Your instruction to set up **Complex signing rules**

Panels and Specific Instructions



FREF 141132

Before you begin: It's best to save this form to your computer and open it using Adobe Acrobat Reader. Doing this will allow you to fill in the PDF and upload signatures.

You can get the latest version of Adobe Acrobat Reader by visiting https://get.adobe.com/reader/

Guidance notes

This is not a stand-alone form. This form should be used once you have first completed "Your instruction to Vary Your Authority" form and chosen to set up complex signing rules: panels and specific signing instructions in Section 4.1, for the business / organisation named below (you)

Your instruction to set up Complex signing rules: panels and specific signing instructions has five sections:

- Section 1 gives details of your business/organisation. (this allows us to link this form with Your Instruction to Vary Your Authority form should they become separated)
- Section 2 tells us who you want on your panel/s.
- Section 3 gives you information on assigning a panel to a rule
- Section 3.1 tells us how you want your panel/s to be used for non -payment signing rules.
- Section 3.2 tells us how you want your panel/s to be used for payment signing rules.
- Section 4 is where you as a business/ organisation need to approve and sign the Instruction to set up Complex rules.
- Section 5 tell you how and where to return a copy of this form alongside your "Instruction to Vary Your Authority" form.

Please fill in all of the sections which are relevant to your business/organisation using capital letters and crossing the boxes.					
1 Your details					
Business/organisation's sort code Business/organisation		How would you like be contacted? We will only use your email address and mobile number if we need to contact you to discuss the Variation.	Email	SMS	
Name of business/organisation		Email address			
Full name of individual filling in the Variation		Mobile number			
Important: The changes will apply to all of the accounts relating to this business/organisation. You should complete a separate form for accounts relating to any other business/organisation.					

This space has been left intentionally blank. Form continues on the following page

Create a panel This section can be used if you would like to create groups of people (panels) for your signing rules. You can create up to five panels. You must name your panels in sequence: A, B, C, D, E. Each panel should have between one and ten signatories. Panels for **payment instructions** can have Full and Limited Signatories. Panels for ${\bf non\text{-}payment}$ instructions can only have Full Signatories. Once you have created a panel, you can assign it to a rule. **Example scenario:** I would like to create two panels, A and B. Panel A includes Mark Jones and Jane Smith, Panel B will be for Joe Bloggs on his own. Type of signatory: Panel name (one per signatory): Full name of signatory Full Limited MARK JONES JANE SMITH **JOE BLOGGS** Please create your panel(s) Type of signatory: Year of birth Panel name (one per signatory): (if two signatories have the same name) Full name of signatory Full Limited Ε

If you are completing this form **by hand** and need to add more signatories, please print or photocopy this page and attach it to the completed form. If you are completing this form **online** and need to add more signatories, please open a second copy of the form, **complete Section 1 only**, and email both completed forms together.

Assigning a rule to a panel

You can use up to three panels for each rule.

- Choose "Any 1 to sign", "Any 2 to sign", "Any 3 to sign" or "All to sign" from a panel.
- Then link the panels using either the "AND" or the "OR" condition.
- You can't use different conditions in the same rule e.g. "Any 1 to sign" from Panel A AND "Any 1 to sign" from Panel B OR "Any 1 to sign" from Panel C.
- If either signing rules for non-payment or payment instructions is left blank, the existing signing rules for that instruction on the mandate will be maintained.

Example

Using one panel: "Any 2 to sign" from Panel A.

Using two panels: "Any 1 to sign" from Panel A OR "Any 1 to sign" from Panel B.

Using three panels: "Any 1 to sign" from Panel A AND "Any 1 to sign" from Panel B AND "Any 1 to sign" from Panel C.

3.1 Creating non-payment signing rules



Important: Non-payment signing rules are used for opening accounts, changing who can access your business accounts or applying for new products and services.

Important: Panels for non-payment instructions can only have Full Signatories.

Important: Your choice of signing rule should also be in line with the number of people in the panel selected.

Example Scenario:

I would like non-payment instructions to be signed by Any 1 Full Signatory from Panel A and Any 1 Full Signatory from Panel B.

1st Panel

Choose "Any 1", "Any 2", "Any 3" or "All to sign"

ANY 1

From Panel choose a Panel name e.g. A

PANEL A

Condition AND or OR AND

Optional 2nd Panel

Choose "Any 1", "Any 2", "Any 3" or "All to sign"

PANEL B ANY 1

Condition AND or OR (same as previously selected)

Optional 3rd Panel

Choose "Any 1", "Any 2", "Any 3" or "All to sign"

From Panel choose a Panel name e.g. A

Please create your non-payment signing rule.

