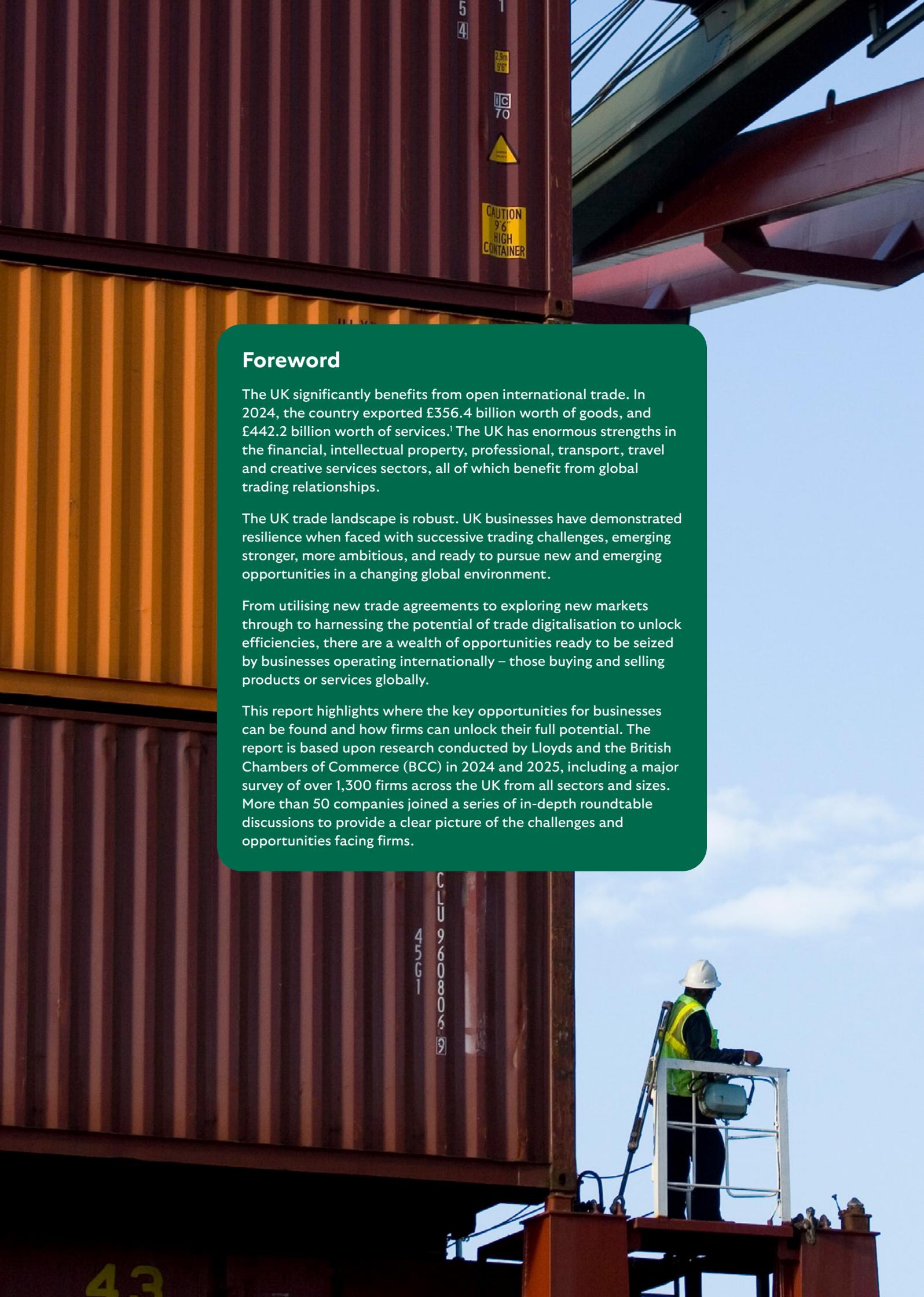




# Opening new doors: Pursuing international trade opportunities in 2026

A report by  
Lloyds and the British Chambers of Commerce





## Foreword

The UK significantly benefits from open international trade. In 2024, the country exported £356.4 billion worth of goods, and £442.2 billion worth of services.<sup>1</sup> The UK has enormous strengths in the financial, intellectual property, professional, transport, travel and creative services sectors, all of which benefit from global trading relationships.

