

BUSINESS BANKING

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# NOT-FOR-PROFIT NEED TO KNOW

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Your account is up and running



LLOYDS BANK

There's more to running your organisation than managing the money, but it's a good place to start. A current account with Lloyds Bank is designed to make banking easy. It has a range of useful features and benefits to support you.

## **YES BUSINESS CAN.**

The Yes Business Can entrepreneur guide offers a wide range of information and inspiration to help British businesses maximise their potential.

There's something here for every entrepreneur – from securing funding, improving productivity and investing in intellectual property, to trading overseas and safeguarding mental health in the workplace.

Download your free copy at [www.yesbusinesscan.com](http://www.yesbusinesscan.com)



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# I want support for me and my organisation

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We understand what organisations need

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We are committed to supporting your organisation, with an account that is designed to be easy to manage and accessible. Here's how we can support you.

## Simple banking, every day

- Dedicated support from our UK-based business management team.
- Online and mobile banking, 24/7\*.
- Banking with our extensive branch network, the Post Office®, Cashpoint® and Immediate Deposit Machines.

## Support to run and grow your organisation

Access to guides and insight, using Business KnowledgeBox. A free online resource offering a suite of useful information to help you start, manage and grow your business.

You can also apply for the following:

- Business Insurance through a leading UK insurance broker.
- A range of online and face-to-face card payment solutions.
- A number of financing options to support your business.
- Savings options to put your surplus cash to the best possible use.
- A suite of international services to help you do business in Britain and abroad.

\*Occasionally we may need to carry out essential maintenance, resulting in some interruption to service.  
Cashpoint® is a registered trademark of Lloyds Bank plc.  
The Post Office® and Post Office logo are registered trademarks of the Post Office Ltd.  
All lending is subject to status.

# Opening an account for my organisation

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## The right account for each organisation

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### Organisations with annual turnover below £50,000

Lloyds Bank Treasurer's Account is designed for non-profit organisations with an annual turnover below £50,000 because there are no charges for day-to-day banking<sup>1</sup>. This includes paying in or taking out cash and issuing or paying in cheques.

All you need to do is make sure you keep your account within agreed limits and don't go overdrawn.

There are charges for using some services such as CHAPS payment. For details on these charges see the 'Additional Services Account Charges and Processing Times' brochure.

### Annual turnover of over £50,000

If your organisation has an annual turnover of £50,000 or more, you will no longer qualify for our Treasurer's Account and we will convert it to a more suitable account. We will write to you with the details and any charges of this other account.



For more information on all our charges and accounts for organisations, please call our business management team on **0345 072 5555**.

<sup>1</sup> Day-to-day business banking includes cheques, standing orders, cash, UK Sterling Direct Debits, deposits and withdrawals. All we ask is that you operate your account in credit or within agreed limits.

# Getting the most out of my account

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Banking with us is flexible and convenient

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## Cheque clearing cycles

From the 30 October 2017 a new 'Next Business Day cheque clearing cycle' was introduced for banks in the UK. Cheques paid in by the relevant cut off time on a business day will be cleared by 23:59 on the next business day.

You should always ensure you have sufficient funds in your account prior to issuing a cheque.

## Our timings

Our business day lasts from 9am–5pm, Monday to Friday, excluding Bank Holidays.

Cheques paid in via a branch counter on a business day will be processed immediately; deposits paid through deferred checking will be processed that day. Alternative cut off times apply for other paying in channels. For more information please refer to pages 10 to 12.

For more details call us on **0345 072 5555**, lines are open 7am–8pm Monday to Friday (except Bank Holidays) and 9am–2pm Saturdays, visit your local branch or call our business management team.

## Next Business Day cheque clearing cycle (Cheque Imaging)

Under the new 'Next Business Day cheque clearing cycle', funds from cheques deposited on a business day will be available for withdrawal (and will accrue interest) by 23:59 on the next business day, provided we have received your cheque in accordance with our cut off times.

### Day 0

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Your cheque payment goes in

### Day 1

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By 23:59 – Funds available for withdrawal<sup>1</sup>. Until this time the cheques may be returned unpaid and funds may be debited from your accounts. Interest is calculated from Day 1

<sup>1</sup> Subject to post-payment fraud measures.