1st Panel

Choose "Any 1", "Any 2", "Any 3" or "All to sign"

From Panel choose a Panel name e.g. A

Condition AND or OR

Choose "Any 1", "Any 2", "Any 3 or "All to sign"

Optional 2nd Panel From Panel choose a Panel

name e.g. A

From Panel -

name e.g. A

choose a Panel

Condition AND or OR (same as previously selected)

Optional 3rd Panel

Choose "Any 1", "Any 2", "Any 3 or "All to sign"

From Panel choose a Panel name e.g. A

Would you like the instructions for cheques and in branch payments (i.e. all payments not made from online banking) to be the same as your non-payment instructions?

If yes please go to Section 4.1.

Assigning a rule to a panel continued 3.2 Creating payment signing rules Important: Payment signing rules are used for cheques and in-branch payment signing instructions 0 Important: Your choice of signing rule should also be in line with the number of people in the panel selected. You can choose a rule for all payments. Or, you can choose different rules for up to 5 payment levels. You can use up to three panels for each rule. Enter sequential amounts to the nearest £0.01 (for example £0 to £1,000.00, £1,000.01 to £5,000.00). The final entry should be "Unlimited" to prevent issues when setting up direct debits. ("Unlimited" refers to the maximum daily transaction limit set by the bank).

Example scenario:

Up to £10,000.00, I would like:

1 signatory (Full or Limited) from Panel A or 1 signatory (Full or Limited) from Panel B.

From £10,000.01 to Unlimited amount, I would like:

2 signatories (Full or Limited) from Panel A and 1 signatory (Full or Limited) from Panel B.



Amount to

0.00

10,000,00

1st Panel

Choose "Any 1", "Any 2", "Any 3" or "All to sign"

ANY₁

From Panel choose a Panel name e.g. A

PANEL A

Condition AND or OR

OR

Optional 2nd Panel

From Panel -

name e.g. A

choose a Panel

PANEL B

Choose "Any 1", "Any 2", "Any 3" or "All to sign"

ANY₁

Condition AND or OR (same as previously selected)

Condition

AND or OR

Optional 3rd Panel

Choose "Any 1", "Any 2", "Any 3" or "All to sign"

From Panel choose a Panel name e.g. A

Payment Level 2

Amount from

Amount to

£ 10,000.01 £ **UNLIMITED**

Condition

AND or OR

AND

1st Panel

Choose "Any 1", "Any 2", "Any 3" or "All to sign"

ANY 2

From Panel choose a Panel name e.g. A

PANEL A

Optional 2nd Panel

Choose "Any 1", "Any 2", "Any 3" or "All to sign"

From Panel choose a Panel name e.g. A

PANEL B

ANY 1

(same as previously selected)

Optional 3rd Panel

Choose "Any 1", "Any 2", "Any 3" or "All to sign"

From Panel choose a Panel name e.g. A

3 Assigning a rule to a p	Danei				
3.2 Creating payment sig	ning rules				continued
Please create your payment signing rules. The final entry should be "Unlimited" to prevent issues when setting up direct debits. ("Unlimited" refers to the maximum daily transaction limit set by the bank).					
·	prevent issues when	secting up uneet debi	its. (Omminiced Te	reis to the maximum (daily cransaction inner set by the banky.
Payment Level 1					
Amount from	Amount to				
£	£				
1st Panel Choose "Any 1", From Panel -	Condition AND or OR	"Any 2", "Any 3"	From Panel - choose a Panel name e.g. A	Condition AND or OR (same as previously selected)	Optional 3rd Panel Choose "Any 1", From Panel - choose a Panel or "All to sign" choose a. A
Payment Level 2					
Amount from	Amount to				
£	£				
Choose "Any 1", "Any 2", "Any 3" or "All to sign" Trom Panel - choose a Panel name e.g. A	Condition AND or OR	"Any 2", "Any 3"	From Panel - choose a Panel name e.g. A	Condition AND or OR (same as previously selected)	Optional 3rd Panel Choose "Any 1", "Any 2", "Any 3" choose a Panel on ame e.g. A
Payment Level 3					
Amount from	Amount to				
£	£				
1st Panel		Optional 2	nd Panel	Condition	Optional 3rd Panel
Choose "Any 1", "Any 2", "Any 3" choose a Panel or "All to sign" name e.g. A	Condition AND or OR	Choose "Any 1", "Any 2", "Any 3"	From Panel - choose a Panel name e.g. A	AND or OR (same as previously selected)	Choose "Any 1", From Panel - "Any 2", "Any 3" choose a Panel or "All to sign" name e.g. A
Payment Level 4					
Amount from	Amount to				
£	£				
1st Panel Choose "Any 1", "Any 2", "Any 3" or "All to sign" From Panel - choose a Panel name e.g. A	Condition AND or OR	"Any 2", "Any 3"	From Panel - choose a Panel name e.g. A	Condition AND or OR (same as previously selected)	Optional 3rd Panel Choose "Any 1", "Any 2", "Any 3" choose a Panel name e.g. A
Payment Level 5					
Amount from	Amount to				
£	£				
~	~				
Choose "Any 1", From Panel - "Any 2", "Any 3" choose a Panel or "All to sign" name e.g. A	Condition AND or OR	"Any 2", "Any 3"	From Panel - choose a Panel name e.g. A	Condition AND or OR (same as previously selected)	Choose "Any 1", "Any 2", "Any 3" or "All to sign" From Panel - choose a Panel name e.g. A