The UK trade landscape is robust. UK businesses have demonstrated resilience when faced with successive trading challenges, emerging stronger, more ambitious, and ready to pursue new and emerging opportunities in a changing global environment.

From utilising new trade agreements to exploring new markets through to harnessing the potential of trade digitalisation to unlock efficiencies, there are a wealth of opportunities ready to be seized by businesses operating internationally – those buying and selling products or services globally.

This report highlights where the key opportunities for businesses can be found and how firms can unlock their full potential. The report is based upon research conducted by Lloyds and the British Chambers of Commerce (BCC) in 2024 and 2025, including a major survey of over 1,300 firms across the UK from all sectors and sizes. More than 50 companies joined a series of in-depth roundtable discussions to provide a clear picture of the challenges and opportunities facing firms.

# The trade landscape

For internationally trading businesses, the past five years have been defined by a complex interplay between recovery, innovation, and uncertainty.

Technological transformation, changes to the global environment and supply chain disruption mean that businesses are now operating in a remarkably different environment compared to previous years.

The BCC found that 21% of large exporters (more than 250 staff) increased their export orders in the fourth quarter of 2025.

For many businesses, the need to be agile, nimble and adaptable has unlocked new and previously inaccessible opportunities. The BCC found that 21% of large exporters (more than 250 staff) increased their export orders in the fourth quarter of 2025.<sup>2</sup> This sentiment is echoed by the Lloyds Business Barometer, a monthly snapshot of business confidence gathered through a survey of 1,200 firms across the country.<sup>3</sup> In January 2026, 66% of firms reported that they expect output to strengthen in the next 12 months, while the business confidence index stood at 44% – 7 points above its level at the start of 2025. In general, this provides some indication that firms are confident that there are opportunities to be found amid disruption.

Additionally, rapid advancements in digitalisation have also transformed consumer behaviour. Technology now means that consumers thousands of miles away can easily purchase products, services, and experiences with just a few taps on their smartphone. This represents an opportunity that can directly translate to growth for UK businesses – if they are ready to pursue it.

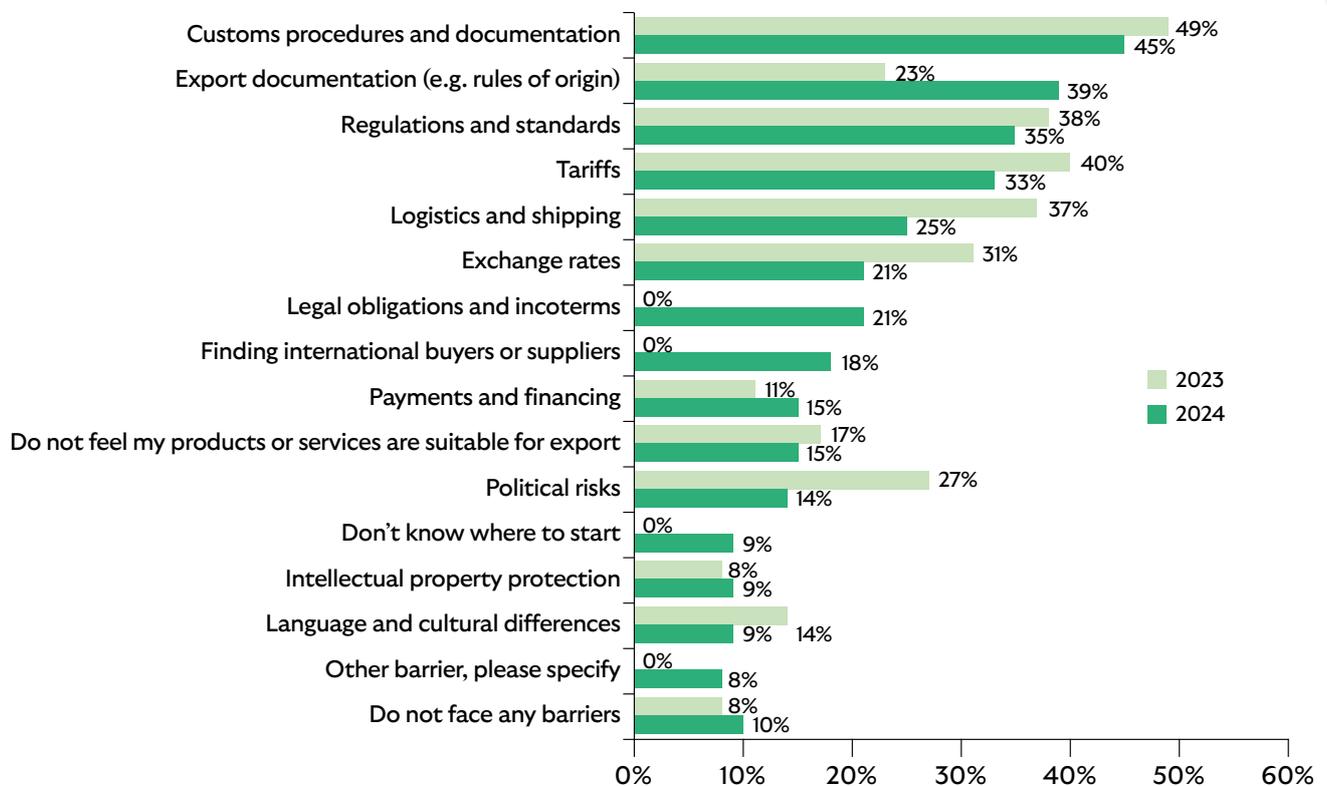
But while businesses are confident about their prospects in 2026, growth could be hampered by underlying international uncertainty. Recent research by the International Chambers of Commerce (ICC) revealed that uncertainty regarding trade policy is now the dominant concern among businesses, with 74% of respondents citing it as the top issue that will impact them.<sup>4</sup> The challenge for many businesses will be not only to weather the change, but to emerge stronger, more resilient and better prepared for the future.

