### **5.2 Payment details**

To make a payment we normally need the sort code and account number or card number (or the equivalent information for payments outside the UK) and any other details we ask for so we can make the payment. For some payments we may ask for different details; for example, we will ask you for a mobile telephone number if you use the Pay a Contact service. You must check that the details are correct before asking us to make a payment.

### **5.3 When can we stop you making payments?**

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

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

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

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

### **5.4 When can we refuse to act on an instruction?**

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

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

## 5.5 What happens if we refuse to act on an instruction?

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

### Additional information about failed payments

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

## 5.6 Making direct debits

We allow direct debit payments to be collected from your account on the date specified in any direct debit instruction you have given to a business or other organisation (in the UK or EEA). They will normally tell you at least 10 working days before changing the payment dates or amount of money to be collected from your account, unless you agree otherwise.

### Additional information about SEPA direct debits

- Direct debits that are collected in euro under the SEPA Direct Debit Scheme will be taken during the working day. As a result, any text alerts you receive on the same day as a SEPA direct debit, such as a limit alert, will not take account of such SEPA direct debit payments. You should ensure you have available funds to cover the amount of these direct debits. 'SEPA' stands for Single Euro Payments Area.
- You can ask us for more details on how payments are made under the SEPA Direct Debit Scheme.

## 5.7 Using your device for payments

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

If you use your device for a transaction (e.g. a cash withdrawal or a payment) in a currency other than sterling, we will convert it to sterling on the day it is processed by the payment scheme. The exchange rate we use is set by the payment scheme. We also apply charges to these transactions. You can find our charges in our Banking Charges guide. You can find out the current exchange rate by calling us (see 'How to contact us').

### Additional information about card payments in another currency

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

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



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

## 5.8 Can you cancel or change a payment?

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

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

If you ask us to cancel a payment instruction we may charge you our reasonable costs for trying to cancel it, whether or not we succeed.

## 5.9 Making, stopping and replacing cheque payments

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

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

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

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

# Section D – How long will your payment take?

This section tells you how quickly we send payments to the payee's bank.

## Meaning of words we've used

EEA	The European Economic Area
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## 6. Payments within the EEA in EEA currencies

### UK payments (except card and cheque)

Type of payment	How long will the payment take to reach the payee's bank after we take it from your account?
Immediate payment	Normally no more than two hours after we take the payment from your account. It may arrive on the next working day if the account you are sending it to cannot accept Faster Payments.
Future-dated payment or standing order to another UK bank account	Normally no more than two hours after we take the payment from your account on the day we send it. It may arrive on the next working day if the account you are sending it to cannot accept Faster Payments. Standing orders and future dated payments can be made on working days only.

### International payments (available from current accounts only)

Payments in euro to another EEA country	No later than the next working day.
Payments in other EEA currencies to another EEA country	No later than four working days.
SEPA Direct Debit Scheme	On the date we have been given for payment unless this is a public holiday in the other bank's country (in which case, this will be on the next working day).

The payee's bank must pay the funds into the payee's account on the day it receives the payment from us.

### Payments outside the EEA or in non-EEA currencies

You can ask us for details about how long the payment should take to arrive. We cannot control exactly when it will be received by the foreign bank. This will depend on the banking practice of that country.

## 7. Additional information about international payments

- If you ask us to make a payment in a foreign currency, we will use our standard exchange rate for that payment (this may depend on the amount of the payment) at the time we make it unless we agree a different rate with you when you ask us to make the payment. You can find out the current exchange rates by calling us – see 'How to contact us'.
- If you make a sterling payment, we cannot control the exchange rate applied by the foreign bank.
- When you ask us to make an international payment, we will tell you about any charges that may apply.
- We have to send an international payment through the banking system in the foreign country and we may need to appoint an agent in that country to do it for us.
- If we necessarily incur any costs or other obligations when acting for you in making an international payment, you must reimburse us and take any other steps needed to put us in the position we would have been in had we not acted for you.