## Payments by cheque

### Out-of-date cheques

If you have a cheque that's more than six months old the paying bank may refuse to pay it, so it's worth asking the person who wrote it to issue a new one and destroy or return the original.

### Stopping a cheque

It's easy, we just need the following information:

- The cheque number
- The amount
- The date it was issued
- Who it was made payable to.

Call **0345 072 5555**, lines are open 7am–8pm Monday to Friday (except Bank Holidays) and 9am–2pm on Saturdays to stop a cheque. You may need to confirm your request in writing.

### Things to consider

- ! To avoid returned cheques, always make sure you have sufficient funds in your account to cover the amount. If this happens we'll notify you and let you know how much you will be charged.
- ! There is a cost to stop a cheque, this is outlined in your 'Additional Services Account Charges and Processing Times' brochure.
- ! Remember, stopping a cheque doesn't cancel your legal obligation to pay for goods or services.





### Payment services

We make payments on your behalf on the same day as your request. For processing and cut-off times, see your 'Additional Account Charges and Processing Times' brochure.

#### Standing orders

Used for paying out the same amount on a regular basis, such as rent or wages, and more efficient than paying by cheque.

#### UK Sterling Direct Debits

A cheaper, more efficient way of making regular payments. Many companies offer discounts for paying this way. You can cancel most UK Sterling Direct Debits<sup>1</sup> and standing orders immediately online, up to the end of the business day and before your next payment date.

#### Business Debit and Cashpoint® cards

These give you quick and easy access to your funds to help you run your business more efficiently. Our Business Debit Card lets you settle your day-to-day expenses in a simple and cost-effective way. You can also use our Business Debit Card & Cashpoint® Card in any UK bank cash machine and we won't charge you to withdraw cash.

#### Recurring transactions

Also known as continuous payments, recurring transactions are regular payments. You can set them up directly with the client or retailer using your Business Debit Card. These payments are not protected by the UK Sterling Direct Debit guarantee scheme.<sup>2</sup>

To cancel a recurring transaction it's best to let the person you're paying know, so they don't keep trying to make the payment. You can also let us know and we will advise them that you don't want to make any further payments.

Cashpoint® is a registered trademark of Lloyds Bank plc.

<sup>1</sup> SEPA Direct Debits cannot be managed using Online for Business. You will need to contact your creditor directly to inform them that you wish to cancel or transfer your SEPA Direct Debit mandate.

<sup>2</sup> SEPA Direct Debits cannot be cancelled or transferred for you, you will need to advise your Creditor that you wish to cancel the mandate or transfer your SEPA Direct Debit to your new account.

### Faster Payments

An online and telephone payment service that enables you to make and receive Sterling payments within participating banks or building societies in the UK, in a matter of hours, and often minutes. Any online Faster Payments that are over the limit for a same-day transaction will be processed overnight and reach the recipient's account the business day after we receive the payment instruction.

We will show you the limits for same-day payments made online at the time you make the transaction.

### International Payments

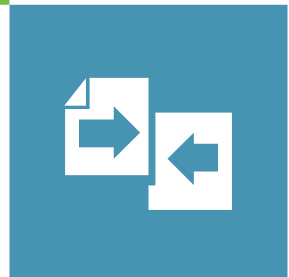
International Payments is an easy and secure way to send and receive money to countries around the world. We have a choice of products available, in a wide range of currencies. For more information please speak to your business management team.

### CHAPS

CHAPS is an electronic, bank-to-bank payment system that guarantees same business day payment of cleared funds in the UK. We must receive your payment instruction before the cut off times, see 'Additional Services Account Charges and Processing Times' brochure.

### Bulk payments service

A simple, convenient and secure way to make regular payments such as paying staff, expenses and supplier payments. It allows you to make up to 25 payments in one batch and can be done online.





# Simple ways to manage the account

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## Quick, easy, accessible banking

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You can access your account in branch or manage your money on the go. Whichever suits you best.



### Online and mobile banking

Online for Business, our internet banking service, gives you access to your accounts whenever you need. Check balances, transfer money, view statements, pay bills and much more, all independently online.