1. <https://www.ons.gov.uk/economy/nationalaccounts/balanceofpayments/bulletins/uktrade/december2024#explore-uk-trade-in-goods-country-by-commodity-data-for-2024>
2. <https://www.britishchambers.org.uk/news/2026/01/eu-reset-must-reverse-trade-slump/>
3. <https://www.lloydsbank.com/assets/assets-business-banking/pdfs/business-barometer.pdf>
4. <https://www.britishchambers.org.uk/news/2025/11/trade-under-pressure-how-are-businesses-responding-to-rising-uncertainty/>

# Opportunity, hidden in plain sight?

## Barriers to exporting

**Question to business respondents:** Regardless of whether or not your business exports, which of the following, if any, would you consider to be barriers to exporting? BASE: (Total: N = 1093).



BASE: (Total: N = 1093).

What do businesses consider as the main factors preventing them from reaching their full potential in international markets? Joint research conducted by the BCC and Lloyds has found that businesses consider documentation, regulation and processing as the predominant barriers to trade. In 2024, 45% of respondents cited customs procedures and documentation as a barrier to exporting, 39% cited export documentation (such as rules of origin) and 36% cited regulations and standards. Just 10% of respondents said that they do not face trade barriers.

Our research found that although there is clarity among respondents as to the trade barriers they face, there is a limited level of knowledge about new trade opportunities that could be of benefit.