# Section E – Interest and charges

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

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

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

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

- 9.1 Unless we have told you otherwise, we calculate any interest we pay or charge at the end of every monthly billing period, based on the daily balance of your account.
- 9.2 We pay interest by crediting it to your account. We pay interest on interest once it is credited to your account as it becomes part of the account balance. The additional conditions will tell you when we pay interest on your account. This is usually monthly, three-monthly, six-monthly or yearly. If interest is due to be paid on a non-working day, we will pay interest up to, and on, the next working day.
- 9.3 If we add interest to your account, we may pay it 'net' (taking off income tax at the standard rate) unless we are allowed or required to pay it 'gross' (without taking off tax). If you are eligible, you can register in our branches to receive gross interest. Tax payers may have to pay additional tax themselves.
- 9.4 We may take any interest and charges you owe us from the same account or from any other account you have with us. We will tell you personally about overdraft charges and interest you have to pay at least 14 days before we take them from your account and will tell you the date this will happen. We charge interest on interest once it has been added to your account balance.

# Section F – Overdrafts

We offer Planned and Unplanned Overdrafts on most of our current accounts so that you can borrow when you need to.

## Meaning of words we've used

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

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

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

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

Details of the charges that apply to overdrafts are set out in our Banking Charges guide.

# Section G – How and when we can make changes to this agreement

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

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

## 11. What can we change?

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

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

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

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

## 12. Why can we make a change?

### Meaning of words we've used

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

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

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

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

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

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

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

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

### Meaning of words we've used

non-material changes	Changes to a managed rate where the balance of your account is less than £500, or we reduce the rate by 0.25% or less. If any change means the rate on your account will have reduced by 0.5% or more in 12 months, we treat it as material and notify you personally.
payment account	A current account or other deposit account that is not a restricted savings account.
personal notice	A notice we give you individually, for example by letter, electronically or in statement messages or inserts.
published notice	A notice we put in our branches, on our website and through Telephone Banking and, sometimes, in national newspapers.
restricted savings account	Any Cash ISA, fixed-term deposit or other savings account that has limited payment capability. The additional conditions for an account will tell you if it is a restricted savings account.

### 13.2 Restricted savings accounts

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

### 13.3 Payment accounts (including overdraft changes)

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

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

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

# Section H – How we manage joint accounts

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

## 14. What do joint account holders need to know?

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

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

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

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

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

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



If there is an overdraft on a joint account, each of you is liable to repay it even if you did not know about it.

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

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

# Section I – Can someone else operate your account?

## 16. How can someone else operate your account?

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

# Section J – Who is responsible for any loss?

It is important for you to understand what you and we take responsibility for and when you may be liable under this agreement.

## Meaning of words we've used

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

## 17. Incorrect payments

### 17.1 When will we refund incorrect payments?

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

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

#### Additional information about payment refunds

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

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

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

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

- the payment was made to a retailer in the EEA;
  - you did not specify an exact amount to be paid;
  - the amount taken was more than you could reasonably have expected to pay based on the circumstances, including your previous spending patterns; and
  - you request a refund within eight weeks of the date the payment was made from your account.
- 17.3 If these conditions are not satisfied, we need not make a refund ourselves but we will tell you if we can help or suggest other steps you could take.

#### Additional information about card payment refunds

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

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

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

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

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

## 18. Unauthorised payments

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

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

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

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

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

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

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

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

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



# Section K – Using money between accounts ('set-off')

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

**Meaning of words we've used**

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

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

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

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

**21. Applying compensation payments to your accounts**

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

# Section L – Ending this agreement or an account, benefits package or service or suspending a benefit or service

## 22. Suspending a service or benefit

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

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

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

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

- 23.2 When this agreement ends, any account covered by it will close and any benefit or service we provide under it will stop. You must also:
- (a) repay any money you owe us (including any payments you have made that have not yet been taken out of your account);
  - (b) pay any charges and interest up to the date the agreement, account or service ends;
  - (c) return anything that belongs to us or that we have given you, such as any device or unused cheques; and
  - (d) cancel any direct payments (such as direct debits, standing orders and regular card payments) into or out of your account. If someone sends a payment to your closed account, we will take reasonable steps to return the payment to the sender.
- 23.3 If this agreement (or a service or benefit under it) ends, it will not affect any legal rights or obligations that may already have arisen or any instructions already given.
- 23.4 When this agreement ends (or your account is closed) we will pay or transfer money we hold for you or owe you under this agreement (or in the account) to you, or to any other person you name in writing. However, we may keep enough money to cover anything you owe us or, if you have broken this agreement, any loss of ours that results.
- 23.5 In the event of your death, we may need to see a grant of probate, certificate of confirmation or grant of representation before releasing money in your account to your personal representatives.
- 23.6 After this agreement ends, we will keep our right of set-off and any rights we have under general law. We may continue to hold and use your personal data but only to the extent we need to do so as set out in our privacy statement referred to at the end of this agreement under 'Important facts about your personal information'.

