

# Your instruction to set up Complex signing rules



LLOYDS

## Panels and Specific Instructions

(Complete this form once you've completed 'Your instruction to vary your authority' (form 14080 BCB))

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** tells 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 <input type="text"/>	Business/organisation's account number <input type="text"/>	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 <input type="checkbox"/>	SMS <input type="checkbox"/>
Name of business/organisation <input type="text"/>	Email address <input type="text"/>			
Full name of individual filling in the Variation <input type="text"/>	Mobile number <input type="text"/>			

**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

## 2 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 **non-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.

Full name of signatory	Type of signatory:		Panel name:				
	Full	Limited	A	B	C	D	E
MARK JONES	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
JANE SMITH	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
JOE BLOGGS	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Please create your panel(s)

Full name of signatory	Type of signatory:		Panel name (one per signatory):					Year of birth (if two signatories have the same name)
	Full	Limited	A	B	C	D	E	
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

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.

### 3 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.

<b>1st Panel</b> Choose “Any 1”, “Any 2”, “Any 3” or “All to sign” <input type="text" value="ANY 1"/> <input type="text" value="PANEL A"/>	From Panel - choose a Panel name e.g. A	Condition AND or OR <input type="text" value="AND"/>	<b>Optional 2nd Panel</b> Choose “Any 1”, “Any 2”, “Any 3” or “All to sign” <input type="text" value="ANY 1"/> <input type="text" value="PANEL B"/>	From Panel - choose a Panel name e.g. A	Condition AND or OR (same as previously selected) <input type="text"/>	<b>Optional 3rd Panel</b> Choose “Any 1”, “Any 2”, “Any 3” or “All to sign” <input type="text"/>	From Panel - choose a Panel name e.g. A <input type="text"/>
--	---	---	---	---	---	--	---

#### Please create your non-payment signing rule.

<b>1st Panel</b> Choose “Any 1”, “Any 2”, “Any 3” or “All to sign” <input type="text"/>	From Panel - choose a Panel name e.g. A <input type="text"/>	Condition AND or OR <input type="text"/>	<b>Optional 2nd Panel</b> Choose “Any 1”, “Any 2”, “Any 3” or “All to sign” <input type="text"/> <input type="text"/>	From Panel - choose a Panel name e.g. A <input type="text"/>	Condition AND or OR (same as previously selected) <input type="text"/>	<b>Optional 3rd Panel</b> Choose “Any 1”, “Any 2”, “Any 3” or “All to sign” <input type="text"/>	From Panel - choose a Panel name e.g. A <input type="text"/>
---	---	---	---	---	---	--	---

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?

Yes  No

If **yes** please go to Section 4.1.

3.2 Creating payment signing rules



**Important:** Payment signing rules are used for cheques and in-branch payment signing instructions  
**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.

**Up to Unlimited amount, I would like:**

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

**Payment Level 1**

Up to

£ 10,000.00

**1st Panel**

Choose “Any 1”, “Any 2”, “Any 3” or “All to sign”  
 From Panel - choose a Panel name e.g. A

ANY 1      PANEL A

Condition AND or OR

OR

**Optional 2nd Panel**

Choose “Any 1”, “Any 2”, “Any 3” or “All to sign”  
 From Panel - choose a Panel name e.g. A

ANY 1      PANEL B

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

**Payment Level 2**

Up to

£ UNLIMITED

**1st Panel**

Choose “Any 1”, “Any 2”, “Any 3” or “All to sign”  
 From Panel - choose a Panel name e.g. A

ANY 2      PANEL A

Condition AND or OR

AND

**Optional 2nd Panel**

Choose “Any 1”, “Any 2”, “Any 3” or “All to sign”  
 From Panel - choose a Panel name e.g. A

ANY 1      PANEL B

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

### 3 Assigning a rule to a panel

#### 3.2 Creating payment signing 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).

##### Payment Level 1

Up 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

###### Optional 2nd 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  
(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

##### Payment Level 2

Up 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

###### Optional 2nd 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  
(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

##### Payment Level 3

Up 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

###### Optional 2nd 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  
(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

##### Payment Level 4

Up 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

###### Optional 2nd 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  
(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

##### Payment Level 5

Up 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

###### Optional 2nd 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  
(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



## 5 Returning this form

**Important:** Section 3 must be completed in all instances where a change is being made.

**Important:** This form cannot be sent alone. Please attach it to a completed Form 14080 BCB “Vary your authority.”

**Important:** You can return the form by email or by post. Please use one of these options, as branches aren't able to process it.

### Return by email

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

[CommercialClientServicingSME@Lloydsbanking.com](mailto:CommercialClientServicingSME@Lloydsbanking.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



### Return by post

Once this form and “Your Instruction to Vary your Authority” form have been completed, post together 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, 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).

Please note that due to FSCS and FOS eligibility criteria not all Business customers will be covered.

Lloyds Bank plc is a member of Lloyds Banking Group.