**45%**  
of respondents cited  
customs procedures  
and documentation as a  
barrier to exporting.

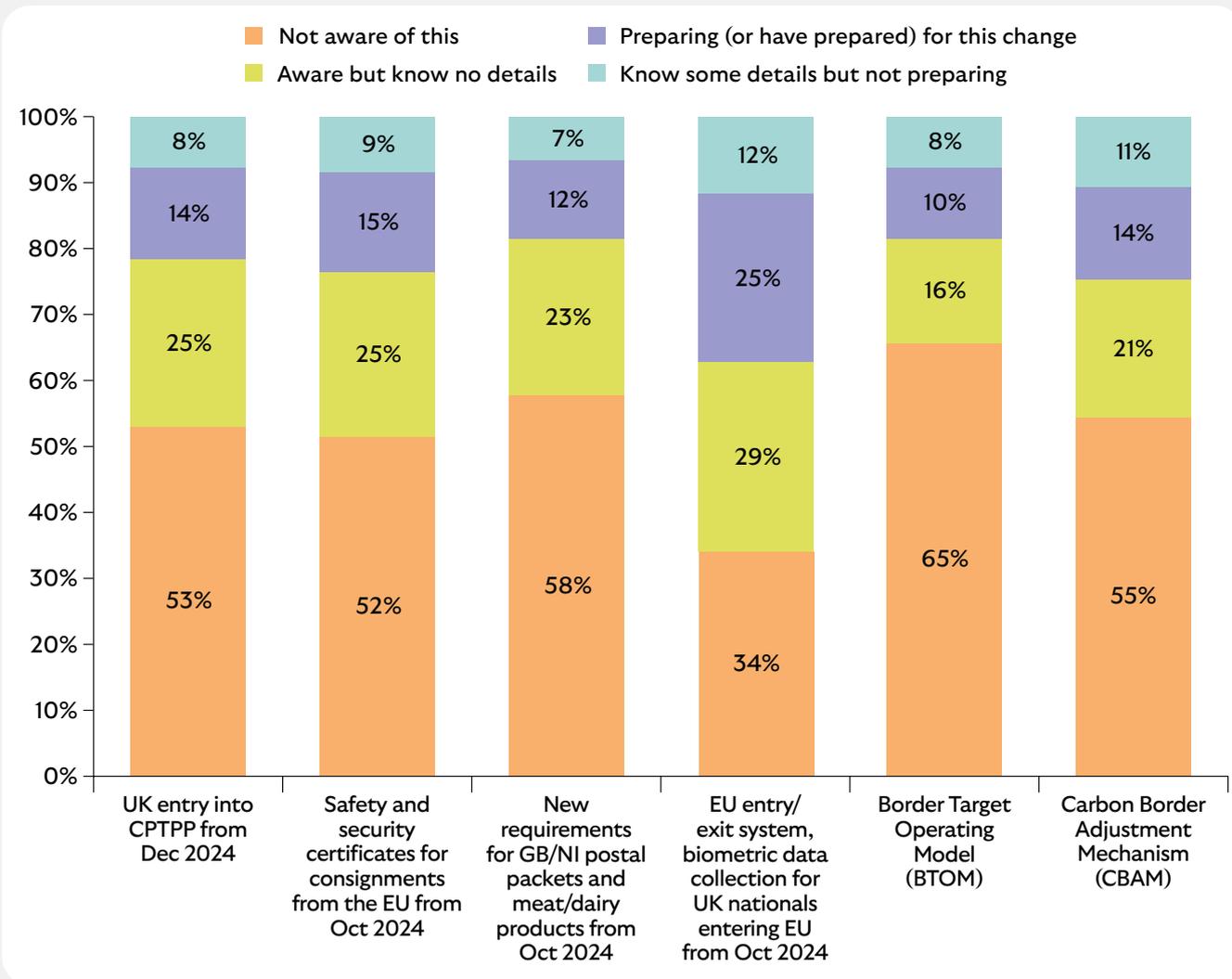
For example, 53% of respondents were not aware of the UK's accession to the Comprehensive and Progressive Agreement for Trans-Pacific Partnership (CPTPP) in December 2024 and a further 25% were aware of the agreement, but didn't know any details. The CPTPP is an Indo-Pacific trade bloc which lowers tariffs and removes trade barriers for businesses trading across Asia, Australia and the Americas – markets that account for 15% of global trade.<sup>5</sup> The UK government anticipates a £1.8 billion boost to the UK economy as a result of the country's involvement in the trade bloc.<sup>6</sup>

Many businesses were also unaware of new requirements and changing legislation. 81% of traders were unaware, or were aware but knew no details, of the rules on the business-to-business movements of parcels and postal packets from Great Britain to Northern Ireland.

Ultimately, our findings show that the level of knowledge among businesses on topics ranging from trade blocs to regulatory change could mean that there are highly advantageous – and currently undiscovered – opportunities available to the firms that are in a position to explore new avenues, be agile, flexible and reactive, and pursue innovative routes to growth.

## Awareness of scheduled changes to international trade

**Question to business respondents:** For each of the following scheduled changes relating to international trade, tell us how much you know.



BASE: (Carbon Border Adjustment Mechanism (CBAM): N = 488; Border Target Operating Model (BTOM): N = 490; EU Entry/Exit System, biometric data collection for UK nationals entering the EU from Oct 2024: N = 492; New requirements for GB/NI postal packets and meat/dairy products from Oct 2024: N = 491; Safety and security certificates for consignments from the EU from Oct 2024: N = 489; UK entry into CPTPP from Dec 2024: N = 491).

5. <https://bfpg.co.uk/2023/03/uk-accession-cptpp/>

6. <https://assets.publishing.service.gov.uk/media/61728409e90e071977182a5d/dit-cptpp-uk-accession-strategic-approach.pdf>

# Finding the golden opportunities

## Stress tests and playbooks

Recent years have redefined what is considered to be an optimally designed supply chain, shifting from one that is time-efficient and designed to cater for demand, to one that is flexible, adaptable and resilient.