# Section M – Other important terms

## 24. Insurance

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

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

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

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

## 26. Transferring rights and obligations

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

## 27. Not enforcing this agreement

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

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

- 28.1 We (or other companies in the Lloyds Banking Group) may be required by legislation or by agreement with tax authorities to report certain information about you and your relationship with us, including information about your accounts:

- (a) to the tax authorities in the UK, which may then pass that information to the tax authorities in another country where you may be subject to tax; or
- (b) directly to the tax authorities in other countries (such as the US) where we reasonably think or are required to presume you are subject to tax.

28.2 If we are required to report information about you or your relationship with us (or both), including information about your accounts, this information includes the account number, the amount of interest paid or credited to the account, the account balance or value, your name, address, country of residence, and social security number or taxpayer identification number.

28.3 In addition, we may need you to give us further information, documents or certifications about your identity, tax residence, nationality and status.

28.4 If we are required to report information about your accounts, you agree that:

- (a) you will provide additional information and documents we need from you and that confidentiality rights under relevant data protection, bank secrecy or similar laws will not apply to information we report or obtain from you to meet our obligations;
- (b) if you do not provide us with information or documents we need, we may (i) apply a withholding tax to amounts, including interest, we pay to you; or (ii) close your account; or (iii) transfer your account to an affiliate in another jurisdiction; and
- (c) we will not be liable to you for any loss you may suffer as a result of our complying with legislation or agreements with tax authorities in accordance with this condition, unless that loss is caused by our gross negligence, wilful default or fraud.

## 29. How can you complain?

If you feel we have not met your expectations in any way, please let us know so that we can tackle the problem as quickly as possible. We have a three-step procedure to resolve your concerns.

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

Tell us about your complaint and how you think it could be resolved by calling into any branch, calling us on **0800 072 3572 (+44 1733 462267)** from overseas), 24 hours a day, seven days a week, textphone on **0800 056 7614**, or contacting your relationship manager or Business Manager, if you have one.

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

**(b) Step 2 – Follow-up**

To follow up your complaint with Customer Services, you can ask the person you raised your complaint with to refer the matter to them or write to Lloyds Bank, Customer Services, BX1 1LT.

**(c) Step 3 – Financial Ombudsman Service**

If we have not issued our final response within eight weeks from the date you first raised your complaint, or if you are dissatisfied with our response, you can ask the Financial Ombudsman Service for an independent review. The Financial Ombudsman Service will only consider your complaint once you have tried to resolve it with us, so please take up your concerns with us first and we will do all we can to help. Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Tel: **0800 023 4567** or **0300 123 9123** or [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

### **30. Law applying to this agreement**

- 30.1 Unless you are resident in Scotland when the conditions in this agreement first apply to you, English law will decide any legal questions about it, and about our dealings with you with a view to entering into this agreement. The courts of England and Wales will also be able to deal with any legal questions connected with this agreement.
- 30.2 If you are resident in Scotland when the conditions in this agreement first apply to you, Scots law will decide any legal questions about it, and about our dealings with you with a view to entering into this agreement. The Scottish courts will also be able to deal with any legal questions connected with this agreement.
- 30.3 This agreement applies even if any term of it contradicts or overlaps with any law that applies, unless the law says we cannot agree with you to change or exclude the effect of that law.

# Section N – Additional important information

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

## Who we are

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

## How we are regulated

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

## Industry codes and memberships

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

## Dormant balances

We participate in the unclaimed assets scheme established under the Dormant Bank and Building Society Accounts

Act 2008, which enables money in dormant accounts (i.e., accounts that have been inactive for 15 years or more) to be distributed for the benefit of the community while allowing customers to reclaim their money.

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

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

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

## Cancellation

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

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

## Other information

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

# Section 0 – Important facts about your personal information

This information is not part of your Personal Banking conditions.

## **Personal data and Lloyds Bank plc.**

Your information will be held by Lloyds Bank plc., which is part of the Lloyds Banking Group.

More information on the Lloyds Banking Group can be found at [lloydsbankinggroup.com](https://lloydsbankinggroup.com)

Your personal information will be shared within the Lloyds Banking Group so that we and any other companies in our Group can look after your relationship with us. By sharing this information it enables us to better understand your needs, run your accounts, and provide products in the efficient way that you expect.

