

Capital Repayment Holiday (CRH) extension form

For Business Banking customers



Guidance note

To confirm that you'd like to extend the capital repayment holiday on your CBIL to 12 months, please complete this form using capital letters for all signatories who need to sign your amendment letter, as set out in your business mandate. We'll need the signatories' email addresses and mobile numbers so that we can send the amendment letter to them using Adobe eSign. Your reference number is in the letter we sent you.

Once complete, please email the form to: BBCRHextension@lloydsbanking.com using the subject line 'CBIL Lloyds CRH Extension Request Form (for Business Banking)'.

You'll need to send it to us at least 14 days before your capital repayment holiday ends. If we don't receive your form by then, we may not be able to extend your capital repayment holiday in time, and your repayments will start.

After we've received the completed form, we'll send you an amendment letter via Adobe eSign which you will need to sign and send back to us. Once signed and returned, we'll extend your capital repayment holiday.

1 Confirmation by customer

I/we confirm that I/we have read and understood the information provided, how this change will impact the repayment profile of the loan and that by extending the Capital Repayment Holiday period to 12 months, this will increase the capital and interest payments for the remaining period of the loan after the payment holiday has expired.



2 Business details

Reference number (This is mandatory and can be found in the mailing we sent to you)	Sort code	Account number
<input type="text"/>	<input type="text"/>	<input type="text"/>
Business name		
<input type="text"/>		

3 Details of the Signatories

Full name (in capitals)	Email address
<input type="text"/>	<input type="text"/>
Position	Mobile number
<input type="text"/>	<input type="text"/>
Full name (in capitals)	Email address
<input type="text"/>	<input type="text"/>
Position	Mobile number
<input type="text"/>	<input type="text"/>
Full name (in capitals)	Email address
<input type="text"/>	<input type="text"/>
Position	Mobile number
<input type="text"/>	<input type="text"/>
Full name (in capitals)	Email address
<input type="text"/>	<input type="text"/>
Position	Mobile number
<input type="text"/>	<input type="text"/>

When businesses apply for, or hold, products or services provided by us, we may acquire and process information relating to the business as well as personal data of individuals associated with the business. More information about how we use business information is available at www.lloydsbank.com/businessprivacy

Who looks after your personal information

Your personal information will be held by Lloyds Bank PLC which is part of the Lloyds Banking Group. More information on the Group can be found at www.lloydsbankinggroup.com

How we use your personal information

We will use your personal information:

- to provide products and services, manage your relationship with us and comply with any laws or regulations we are subject to (for example the laws that prevent financial crime or the regulatory requirements governing the products we offer).
- for other purposes including improving our services, exercising our rights in relation to agreements and contracts and identifying products and services that may be of interest.

To support us with the above we analyse information we know about you and how you use our products and services, including some automated decision making. You can find out more about how we do this, and in what circumstances you can ask us to stop, in our full privacy notice.

Who we share your personal information with

Your personal information will be shared within Lloyds Banking Group and other companies that provide services to you or us, 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 our customers' needs, run accounts and policies, and provide products and services efficiently. This processing may include activities which take place outside of the European Economic Area. If this is the case we will ensure appropriate safeguards are in place to protect your personal information. You can find out more about how we share your personal information with credit reference agencies below and can access more information about how else we share your information in our full privacy notice.

Where we collect your personal information from

We will collect personal information about you from a number of sources including:

- information given to us on application forms, when you talk to us in branch, over the phone or through the device you use and when new services are requested.
- from analysis of how you operate our products and services, including the frequency, nature, location, origin and recipients of any payments.
- from or through other organisations (for example card associations, credit reference agencies, insurance companies, retailers, comparison websites, social media and fraud prevention agencies).
- in certain circumstances we may also use information about health or criminal convictions but we will only do this where allowed by law or if you give us your consent.

You can find out more about where we collect personal information about you from in our full privacy notice.

Do you have to give us your personal information

We may be required by law, or as a consequence of any contractual relationship we have, to collect certain personal information. Failure to provide this information may prevent or delay us fulfilling these obligations or performing services.

What rights you have over your personal information

The law gives you a number of rights in relation to your personal information including:

- the right to access the personal information we have about you. This includes information from application forms, statements, correspondence and call recordings.
- the right to get us to correct personal information that is wrong or incomplete.
- in certain circumstances, the right to ask us to stop using or delete your personal information.
- the right to receive any personal information we have collected from you in an easily re-usable format when it's processed on certain grounds, such as consent or for contractual reasons. You can also ask us to pass this information on to another organisation.

You can find out more about these rights and how you can exercise them in our full privacy notice.

Other individuals you have financial links with

We may also collect personal information about other individuals who you have a financial link with. This may include people who you have joint accounts or policies with such as your partner/spouse, dependents, beneficiaries or people you have commercial links to, for example other directors or officers of your company.

We will collect this information to assess any applications, provide the services requested and to carry out credit reference and fraud prevention checks. You can find out more about how we process personal information about individuals with whom you have a financial link in our full privacy notice.

How we use credit reference agencies

In order to process your application we may supply your personal information to credit reference agencies (CRAs) including how you use our products and services and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We may also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time, information on funds going into the account, the balance on the account and, if you borrow, details of your repayments or whether you repay in full and on time. CRAs will share your information with other organisations, for example other organisations you ask to provide you with products and services. Your data will also be linked to the data of any joint applicants or other financial associates as explained above.

You can find out more about the identities of the CRAs, and the ways in which they use and share personal information, in our full privacy notice.

How we use fraud prevention agencies

The personal information we have collected from you and anyone you have a financial link with may be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found in our full privacy notice.

How we share personal information about insurance products

If you apply to us for insurance, we may pass your details to the relevant insurer and their agents. If a claim is made, any personal information given to us, or to the insurer, may be put onto a register of claims and shared with other insurers to prevent fraudulent claims.

Our full privacy notice

It is important that you understand how the personal information you give us will be used. Therefore, we strongly advise that you read our full privacy notice, which you can find at www.lloydsbank.com/businessprivacy or you can ask us for a copy.

How you can contact us

If you have any questions or require more information about how we use your personal information please contact us using www.lloydsbank.com/retail/contact_us/how-we-can-help.asp

You can also call us on **0345 602 1997** or abroad **+44 1733 347 007**.

If you feel we have not answered your question Lloyds Banking Group has a Group Data Privacy Officer, who you can contact on **01733 347 007** and tell us you want to speak to our Data Privacy Officer.

Version Control

This notice was last updated in April 2020.

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

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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.

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

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