There are clear opportunities in stress testing supply chains. Taking a proactive approach to preparing for disruption can not only avoid bottlenecks and delays in product delivery, but enhance the resilience of the business as a whole, laying the foundations for a more effective risk management approach.

Mapping parts, materials and locations throughout supply chains is a complex task, especially in large organisations with vast, intricate networks of suppliers. KPMG estimates that 43% of organisations have limited to no visibility of tier one supplier performance.<sup>7</sup> However, the task can deliver significant benefits, helping organisations to gauge over-reliance on single suppliers or geographies and the sufficiency of inventory buffers and logistical capacity.

With unforeseen global events having a domino effect on business operations, conducting hypothetical rehearsals is also a useful exercise. Exploring possible scenarios that could cause disruption – from changing international trade agreements to pandemics and geopolitical shocks – and investigating how they could affect the business ensures that the organisation is prepared to face any eventuality. This can lead to the development of a more comprehensive risk management strategy, which includes alternative sourcing options, supplier diversification, and establishing robust crisis communication protocols.

Stress testing supply chains and rehearsing possible scenarios fosters organisational agility, allowing firms to adapt faster to unforeseen events. The results provide data and insights which can help leaders in strategic planning, resource allocation and the prioritisation of business objectives.

Taking a proactive approach to preparing for disruption can not only **avoid bottlenecks and delays** in product delivery, but **enhance the resilience** of the business as a whole.

## Around the world in 40 trade agreements

Evolving trade policy, geopolitical shifts and changes to long-standing trade relations has meant that businesses are looking further afield for new opportunities.

To promote diversification opportunities, the UK government has established over 40 post-Brexit trade agreements with 74 countries and territories plus the EU<sup>8</sup>. These agreements include accession to the CPTPP, the UK-Australia Free Trade Agreement, the UK-New Zealand Free Trade Agreement, the UK-Japan Comprehensive Economic Partnership Agreement, and bilateral deals with Singapore, Canada, and Mexico. In addition, the UK-India Comprehensive Economic and Trade Agreement (CETA) has been signed and is awaiting ratification.

For UK businesses, more trade agreements mean a broader export market. The BCC's recent Competitiveness Report sets out an agenda on implementation of the key actions from the DBT Export Strategy to maximise export growth.<sup>9</sup> This benefits businesses who depend on stronger supply chains by opening up a diversified pool of buyers and suppliers – and financing options that become available with a wider market.

Such diversification can unlock new opportunities, and Lloyds can help UK businesses to investigate potential export opportunities around the globe through tools and expertise.

Lloyds' International Trade Portal, a digital trade intelligence tool, offers insights and resources for international trade<sup>10</sup>:

- **Market research and insights:**  
Access data on over 200 countries, including economic indicators, trade regulations, and sector-specific opportunities.
- **Export and import guidance:**  
Information on tariffs, duties, and compliance requirements – helping businesses understand documentation and customs processes.
- **Supplier and buyer search:**  
Connects UK businesses with potential overseas partners using verified directories for safer trade relationships.
- **Risk management tools:**  
Country risk profiles (political, economic, currency) and advice on mitigating payment and delivery risks.
- **Practical resources:**  
Guides on logistics, shipping, and financing options. Integration with Lloyds trade finance solutions (Letters of Credit, Guarantees).

## Managing risk in new markets

While new markets represent new opportunities, they also highlight new risks. As a result, many businesses are now placing more emphasis on traditional trade instruments – namely Bonds, Guarantees, Letters of Credit and Indemnities.

Last year, the Lloyds Business Barometer found that 24% of respondents want better access to Letters of Credit and Guarantees.<sup>11</sup> This indicates a growing focus on managing trade and counterparty risk against a backdrop of uncertainty and volatility.

Instruments such as Letters of Credit and Guarantees offer reassurance to manufacturers when working with counterparties. They offer security against risks such as currency inconvertibility or unexpected regulatory changes. It is even the case that in some jurisdictions, the use of Letters of Credit or Guarantees is a legal requirement for cross-border trade.

Business practices in new markets may also differ considerably from those in the UK, and it may be necessary to develop relationships with new clients and suppliers when securing new contracts. Traditional trade instruments can

help with this process. They can act as a neutral guarantee between parties that indicate to buyers that their funds are secure, and to sellers that payment will be made.