We will share your personal information with fraud prevention agencies. If false or inaccurate information is provided and fraud is identified, details of this fraud will be passed to these agencies to prevent fraud and money laundering. Further details explaining how information held by the fraud prevention agencies may be used can be obtained by reading the privacy notice at [lloydsbank.com/privacy2.asp](https://lloydsbank.com/privacy2.asp) or contacting your local branch.

We may obtain information about you from credit reference agencies, fraud prevention agencies, and Group records to check your credit status and identity. The agencies will record our enquiries which may be seen by other companies who make their own credit enquiries. This may affect your ability to obtain credit elsewhere in the near future. We may also use credit scoring.

When you opened your account(s), your application may have been assessed using credit reference agency records relating to you and anyone with whom you have a joint account or similar financial association. If a joint application has been made and such a link did not already exist, then one may have been created. These links will remain until you successfully apply for a 'notice of disassociation' at the credit reference agencies.

If you provided information on behalf of a joint applicant, we understand you had their permission to do so and they have agreed that we are authorised to search, link and record information about them at credit reference agencies.

We may ask you to provide physical forms of identity verification when you open your account(s). Alternatively, we may search credit reference agency files in assessing your application(s). The agency also gives us other details and information from the Electoral Register to verify your identity. The agency keeps 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.


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


It is important that you understand how the personal information you give us will be used. Therefore, we strongly advise that you read our Privacy Statement, which you can find at [lloydsbank.com/privacy2.asp](https://lloydsbank.com/privacy2.asp) or you can ask us for a copy. Please let us know if you have any questions about the use of your personal information.

# Guide to Changes

We are making some changes to both our bank and savings accounts terms and conditions. These will come into effect from **2 September 2016**, or on the dates stated below.

Please take some time to read and understand what is going to change and how it might affect you. The easy to follow key opposite highlights whether a change applies to your bank account or savings account.

 Bank account

 Savings account



## Managing your account

### Personal savings allowance



Following the introduction of the personal savings allowance on 6 April 2016, we no longer deduct income tax from any interest we pay on your account. You are responsible for paying any tax due to HM Revenue & Customs. This affects savings accounts and those bank accounts where we pay interest. We explain this in your conditions at **Section E, Condition 9.3**.



## Under 19s Account

### Moving from an Under 19s Account



We will no longer automatically change your Under 19s Account to a Student Account. If you're planning on going to University and have a place confirmed, you may be eligible to apply for a Student Account.

If you still hold your Under 19s Account in the year of your 19th birthday, we will change your account to a Classic Account or similar account, if we no longer offer a Classic Account.

### Under 19s Account credit interest rate



We will be reducing the rate of credit interest we pay on your Under 19s Account(s) from 2.5% AER variable (2.47% Gross) to 1.5% AER variable (1.49% Gross) for balances up to £2,500. You will also no longer earn credit interest on balances of £2,500 and over.



## Charges & fees

### Overdraft interest rate



We are changing the interest rate you will be charged if you use a Planned Overdraft by more than the interest and fee-free amount or use any Unplanned Overdraft on the products listed below. Depending on the product(s) you have this may be an increase or decrease. The table shows how this change affects your product(s):

	Existing Overdraft interest rate % per month (variable)	Existing Overdraft interest rate % EAR (variable)	New Overdraft interest rate % per month (variable)	New Overdraft interest rate % EAR (variable)
Premier & Club Lloyds Premier	1.20	<b>15.43</b>	1.524	<b>19.89</b>
Graduate	1.30	<b>16.77</b>	1.524	<b>19.89</b>
Platinum & Club Lloyds Platinum	1.34	<b>17.28</b>	1.524	<b>19.89</b>
Classic	1.53	<b>19.94</b>	1.524	<b>19.89</b>
Club Lloyds	1.53	<b>19.94</b>	1.524	<b>19.89</b>
Silver & Club Lloyds Silver	1.53	<b>19.94</b>	1.524	<b>19.89</b>
Gold & Club Lloyds Gold	1.53	<b>19.94</b>	1.524	<b>19.89</b>
Select	1.53	<b>19.94</b>	1.524	<b>19.89</b>
Cheque	1.53	<b>19.94</b>	1.524	<b>19.89</b>



## Basic Account

### Changes to Basic Account terms and conditions



Our usual international payments charge of £9.50 will not apply to sending payments in sterling to a bank account within the EU from our Basic Account.