You can also choose two or three people to authorise all online payments and set individual payment limits for delegated users on the account.

To register go to [lloydsbank.com/business/register](https://lloydsbank.com/business/register)



### Mobile Banking<sup>1</sup>

Secure access to manage your business accounts via our banking app. Easy to use platform for checking balances, secure log-in using 3 characters from your memorable information and online fraud guarantee.

Get it from the Apple App Store or Google Play by searching 'Lloyds Bank Business Banking'.

You can also pay in cheques using the 'cheque imaging' feature. The app uses your mobile device's camera to capture images of a cheque and then submit it to us electronically. For cheques deposited before 10pm on a business day funds will be available in your account by 11:59pm on the next working day (subject to successfully clearing). It's a secure and convenient way to bank with us.



### Text alerts

As part of Online for Business, you can sign up for our free Text alerts. We will send you daily or weekly updates on your account balance and recent transactions direct to your mobile phone on the day that you choose.

When you get your statements you'll be sent a statement, in the post, each month a payment is made from your account unless you request a different frequency. Whatever you decide, you can ask for a statement or view your recent transactions at any time in Internet Banking, Mobile Banking, in branch or by calling us.

<sup>1</sup>We don't charge you for Mobile Banking but your mobile operator may charge you for certain services such as downloading or using the app, so please check with them. You will need a smartphone running iOS or Android. The app is not compatible with some older versions of the operating systems – check the Apple App Store or Google Play for more details. Business Internet Banking registration required. Services may be affected by phone signal and functionality. Use of Mobile Banking is subject to our Business Internet Banking Terms and Conditions.



### Telephone banking

With telephone banking, you can call us to manage your money and discuss your banking with our business management team. As your organisation grows, they can offer support for more complex banking needs.

To register call **0345 072 5555** lines are open from 7am–8pm Monday to Friday (except Bank Holidays) and 9am–2pm on Saturday.

Once registered you can call this number for full access to our telephone banking service. Outside of these hours you will have access to our automated service where you can check your balance, recent transactions and transfer money between your organisation's Lloyds Bank accounts.



### Cash machines

You can use Lloyds Bank, Bank of Scotland and Halifax cash machines to check balances and withdraw cash. We will not charge you for these services but some other ATM providers may charge a convenience fee.

You can also withdraw cash abroad wherever you see the Visa sign. Charges will apply for these withdrawals.



### Immediate deposit machine

Pay money into your account quickly and efficiently using our immediate deposit machines, available in most branches.

Make fast cash and cheque deposits, with up to ten cheques or 50 notes allowed per transaction. You just need your business Debit Card or Cashpoint® card, and on selected accounts you don't need a card – just your Sort Code and Account number.

Cash is applied to your account immediately. Funds from cheques will follow clearance time lines.



### depositpoint™

Where available this drop-in service allows you to pay cash or cheque into your account without having to queue at the counter, but you won't receive a receipt for the money. The **depositpoint™** will have a cut off time displayed. As long as the deposit is posted before then (Monday to Friday), your credit will be in your account by the end of the day. All cash will be immediately available when processed and cheques will follow clearance time lines.



### Nightsafe

Pay in money through an external branch deposit slot outside of banking hours when it suits you and your account will be credited the next working day. All cash will be immediately available when processed and cheques will follow clearance time lines.



### Deferred checking

Avoid having to wait while we check your over-the-counter deposits. Hand in your cash or cheques in a sealed plastic bag at any branch with a counter service. The money will be in your account by the end of the day. All cash will be immediately available when processed and cheques will follow clearance time lines.



### Post Office® counter services

In addition to using Lloyds Bank branch services, you can also use the Post Office® to deposit cash and cheques, complete withdrawals using a Business Debit Card, exchange cash and make balance enquiries.

#### Paying in cash

If you use a valid debit card to pay sterling cash into your Account at a Post Office®, then the cash will be counted and applied to your account immediately.

If you use a personalised paying-in slip to pay sterling cash into your Account at a Post Office®, the cash will show in your Account and be available for you to use when we receive it from the Post Office®. Usually this will be the next Business Day (or two extra Business Days if you pay in after the Post Office's cut-off time).