In addition to traditional trade instruments, banks are also contributing new solutions by offering products previously considered to be niche. One example of this is the provision of inventory finance, which is intended to support the businesses that are now required to hold more stock. Lloyds supports clients with both new and traditional trade instruments to ensure confidence and security when exploring new opportunities in an increasingly global marketplace.

7. <https://kpmg.com/xx/en/our-insights/ai-and-technology/supply-chain-trends-2024.html>
8. <https://www.gov.uk/government/collections/the-uks-trade-agreements>
9. [https://www.britishchambers.org.uk/wp-content/uploads/2025/10/BCC\\_BRO9742\\_TRADE\\_COMPETITIVENESS\\_V7\\_DIGITAL.pdf](https://www.britishchambers.org.uk/wp-content/uploads/2025/10/BCC_BRO9742_TRADE_COMPETITIVENESS_V7_DIGITAL.pdf)
10. <https://www.lloydsbanktrade.com/en>
11. <https://www.lloydsbank.com/business/resource-centre/insight/traditional-trade-instruments-in-manufacturing.html>

## Switching on digital trade

The digitalisation of trade documents represents a significant opportunity for growth and productivity gains globally. In traditional trade transactions, the issuance and transmission of paper-based documents for the importing or exporting of goods – documents such as Bills of Exchange, Bills of Lading, and Promissory Notes – would need to be printed and couriered around the world to the intended recipients. According to data from the International Chambers of Commerce, there are an estimated 4 billion trade documents in circulation – if stacked on top of each other, the pile would be 520,000 meters high and constitute approximately half a million trees.<sup>12</sup>

The introduction of the Electronic Trade Documents Act (ETDA) in September 2023 marked a landmark step towards paperless trade.<sup>13</sup> The digitalisation of key trade documents and their subsequent transfer using Blockchain-powered technology has removed time-consuming logistical steps from the process.<sup>14</sup> As a result, it has reduced end-to-end transaction times from months or weeks to just days or even hours. The exchange of documents between parties can now be instantaneous.

For businesses, digital trade could have a transformative effect. The UK government estimates that trade digitalisation pilots saw 89% fewer paper documents and 90% fewer trade-related emails.<sup>15</sup> Digital trade is undoubtedly an engine of growth – research suggests that the widespread adoption of digital trade could boost UK GDP by up to 0.9%.<sup>16</sup>

Lloyds completed the first transaction under the ETDA, issuing a digital Promissory Note which resulted in key documents arriving two days earlier than they would have done had their paper-based counterparts been used instead. Lloyds has since digitalised three key negotiable documents covered by the ETDA; the Promissory Note, the Bill of Exchange and the Bill of Lading. While one client transaction had previously taken 15 days and involved couriating physical documentation six times between India and the UK, the use of an electronic Bill of Lading reduced the transaction time to just over 24 hours, with no need for any physical documentation to change hands.<sup>17</sup>

Lloyds' clients are increasingly using digital trade documents – the bank has completed four times more electronic transactions in 2025, compared to the same period in 2024. Lloyds has found that once clients witness the speed, efficiency and transparency of digital trade, they typically don't return to paper.

## Fuelling wider uptake

In the two years since the implementation of the ETDA in September 2023, businesses have seen advantages in terms of transaction speeds, costs, and sustainability – however uptake has been slower than anticipated.<sup>18</sup> This could be due to a range of factors, from legal jurisdiction issues and low uptake among global carriers and financial institutions through to a lack of technical support, the absence of local government incentives, a lack of legal guidance or a need for clear use cases and success stories.

A recent snap poll<sup>19</sup> of 60 respondents indicated that the principal issue could in fact be the level of understanding among businesses (34%). Investment in learning and education could therefore yield further opportunities for speed, efficiency and cost reduction in the trading process.

## A national drive towards digitalisation

The UK government is focusing on supercharging the switch to Electronic Trade Documents (ETDs). The new UK Trade Strategy has – for the first time – placed digital trade at its centre, which should encourage further uptake of digital trade processes.<sup>20</sup>

The strategy will introduce Digital Trade Corridors with leading European markets which have implemented similar laws to the ETDA, starting with France and Germany, piloting the use of ETDs in international trade transactions and demonstrating how they can be used to streamline business operations.

It will also create an information hub on ETDs, directly addressing the knowledge gap concerning digital trade, and helping businesses use ETDs to trade confidently.