We are also making changes to the special conditions for our Basic Account to confirm that you must be legally resident in the EU to hold an account, and to cover when we can close an account. The section of the special conditions covering closure of accounts will now read:-

We may decide to close your account if we become aware that you have:

- opened another payment account in the United Kingdom;
- given us false or misleading information when you applied for the account which, had we known at the time, would have caused us to refuse to open your account;
- not used your account for more than 24 consecutive months;
- used or attempted to use your account unlawfully or have acted threateningly, abusively or violently towards our staff; or
- left the EU or reside in a state that is no longer part of the EU.

If we decide to close your account, we will write to you at least two months before, explaining our position unless this would mean we would be breaking any law, regulation, code, obligation or duty (including to our staff). We won't write to you two months before if we are closing your account because you have used it or tried to use it for illegal activity, or you have provided incorrect information or have acted in an abusive, threatening or violent way.





## Payments

### CHAPS payments



From 20 June 2016 we are extending our cut-off time to make CHAPS payments to 4.25pm. We are adding this to **Section N** of your terms and conditions booklet from 2 September 2016.

### Cheque clearance



Currently the conditions state that when you pay a Lloyds Bank personal cheque into your account through a branch or Depositpoint™, it will be available to use and affect the interest we pay or charge from the day we receive it, as long as the payer has funds to make the payment. In addition, the first £1,000 of cheques paid in at a Lloyds Bank branch on a working day will affect any interest we pay or charge immediately. We are changing **Section C, Condition 4.4** to remove these references and these cheques will be treated like most other cheques you pay in and affect interest from the second working day after we receive the cheque and be available to use from the fourth working day after we receive it.

### Future clearing model



During 2017, a new cheque clearing process will be gradually introduced across the UK Banking Industry. Cheques will clear, affect any interest we pay or charge, and be available to use from the next working day after we receive them.

The new process will mean a digital image of your cheque is created by the bank when your cheque is paid in, and we will be able to process this image, rather than the paper original.

Further information will be available in our branches, over the telephone, and regularly updated on our website – [lloydsbank.com](http://lloydsbank.com). Information about cheque imaging and the industry project can be found on the Cheque and Credit Clearing Company website – <http://www.chequeandcredit.co.uk>

### Cheque payments



We are amending the first sentence in **Section C, Condition 4.4** by adding the word 'working' so that it reads 'Payments show in your account on the working day we receive the cheque (if you pay it into a Cashpoint®, this will be the next working day after you pay it in).'

### Scottish Islands



We are updating **Section C, Condition 4.4** to remove the reference which says you need to add an extra working day to all the timings if you pay a cheque into a Bank of Scotland branch or Cashpoint® in the Scottish Islands. Instead, the new wording will make it clear that you only need to add an extra working day to the time when a cheque can be returned unpaid. This means if you pay in a cheque at a Bank of Scotland branch or Cashpoint® in the Scottish Islands it can be returned unpaid, up to the end of the seventh working day after we receive it, even if you have already spent it.



## International payments

### International payments



We are making some changes to our conditions for international payments, including for the new SEPA regulations, and incorporating the separate International Payments Conditions within the Personal Banking Terms and Conditions booklet to bring these into one place.

You aren't able to make international payments from a Lloyds Bank savings account, so if you want to make one it will need to be from your current account.

The main changes to our existing international payments service are covered within the amendments to **Section C, conditions 5.2 and 5.6**. Whilst there are some additional minor changes, these will not significantly affect the way our international payments service operates on a day to day basis.

#### **Section C, Condition 4.6**

We are replacing the second sentence with 'We may not be able to accept cheques in all foreign currencies. We generally try to 'negotiate' a cheque but if we can't, or if you ask, we can 'collect' it.

In addition, beneath the box headed 'Negotiating or collecting a cheque – what's the difference?' we are adding the sentence 'Any foreign currency cheque will only affect any interest we pay or charge from the working day that the funds are credited to your account.'

## International payments continued...

### Section C, Condition 5.1

We will replace the sentences:

'The cut-off time for making payments depends on how a payment is to be made but is not usually before 3.30pm (UK time). You can ask us for details.'

with the following:

'The cut-off time for making payments depends on how and where a payment is to be made, but for a payment in sterling within the UK is not usually before 3.30pm (UK time). You can ask us for details, and we have some extra information about cut-off times for particular payments in Section N.'