#### Cash Exchange

You can now exchange your cash for coins using the Change Giving Service at the Post Office®. The Post Office® will need a cheque book or personalised paying-in slip to do this for you.

If you need small change regularly, then you'll need to register to ensure a guaranteed service every time. You can register at an assigned Post Office® or at any Lloyds Bank branch.

#### Paying in cheques

Please be aware that cheques presented at Post Office® branches will be passed to us the next business day and will take one working day longer to process than a cheque paid in at a Lloyds Bank branch.

Every Post Office® branch has a cut-off time and payment limits for cash and cheques. The information above will apply if you pay them in before that time. If you deposit after the cut-off time an additional processing day will apply. Please check the cut-off time with the Post Office® branch you wish to use.



Please check which services are available at the branch you would like to use, as some branches do not offer all services.

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# Understanding account authorities and potential liabilities

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## Joint and several liability explained

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**This section explains the potential liability of authorised signatories if there are debts on the account owed to the Bank. It also covers other matters about your account authority.**

Your account with us will be opened in the name of the organisation instead of its officials or 'authorised signatories'.

Where an organisation isn't a separate legal entity we may be able to take appropriate actions against each and every one of the authorised signatories to the account. For example, if the organisation's account becomes overdrawn, the Bank may take action to recover the whole of any debt from each and/or every one of the authorised signatories to the account.

You and the other members of your organisation will be asked to sign an account authority. This is your contract with us and it includes details on the way you want to run the account and your promise to pay any debts. Although the members of your organisation who become authorised signatories on the account will give a specimen signature, it's your decision whether you have one or more member(s) to sign each cheque (or other instruction).

## What does 'Joint and Several Liability' mean?

'Joint and Several Liability' is when two or more people agree or promise to pay a debt (or similar) together. At the same time, each person makes a separate promise to pay the full amount of the debt on his or her own.

This means that each authorised signatory is liable to pay the full amount of the debt. Who these are depends on who is nominated when you open the account. This means that you, personally, would be responsible for any overdraft even if another authorised signatory signed all the cheques. If you have a 'one to sign' or 'two to sign' authority, this means that those authorised signatories could withdraw the whole balance on the account.

## Running your Organisation's Account

All payment instructions are to be signed the way you agreed in your account authority and following our Terms and Conditions.



Statements will be sent to your organisation's address, as outlined on the account application form. These will be marked for the attention of the organisation's contact name. You and the other members will need to check these statements for errors. Do ask for additional copies if you need them. There is an extra cost for this, which you can find out more about in our 'Additional Services Account Charges and Processing Times' brochure.

### Changing the authority

You can let us know if you need to change the account authority by completing our form to 'Vary the Instruction to Operate Our Account'. This form should be signed by any two authorised signatories.

### If an authorised signatory leaves the organisation

Please tell us immediately if an authorised signatory leaves the organisation. As long as the organisation isn't a separate legal entity, we will continue as if there had been no change in the organisation. In this sense, we will regard any continuing authorised signatories as having full power

to carry on the organisation's business and to deal with its assets. This will apply unless we receive written notice of a different arrangement from any of the continuing authorised signatories.

If the organisation isn't a separate legal entity and has an overdraft or any outstanding loans with us, each authorised signatory (including the authorised signatory who has left) remains separately responsible to us to repay all the debts.

### If an authorised signatory dies

We will follow the same procedure as if an authorised signatory had left the company, as long as the organisation isn't a separate legal entity. This applies unless we receive written notice of a difference arrangement from any of the continuing authorised signatories or from the executors, legal personal representatives or trustees of any deceased authorised signatories.

If the organisation is not a separate legal entity and has an overdraft or any outstanding loans with us, when an authorised signatory dies, the deceased authorised signatory's estate, including any assets, remains responsible for paying the debt.

The organisation's account authority with us will not be affected by any change in the authorised signatories as a result of death, bankruptcy or retirement.

