

## BUSINESS BANKING

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# BUSINESS BANKING INSTANT ACCESS ACCOUNT ADDITIONAL CONDITIONS

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These additional conditions apply to your Business Banking Instant Access Account, in addition to the Business Banking General Conditions. If an additional condition conflicts with a general condition, the additional condition applies.

1. Meanings of words we use
  - Account** Your Business Banking Instant Access Account(s).
  - Surplus Business Funds** Funds that are not needed for your day-to-day cashflow.
  - Trading Turnover** Funds used to maintain your day-to-day cashflow.
  - you, your** The business named on this Account.
  - we, us, our** Lloyds Bank plc, 25 Gresham Street, London EC2V 7HN. Registered in England and Wales No. 2065.
2. Your Account
  - 2.1 The **Account** is for Surplus Business Funds only and you must not use it for Trading Turnover.
  - 2.2 You can make withdrawals from and deposits into the **Account** without notice.
  - 2.3 If we reasonably believe that the **Account** is being used for Trading Turnover, we may give you two months' notice to close the **Account**. Until the **Account** is closed, we will apply our standard charges for current accounts. For full information, please consult our website at [lloydsbank.com/business](https://lloydsbank.com/business) or contact your business management team.
  - 2.4 The maximum balance per account is £5 million.
  - 2.5 Interest will be paid on the 10th day of each calendar month or the next **Business Day** or on closure of the **Account**.
3. Borrowing from us
  - 3.1 The authorised signatories are not permitted to allow the **Account** to become overdrawn.
4. Payments to and from your Account
  - 4.1 Standing orders and direct debits are generally not available on your **Account**.
5. SEPA DD Debtor Service
  - 5.1 [Clause 14] ('SEPA Debtor DD Service') does not apply to this **Account**. Also, any provision regarding the **SEPA Debtor DD Service** in the Business Banking General Conditions does not apply to this **Account**.



**LLOYDS BANK**



The Clear English Standard applies to the wording only.

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

 **Call us on 0345 072 5555**  
Lines are open 7am to 8pm Monday to Friday and 9am to 2pm Saturday.

Please contact us if you'd like this information in an alternative format such as Braille, large print or audio.

If you have a hearing or speech impairment you can use Text Relay (previously Typetalk) or if you would prefer to use a Textphone, please feel free to call us on 0345 601 6909 (lines open 7am-8pm Monday to Friday and 9am-2pm Saturdays).

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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.

Lloyds Bank plc. Registered Office: 25 Gresham Street, London, EC2V 7HN. Registered in England and Wales, no. 2065. Telephone: 020 7626 1500.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration number 119278.

We adhere to The Standards of Lending Practice, which are monitored and enforced by the LSB [www.lendingstandardsboard.org.uk](http://www.lendingstandardsboard.org.uk)

Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS). Please note that due to FSCS and FOS eligibility criteria not all business customers will be covered.

### Our service promise

If you experience a problem, we will always try to resolve it as quickly as possible. Please bring it to the attention of any member of staff. Our complaints procedures are published at [lloydsbank.com/business](https://lloydsbank.com/business)