12. [https://dsi.iccwbo.org/\\_files/ugd/0b6be5\\_9a983b7c954d49389dd25a54033bcf78.pdf](https://dsi.iccwbo.org/_files/ugd/0b6be5_9a983b7c954d49389dd25a54033bcf78.pdf)
13. <https://www.legislation.gov.uk/ukpga/2023/38/2023-09-20?view=plain>
14. <https://www.lloydsbankinggroup.com/media/press-releases/2023/lloyds-bank-2023/lloyds-bank-enigio-partnership.html>
15. <https://assets.publishing.service.gov.uk/media/68838f4ebe2291b14d11af2e/uk-trade-strategy-print.pdf>
16. <https://assets.publishing.service.gov.uk/media/669fcf5b49b9c0597fdb0349/benefits-of-the-digitalisation-of-trade-processes-and-cross-border-barriers-to-their-adoption-report.pdf>
17. <https://www.lloydsbankinggroup.com/media/press-releases/2024/lloyds-bank-2024/lloyds-bank-completes-first-wavebl-electronic-bill-of-lading-transaction.html>
18. [https://lloydsbank.turtl.co/story/expanding-horizons/page/5?utm\\_source=Insights-BRC&utm\\_medium=Web&utm\\_campaign=CIB-TL2&utm\\_id=CIB25&utm\\_content=Download-report](https://lloydsbank.turtl.co/story/expanding-horizons/page/5?utm_source=Insights-BRC&utm_medium=Web&utm_campaign=CIB-TL2&utm_id=CIB25&utm_content=Download-report)
19. [https://www.linkedin.com/posts/surath-sengupta-48aa326\\_digital-trade-is-gaining-momentum-but-what-activity-7376931431010291712-foZY?utm\\_source=share&utm\\_medium=member\\_desktop&rcm=ACoAAAn18LABHfu44PrIKVxIfWc5c0lyB03\\_GO](https://www.linkedin.com/posts/surath-sengupta-48aa326_digital-trade-is-gaining-momentum-but-what-activity-7376931431010291712-foZY?utm_source=share&utm_medium=member_desktop&rcm=ACoAAAn18LABHfu44PrIKVxIfWc5c0lyB03_GO)
20. <https://assets.publishing.service.gov.uk/media/68838f4ebe2291b14d11af2e/uk-trade-strategy-print.pdf>

# Trade of tomorrow

Considering the significant progress made in digitalising trade documents in recent years, the question turns – inevitably – to what happens next.

Lloyds are involved in a number of projects aiming to push the boundaries of innovation and make trade processes even simpler and easier for businesses operating internationally.

## From physical to digital

The industry is now focusing on digitalising the entire financial and physical supply chain, integrating data flows from procurement to payment. This includes pioneering initiatives like the UK's Teesside Digital Trade Testbed at Teesside International Airport, which offers businesses and governments a live environment to trial interoperable systems, leveraging AI, the Internet of Things (IoT), geofencing, 5G, and digital identities. These systems are intended to streamline customs procedures, automate documentation, and boost cross-border transparency and efficiency.

While these projects are in their infancy, there are tentative steps been made to link the work being done on the physical supply chain with the successful digital trade finance transactions already being completed.



## One step beyond

The focus of the first stage of trade document digitalisation has been on the removal of paper, which is delivering a significant reduction in transaction times by eliminating the time it takes to transmit documents between parties.

The industry is already looking to the next stage of the trade digitalisation journey – beyond digitalising paper documents. This next step involves the use of structured data to capture information in a standardised, machine-readable format. Achieving this will deliver significant benefits; most notably it will enable true interoperability – meaning that different banks, corporates and platforms can exchange data seamlessly without manual intervention.

Lloyds is playing a key role in this next stage of innovation, working as part of a group of banks with organisations such as the International Chamber of Commerce (ICC) and Microsoft. The ICC's Digital Standards Initiative's Key Trade Documents and Data Elements (KTDDE) framework standardises 36 core trade documents and their associated data elements, which were embedded into data sets and transferred through a Microsoft prototype of a trade finance connector from clients' Enterprise Resource Planning systems into banks' core processing platforms.

Lloyds and the other participating banks ran a groundbreaking proof of concept to test exchanging structured datasets under Documentary Credits using the ICC framework. This new process is a foundational shift from documents to data, offering improved efficiency, accuracy and risk reduction.