### Section C, Condition 5.2

We will replace the entire condition with the following:

#### 'Payment details

For us to make a payment for you within the UK, we normally need the sort code and account number or card number and any other details we ask for. For some payments we may ask for different details; for example, we will ask you for a mobile telephone number if you use the Pay a Contact service.

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

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

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

### Section C, Condition 5.6

In the 'Additional information about SEPA direct debits' box we are adding the following points:

- You can tell us how often you want a SEPA direct debit collected from your account e.g. monthly.
- You can tell us to limit a SEPA direct debit collection to a certain amount.
- You can tell us to block the collection of all SEPA direct debits from your account until you have agreed to have the block removed.
- You can tell us to block the collection of SEPA direct debit payments by particular businesses or organisations until you agree to have the block removed or ask us to only allow them to be collected by particular businesses or organisations until you tell us otherwise.

### Section C, Condition 5.8

We are removing the third paragraph of this condition, and including the following wording in between the first and second paragraphs.

'If we have made an international payment for you, we can only recall it (or any part of it) if the recipient bank agrees. If you ask us to cancel a payment instruction we may charge you our reasonable costs for trying to cancel it, whether or not we succeed. We will tell you the amount of our charges for this at the time you ask to cancel, but this will never be higher than our reasonable costs. In addition, if an international payment is returned to your account, we will change it back into sterling using our standard exchange rate for the payment. That exchange rate may be different from the exchange rate applied to the original payment and so the amount paid back into your account may be less than that originally taken.'

**Sections C and D**

We are adding the following definition:

‘SEPA The Single Euro Payments Area. In Section N we include a list of the countries in SEPA.’

**Section D**

We are extending the definition of EEA to:

‘The European Economic Area, which means the countries in the European Union plus Iceland, Norway and Liechtenstein.’

**Section D, Condition 6**

We are changing the first two rows of the international payments table to read as follows:

‘Payments in euro to another EEA country, Monaco or Switzerland	No later than the next working day
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Payments in other EEA currencies/Swiss francs to another EEA country	No later than four working days’
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We are also replacing the current text in the ‘Payments outside the EEA or in non-EEA currencies’ box with the following:

‘You can ask us for details about how long the payment should take to arrive. We cannot control exactly when it will be received by the foreign bank. This will depend on the banking practice of that country but should be no longer than 14 working days. There is more information on timescales in Section N.’

**Section D, Condition 7**

The first bullet point will now read:

‘If you ask us to make a payment in a foreign currency, we will use our standard exchange rate for that payment at the time we make it unless we agree a different rate with you when you ask us to make the payment. Our exchange rates may depend on the amount of the payment and how we process it, for example whether you choose to pay all charges or whether they are shared. You can find out the current exchange rates by calling us – see **‘How to contact us’**.’

**Section N**

We will include the following additional information about international payments

**‘International payments**

Our international payments service means you can make an electronic payment from your Lloyds Bank current account to another person outside the UK (whether in sterling or another currency), or in a currency other than sterling to another person in the UK. Depending on the amount you wish to send, we may ask for additional ID before we can accept your instructions for an international payment. You can use this service through our branches and using Internet or Telephone Banking. There is a £5,000 limit for any international payment made through Telephone Banking, and a limit of £100,000 for international payments made through Internet Banking.

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

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

## International payments continued...

Section D explains how long any payment should take to arrive. Please bear in mind that countries outside the UK may have different non-working days, and this could affect when the person you have sent money to is able to draw it out.

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

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

We will confirm the details of your international payment, including the sterling equivalent of the payment, the charges we apply and any breakdown of these, along with the exchange rate we applied immediately before the payment leaves your account. This information may also appear on your account statement. If you make a transfer in one of our branches, we'll give you a receipt at the time. If you use Telephone Banking, we'll confirm all the detail to you over the phone. And if you use Internet Banking, you can print one off yourself. Your receipt will show the exchange rate used and the amounts involved. If you need a receipt in writing after the payment has been processed, just contact us.<sup>1</sup>

### Charges

In addition, our charges for international payments will be as shown below, and the literature for your account will be amended to reflect this.

International payment from your account	£9.50*
International drafts	£20**
Electronic payments received other than by SEPA Credit Transfer	Receiving a payment up to and including £100 - £2 Receiving a payment of over £100 - £7
Foreign currency cheques paid into your account	Sterling value of £100 or less - £5 Sterling value more than £100 – 0.25% of the total sterling value to a maximum of £80. Our minimum charge will be between £8 and £15, depending on whether we negotiate or collect the cheque.