4 Important information about this Instruction to set up complex signing rules

Who needs to approve and sign the Instruction to set up complex signing rules?

If you're adding any new signatories in 'Your instruction to vary your authority' (14080 BCB) together with this form, they **will not** be able to sign here.

Any existing signatories, even if you're removing them in 'Your instruction to vary your authority' (14080 BCB) together with this form, **will** be able to sign here.

Existing Full Signatories you are removing can sign.

Sole traders: The sole trader must sign.

Companies, Limited Liability Partnerships, Partnerships, clubs, charities, societies, non-personal trusts or other non-personal organisations (for example, local authorities, parish councils, schools (state, independent or private) or credit unions: This must be signed in line with the signing instructions in your existing Authority.

For example, if you have "Any 2" rules set up on your Authority, two Full Signatories must sign.

If you have "Any 1" rules set up on your Authority one Full Signatory must sign. If you have "All to sign" rules set up on your Authority all Full Signatories must sign.

TRUSTS ONLY: If you are a trust, all trustees must sign unless a solicitors' letter is provided confirming that "Any 1" or "Any 2" can sign.

By signing you confirm that the information given in this form is accurate, that the specimen signatures of all new signatories are correct and that all existing and new signatories are authorised to act on behalf of the Business in transactions and when dealing with the Bank.

The terms of your most recent Authority to the Bank will apply.

You must have the correct signatories to make this change.

If you do not currently have sufficient signatories to authorise this request, you must provide a Board Resolution/Partnership Agreement, or other documentation whichever is relevant to your business to confirm your authority to vary or commence a new mandate.

4.1 Your Authorisation

This form accepts the insertion of Adobe signatures.	If your PDF reader does not support	: Adobe signatures, please use tl	he draw tool or equivalent to enter
your signature in the signature field.			

Full name of existing Full Signatory (please print)	Full name of existing Full Signatory (please print)
Signature	Signature
Date (DD MM YYYY)	Date (DD MM YYYY)
Full name of existing Full Signatory (please print)	Full name of existing Full Signatory (please print)
Signature	Signature
Date (DD MM YYYY)	Date (DD MM YYYY)

If you are completing this form **by hand** and need to add more signatories, please print or photocopy this page and attach it to the completed form.

If you are completing this form **online** and need to add more signatories, please open a second copy of the form, **complete Section 3 only**, and email both completed forms together.

5 Returning this form



 $\textbf{Important:} \ \textbf{Section 3 must be completed in all instances where a change is being made.}$

Once completed, save a copy of this form and attach it alongside "Your Instruction to Vary Your Authority" form to an email sending to:

 ${\color{blue} \textbf{Commercial Client Servicing SME@Lloyds banking.com}}$

If you are completing a paper copy of the form, you can photograph the completed pages and attach them to an email via the QR code



Alternatively the form can be posted back for processing
If you have a dedicated Relationship Manager, send to:
Commercial Banking, 2 Bankhead Crossway North, Edinburgh. EH11 4DT
If you don't have a dedicated Relationship Manager, send to: Lloyds Bank,

If you don't have a dedicated Relationship Manager, send to: Lloyds Bank, Business Banking, The Green Building, Kirkstall Road, LEEDS, LS78 1LB.

Once we receive it, we'll contact you about the status of the Instruction for setting up complex rules, using any of the contact details you have given to us.

To help protect you and keep you safe online, please only send what is required and check you have the correct email address to which you are sending details.

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

Lloyds and Lloyds Bank are trading names of 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. Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS).

We are covered by the Financial Ombudsman Service (FOS).