

BUSINESS BANKING CLIENT CALL ACCOUNT ADDITIONAL CONDITIONS

These additional conditions apply to your Business Banking Client Call 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 Client Call Account(s).
 - Charges Brochure** (a) the Business Banking “Your account charges explained” brochure; and (b) the rates and charges sheet.
 - 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 maximum balance on the Account is £5 million.
 - 2.2 The Account must only be used to hold client funds. The Account is available to customers who meet either of the following eligibility requirements:
 - a. You must be regulated by an approved body. You can get details of which bodies are approved by contacting us.
 - b. You plan to use the Account for property service charges.
 - 2.3 The money paid into the Account belongs to the clients of yours for whom you are holding the Account.
 - 2.4 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 or contact your business management team.
3. Interest earned on money in your Account
 - 3.1 You can see details of the rates of interest we pay on your Account (if any) and the balances on which the rates are payable at lloydsbank.com/business
 - 3.2 At any time, you can contact your business management team to check your interest rates and to get details of interest-rate changes.
4. Borrowing from us
 - 4.1 The authorised signatories are not permitted to allow the Account to become overdrawn.
 - 4.2 We will not agree a Planned Overdraft on these Accounts. If the Account does become overdrawn, we will charge interest at the relevant rate for Unplanned Overdrafts. Other charges may also be incurred. For details of our Unplanned Overdraft interest rate, please refer to our Charges Brochure or lloydsbank.com/business



5. Payments to and from your Account

- 5.1 Standing orders and direct debits are generally not available on your Account.

6. SEPA DD Debtor Service

- 6.1 [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.



The Clear English Standard applies to the wording only.

 Go to lloydsbank.com/business

 Call us on 0345 072 5555

Lines are open 7am-8pm Monday to Friday and 9am-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).

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

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