

COMMERCIAL BANKING

school account

You're committed to the business of learning. We're here to provide the financial expertise and in-depth support you need to give your pupils the very best start.



LLOYDS BANK

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We need a bank that really understands our school

Meet our dedicated education relationship managers

Education is all about developing potential, and your school finances are no different. The challenge is how to manage your finances effectively to make the most of opportunities as they arise. We know that dealing with school finance is becoming increasingly complex, especially when it comes to obtaining best value. We also appreciate that as an independent school you have specific needs.

That's why we've created our network of education relationship managers. They have a deep understanding of the education sector and spend their time working closely with independent schools. They can support your ongoing growth and borrowing requirements and provide detailed assistance when you are looking to invest in your facilities and infrastructure.

A relationship with real value

Our education relationship managers are located all over England and Wales, so you'll have one close by who understands the local issues affecting your area.



We'll always give you your relationship manager's landline, mobile number and email address.



Our education relationship managers are here to help and support your school's needs.

We need solutions for today and tomorrow

Products to support your needs and ambitions

Finance solutions

Term Loan

Our bespoke loan for independent schools that can meet your plans for purchase or development of existing premises. We will provide a commitment for the whole period of the loan and this can be up to 25 years. The loan product will be tailored to suit the requirements of your organisation.

Asset Finance

If you need help to fund equipment, we'll give you competitive rates and a response typically within 24 hours.

Vehicle Finance

Lex Autolease is an award-winning education sector fleet specialist, who can bring you a simple, cost-effective way to fund and manage your school's vehicles.

The complete funding and service package in the form of contract hire includes fleet management for cars and commercial vehicles up to 7.5 tonnes, and for our Vivaro minibus, which can be driven with a normal licence.

Fleet management also comes with contract management of the vehicle, covering areas such as maintenance management, Road Fund Licence administration and breakdown assistance.

ANY PROPERTY GIVEN AS SECURITY 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.

Saving solutions

Instant Access Account

- Earn interest on surplus cashflow, even over short periods
- Access savings instantly as and when you need to
- Open an account with as little as £1.

32-Day Notice Account

If you're fund-raising for long-term projects and improvements, this account could help add to your savings total:

- Interest is calculated daily in accordance with the Bank of England Bank rate, plus an agreed margin.
- Deposit between £10,000 and £5 million.
- Withdraw a minimum of £10,000 by giving 32 days' notice.
- Make as many withdrawals as you like, as long as your account balance remains at £10,000 or greater and you give 32 days' notice.

Fixed Term Deposit

Choose a savings term that suits you:

- You'll need a minimum of £10,000 to open an account with a maximum balance of £5 million.
- You decide on the length of the term, from overnight up to three years. No withdrawals can be made during the term of the deposit.
- Get a fixed interest rate for the whole period.

If you would like to deposit more than £5 million please contact us on

0345 305 5555.

Payment solutions

ParentPay

Handling payments, from school fees and the uniform shop to school trips and music lessons, can be one of the most time-consuming tasks for any school finance department. ParentPay provides an all-in-one, online payment, income management and communication solution for schools, local authorities and caterers. As a customer of Lloyds Bank, you will receive a discount off of Parent Pay's standard 1st year fees.

Making payments – Business payment cards

Our Business Cards can provide a flexible and practical way of staying on top of expenditure while keeping cashflow moving. From the convenience of Charge Cards and Debit Cards to the flexibility of a Credit Card, our products provide added visibility and security compared to traditional payment methods. We also offer more bespoke card payment solutions and virtual card products.

Accepting payments – Lloyds Bank Cardnet®

Cardnet ensures your card transactions are smooth, swift and secure with a tailored service designed around your business.



Commercial Banking Online*

Helps you manage your business online, giving you access to both your sterling and currency accounts, 24 hours a day, seven days a week.

*There may be short periods where the site will be closed for routine maintenance. Wherever possible we will give you advance notice of any periods of unavailability on the site.

We'd like to find a bank that shares our values

A bank at the heart of our community

Through our high street brands, we're an integral part of communities across Britain. We aim to help the UK's most disadvantaged communities prosper through a number of programmes and initiatives focussed on three core themes: education, employability and enterprise.

Here are some of the initiatives we support:

Standing Out

We have a strong track record of supporting schools and Multi Academy Trusts through the recruitment and training of colleague school governors, as well as facilitating skills based volunteering to support school leadership teams and governing bodies. We remain one of the largest single corporate providers of governors and MAT non-exec directors.

Funding grass root charities

In 2016, we donated £18.5 million to the Lloyds Bank, Bank of Scotland and Northern Ireland Halifax Foundations to enable them to make grants to local, regional and national charities that work to make a difference across the UK.

Lloyds Scholars

We have committed to support 735 undergraduates from disadvantaged backgrounds to attend a top UK university by 2017 and to progress into graduate level employment through our Lloyds Scholars programme.

Money for Life

Our financial education programme aims to equip communities with the skills and capabilities to make the most of their money.

Lloyds Banking Group includes companies using brands including Lloyds Bank, Halifax and Bank of Scotland and their associated companies. More information on Lloyds Banking Group can be found at lloydsbankinggroup.com



>500
governors

“The Lloyds StandingOut programme demonstrates what can be achieved by a committed employer and committed employees. With over 500 Lloyds staff now volunteering for governance roles in schools and trustee roles at academy trusts their business skills are helping to mould a stronger schools system.”

Lord Nash, Parliamentary Under-Secretary
(Department for Education)



Working together to support schools



Independent Schools Associations (ISA)

We support the Independent Schools Associations (ISA). Founded in 1879, ISA is one of the oldest independent schools' organisations, providing professional support and advice to 350 member Headteachers.

www.isaschools.org.uk



ParentPay®

ParentPay®

We work with ParentPay to help you with the administration of cash payments to your school.

www.parentpay.com

Product partner



Business Insurance – Gallagher

Personalised insurance products for the Education sector, including Schools and Academies Insurance, Schoolshare – Health & Safety Insurance.

Lloyds Bank plc is an introducer to Arthur J. Gallagher Insurance Brokers Limited who arrange and administer Lloyds Bank Business Insurance Services and source products from a panel of insurers.

We've been turned down for finance

You can ask for the decision to be reviewed

Did you know...?

SME customers have the right of appeal when a full borrowing application is declined. Check our website or speak to your relationship manager for details or call us on **0345 072 5555**.

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

I want to switch to Lloyds Bank



Go to
lloydsbank.com/schoolbanking



Call us on 01902 719 758
Lines open 9am–5pm Monday to Friday.

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 the Next Generation Text (NGT) Service (previously Text Relay/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–Friday and 9am–2pm Saturday).

Important information

Cardnet® is a registered trademark of Lloyds Bank plc. Lloyds ParentPay® is a registered trademark of ParentPay Limited. Registered Office: Flat 11, Kingsley Lodge, 13 New Cavendish Street, London W1G 9UG. Company No. 04513692.

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: 0207 626 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.

The provision of credit or leasing services is subject to your meeting our Credit approval. Please ensure that you only apply for credit or leasing services that you can comfortably afford.

Lex Autolease is a trading name of Lex Autolease Limited. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales No. 1090741.

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