\* For international payments in euro or another EEA currency to a bank account in the EEA, Switzerland or Monaco, you will pay our charges (including the charges of any agent bank we use) and the recipient will pay their bank's charges.

For any other international payments made through Internet Banking, you will pay our charges and the recipient will pay their bank's charges and those of any agent bank.

For any other international payments made through one of our branches or Telephone Banking you may opt: a) to share charges in the same way as non-EEA payments through Internet Banking or b) to pay all charges, where you also agree to pay the charges of the recipient's bank and any agent banks we use, instead of the recipient.

We will not always be able to tell you in advance what the recipient's bank or any agent bank will charge.

\*\*If you cancel an international draft, refund conversions will be made using our standard exchange rate for the transaction on the day we receive the money.



## General changes

### Tax reporting



Changes in UK law mean we're required to report certain information about customers who are resident for tax purposes in certain other countries. If we need to do so we'll contact affected customers about this directly, for example if we need you to confirm where you're resident for tax purposes. We're therefore removing **Condition 28** from **Section M** about tax reporting for customers subject to the tax regimes of certain other countries.

### Making a complaint



We are amending the wording of the last steps of the complaints process. This will be reflected in **Section M, Condition 29c** so it now reads:

'If you disagree with the decision we make, you can refer the matter to the Financial Ombudsman Service free of charge. The Financial Ombudsman Service provides a way of resolving disputes if you're unhappy with something we've done. Details are available from us on request or you can get further information at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)'

### Online dispute resolution



We are adding wording to cover claims through the European Online Dispute Resolution Platform. This will be reflected in **Section M, Condition 29c** so it now reads:

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

### Minor amendments



We are making the following changes:

**Section N – Cancellation** – after the second sentence explaining how you can cancel, we are adding 'Our details are shown in the 'How to contact us' section.'

Adding a new **Condition 11.3** in **Section G**, which will read 'We may also change your account to a different account type as set out in condition 25.'

We are also correcting an error in **Section C, Condition 5.1** by changing the current reference to **Section A**, to instead refer to **Section B**.

### Making changes to this agreement



We are making some changes to **Section G, Condition 13.1** by simplifying the definition of 'non-material changes' so that it will now read 'Changes to a managed rate where the balance of your account is £100 or less.' We are also adding a new definition of 'managed rate', which is 'A rate that we set, and can change, and that isn't a reference interest rate'. We are removing the reference to Telephone Banking in the 'published notice' definition so that it will now read 'A notice we put in our branches, on our website and, sometimes, in national newspapers.'

### Monthly Saver



We are adding the following sentences to the introductory wording for our Monthly Saver and Club Lloyds Monthly Saver conditions.

'It is a restricted savings account because there is a limit to the amount you can pay in each month and you cannot replace any amount you withdraw. It is provided by Lloyds Bank plc.'



## Statements

### Format and frequency



From 15 August 2016, for accounts that receive statements, we're increasing the number of transactions we fit on to a statement and reducing the frequency we send them, reducing our impact on the environment. **If we send your statements on a regular set date then this will not change.** You can view your statements at any time on Internet Banking. If you're not already registered you can do this at [lloydsbank.com/ib](http://lloydsbank.com/ib)





## Find out more

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 Go to [lloydsbank.com](https://lloydsbank.com)

 Call us on 0345 300 0000

 Visit your local branch

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

If you have a hearing or speech impairment you can contact us using Text Relay or Textphone on 0345 300 2281 (lines are open 24 hours a day, 7 days a week). If you are Deaf you can use BSL and the SignVideo service available at [lloydsbank.com/accessibility/signvideo.asp](https://lloydsbank.com/accessibility/signvideo.asp)

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### Important Information

Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

Our promise is to do our best to resolve any problems you have. If you wish to complain visit your local branch or call 0800 072 3572 or 01733 462 267. (Textphone 0800 056 7614 or 01733 347 500, if you have a hearing impairment). For more information visit [lloydsbank.com/contactus](https://lloydsbank.com/contactus)

Lloyds Bank plc. Registered Office:  
25 Gresham Street, London EC2V 7HN.  
Registered in England and Wales no. 2065.

Lloyds Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 119278.

We also subscribe to the Lending Code. Details can be obtained from [www.lendingstandardsboard.org.uk](http://www.lendingstandardsboard.org.uk)  
Information correct as of May 2016.



**LLOYDS BANK**

**M57453 (05/16)**