### If a new signatory joins

If the organisation is not a separate legal entity, a new signatory might not want to become jointly and severally liable for any loans or overdrafts outstanding on the existing account. In that case, we can open a new account. The old signatories will have to reach an agreement with us about paying the old debts. The organisation's account authority with us will not be affected by any new authorised signatory(s) joining the organisation.

### Closing the account

If your account is in credit, you'll need to tell us where to send the money and how to deal with any regular payments in or out of the account. If your organisation isn't a separate legal entity, all authorised signatories will have to make proposals for repaying any debts. Normally, if it's our decision to close the account we will give you at least two months' notice.

### Confidentiality

We assume that all information about the organisation's account and the organisation in general can be discussed with any authorised signatory. You should tell us if you want us to deal with one authorised signatory, solely. Personal accounts remain separate and confidential.

### Mortgages and guarantees

If you take out a mortgage or sign a guarantee, whoever signs these documents may be jointly and severally liable in respect of any outstanding obligations. These are complex and legally binding documents and you should take legal advice before signing one.



Any property given as security, which may include your home, may be repossessed if you do not keep up repayments on your mortgage or other debts secured on it.

All lending is subject to a satisfactory credit assessment and we will need your permission to carry out a credit check on you and your business.

You should not apply for an amount that you cannot comfortably afford to repay now and in the future to avoid the possibility of legal action.

# Protecting my organisation

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## How you can help keep your organisation's money secure

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### Extra security

There are a few other precautions you need to take to protect your account.

- Advise us when you amend any of your organisation's details (such as a change of name, address or type of organisation).
- Regularly check your email inbox for scams, never click on them and call us if you are suspicious.
- Be aware of calls from fraudsters, purporting to be from Lloyds Bank, or other official institutions.
- Don't tell anyone your account details or your PIN.
- Always keep your cheque book and card separate.

### If the committee members have a disagreement

We'd like to know of any disputes between your key account parties or other members of your organisation as soon as possible.

If there is a dispute, whilst this is ongoing we may:

- Require all authorised signatories to authorise transactions.
- Ask you not to use your business cards, Internet Business Banking or telephone banking.
- In certain circumstances freeze the account.

### USEFUL NUMBERS

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Call **0345 072 5555** if you have forgotten your PIN or need to change your business details. Lines are open 7am–8pm Monday to Friday (except Bank Holidays) and 9am–2pm Saturdays. Or **0800 096 9779** if you've lost a card.



# How we will help protect your account from fraud



## Lost and stolen business cards and cheques

To enable us to protect your account from fraud, please notify us immediately if your cheque book or any cards are stolen or passwords and any other secure information becomes known to others. Otherwise your organisation may be liable to cover the costs. You may not have to pay anything, however, if you or any member of your organisation have acted fraudulently or without all reasonable care, your organisation will be responsible to cover all the losses in the account.



## Don't recognise an account transaction?

Call our team of UK-based customer service advisers immediately with the transaction details on 0345 072 5555 lines are open 7am–8pm Monday to Friday (except Bank Holidays) and 9am–2pm Saturday, and we'll look into the item on your behalf. We may require you to sign a declaration form disclaiming your knowledge of the transaction(s) and we might block your account number for security purposes in cases where there is suspected unauthorised or fraudulent use of your account.



## How we will contact you if we suspect fraud

We may contact you by telephone if we suspect there are been fraud on your account. Remember, we will never ask you to give us your security details if we contact you in this way. If you are ever unsure if it is us, end the conversation and contact your business management team.

# If something goes wrong

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We're here with support for the long term

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There may be times throughout your organisation's economic cycle when you need extra support. Our approach is to work with you and your organisation's circumstances and take the longer-term view.

Let us know as soon as possible if there's a problem and we'll deal with any financial difficulty sympathetically and positively.

We adhere to The Standards of Lending Practice which details how we can best work together to deal with problems of financial difficulty.

The Standards of Lending Practice can be downloaded from the Lending Standards Board at [www.lendingstandardsboard.org.uk](http://www.lendingstandardsboard.org.uk)

## Help when you need it

Mistakes can happen, and if they do we'll put them right as quickly as possible.

## If something goes wrong

Help us by having the following information to hand when you call.

- All relevant bank details – account number, sort code, or card number.
- Photocopies of any supporting paperwork, keeping the originals for your own records.

### How to make a complaint

If you are unhappy with something we've done and would like to make a complaint:

- Make sure your usual contact at the bank knows about your complaint and tell them how you think it could be resolved. We'll respond to you, usually within five business days.
- Or you can call our business management team on **0345 072 5555** lines are open from 7am–8pm Monday to Friday, or from 9am–2pm on Saturday. We're closed on all UK public holidays. To call us from outside the UK call **+44 1733 347 338**.
- Alternatively, you can raise your complaint with **Customer Services. Write to The Manager, Lloyds Bank, Customer Services, Correspondence Centre BX1 1LT.**

### Taking your complaint further

The Financial Ombudsman Service is a service set up by Parliament to resolve complaints between financial businesses and their customers. They can consider complaints from individuals, certain small businesses and charities.

If you have a complaint and we haven't issued our response within eight weeks from the date you first raised your complaint, or if you're 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've tried to resolve it with us, so please take up your concerns with us first and we'll do all we can to help. Further information on the Financial Ombudsman Service, including details of those who are eligible to complain, can be found on their website **[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)** or you can write to Financial Ombudsman Service, Exchange Tower, London E14 9SR.



### Or you can call them on:

- **0800 023 4567** calls to this number are normally free for people ringing from a 'fixed line' phone – but charges may apply if you call from a mobile phone.
- **0300 123 9123** calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs.
- These numbers may not be available from outside the UK. From abroad call on **+44 20 7964 0500**.

For further information visit the Financial Ombudsman Service website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The Financial Services & Markets Act 2000 sets out timescales for dealing with such complaints. To reduce inconvenience to you, we aim to reduce those timescales wherever possible.

### Changing your mind

When you open a new account we will inform you of any right to cancel. If you do want to cancel, please write to us at **Lloyds Bank, Retail Business Banking, BX1 1LT** within 14 days of receiving our letter and we will be happy to cancel the account. Any requests for payment we receive after you exercise your right to cancel will be returned and products or services which require this account to operate will also be cancelled.

We will repay any credit balance in your account together with any interest due if credit interest is paid on your account. You will be required to pay any charges that you may incur before we receive your request to cancel the account and we will deduct these charges from the monies we return to your organisation. If your account is overdrawn you must repay the outstanding balance together with any interest and charges that you owe us within 30 days of exercising your right to cancel.

Where possible we will help you find an account from our range which better suits your organisation's needs. The right to cancel does not affect your ongoing right to close the account as set out in the Terms and Conditions.

# If I've been turned down for finance

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You can ask for the decision to be reviewed

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## Did you know...?

- Business Banking customers have the right of appeal when a full borrowing application is declined. Check our website or speak to our business management team for details or call us on **0345 072 5555**, 7am–8pm Monday to Friday (except Bank Holidays) and 9am–2pm on Saturdays.
- When we agree your request, if there are any conditions of sanction you are unhappy with, you can appeal them before you return the signed facility agreement, so we can independently review your case.
- Our appeals process is overseen and audited by the Independent External Reviewer of Appeals.



**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/contactus](https://lloydsbank.com/business/contactus)

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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.

Buy to let mortgages are not regulated by the Financial Conduct Authority.

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.

Lloyds Bank plc is an introducer to Arthur J. Gallagher Insurance Brokers Limited (Gallagher). Gallagher is not part of Lloyds Banking Group, but is a broker that, for Lloyds Bank business banking customers, sources products from a panel of insurers.

Lloyds Banking Group is a financial services group that incorporates a number of brands including Lloyds Bank. More information on Lloyds Banking Group can be found at [lloydsbankinggroup.com](http://lloydsbankinggroup.com)

I'd like to talk about my organisation

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Go to [lloydsbank.com/business](https://lloydsbank.com/business)  
Check eligibility, calculate payments, apply online



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



Visit your local branch

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Please contact us if you would 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 Relay  
UK. More information on the Relay UK Service can be found at:  
[relayuk.bt.com/](https://relayuk.bt.com/)



**LLOYDS BANK**

BB57275 (05/20)