Lloyds was also involved in a separate proof of concept, working with Cleareye.ai and Enigio using embedded structured data which delivered 100% data extraction accuracy. This project proved that embedding structured data aligned to the same framework can drive perfect machine readability on Cleareye.ai's Cleartrade platform, accelerating the end-to-end transactional process.

Taken together, these innovative projects help to guide the industry from digitised paper to data native trade.

## Working smarter

Another potential area of increased focus unlocked by the KTDDE is the embedding of smart contracts into ETDA-compliant electronic trade documents to allow for automated settlement.

Lloyds, working with Fnality and Enigio, pioneered these capabilities: executing digital Promissory Notes with embedded structured data and embedded payment logic to trigger settlement once contract conditions were met.

# Solutions to support you

As experts in trade finance, Lloyds has an extensive range of solutions ranging from mitigating the risks associated with trading with counterparties in new jurisdictions, through to finance options that can address working capital requirements.

Lloyds works closely with clients and with a network of financial institutions in more than 130 countries, providing end-to-end support across the world.

## Lloyds' trade solutions

**Export Letters of Credit** can reduce the risk of exporting to, or importing from, almost anywhere in the world, using Lloyds' international network of banks. By using an export Letter of Credit, you can gain the confidence to release goods knowing that the invoiced payment will be guaranteed, so long as the terms and conditions of the relevant Letter of Credit are fully met.

**Documentary Collections** are a cost-effective way to mitigate the risk of non-payment and help manage your cash flow. Documentary Collections ensure that you receive payment for the goods sent. Your customers can only take delivery of the goods once they have paid for them, or accepted a bill of exchange to pay at a later date.

**Bonds and Guarantees** can be required to bid for overseas business and can demonstrate improved creditworthiness with your trading partners. As a result, they can give your customers confidence in your business and may help you win new contracts or negotiate better trading terms. Lloyds' UK-based centre of excellence can support with wording reviews and drafting, providing you with operational reassurance.

**Capital Import Finance:** Investing in the right assets is key, but sometimes the perfect piece of equipment is only available overseas. Lloyds provides Capital Import Finance as an end-to-end solution designed to take the difficulty out of buying business assets from abroad. Trade instruments like Guarantees and Letters of Credit can help to reduce the risks of importing the asset, and a trade finance facility can help to manage upfront payments. Once the asset arrives and is commissioned, Lloyds will replace the trade finance facility with an asset finance facility, protecting businesses to protect their cash flow and spreading the cost over the asset's useful life.

**Open Account:** Accelerating money that a business is owed by customers can increase working capital and reduce cash trapped in the trade cycle. At the same time, businesses can support their suppliers by making early payments against approved invoices, enabling them to benefit from potentially cheaper forms of financing than may otherwise be available.

Open Account solutions can reduce risk, improve supplier relationships and align the objectives of Treasury, Procurement and Sales for both buyers and suppliers. They can also allow you to accelerate payments for invoices ahead of agreed payment terms to optimise working capital. Lloyds' Export Working Capital Scheme, backed by a UK Export Finance Guarantee, can provide access to working capital to fulfil new export contracts, particularly those that are of higher value than your usual activity. You can also use the Lloyds Online Trade Services platform to manage and operate your international trade activities through one customisable dashboard.

**Inventory Finance** is a flexible working capital solution that enables businesses to unlock liquidity tied up in stock throughout the production, storage, and distribution cycle. By financing inventory, companies can maintain optimal stock levels, secure critical components, and respond to supply chain disruptions without straining cash reserves. This approach not only supports operational continuity and supplier relationships but also helps businesses optimise their balance sheets and build resilience in today's complex trade environment.

**Lloyds' International Trade Portal** is a powerful insights platform, providing practical support with both free and unlimited access. You can also use Lloyds' Trade Tracker to check the status of your trade request within seconds.

# About the British Chambers of Commerce and Lloyds

## British Chambers of Commerce (BCC)

The BCC represents a dynamic network of 51 accredited UK Chambers, and 72 British Chambers in international markets across the world. The Chamber Network facilitates £16 billion of UK trade each year. Every day, it generates the trade documents that make international trade a reality for small, medium, and large businesses.

The BCC is committed to creating a platform for businesses to shape the economy for the better. 42% of the BCC's member companies export – higher than any other group of UK companies. The BCC firmly believes that international trade can make every company a better and more productive one.

### BCC Survey methodology

BCC Insights Unit surveyed over 1,300 businesses across all nations and regions of the UK. The respondents include firms from the manufacturing (33%), services (56%) and the public sectors (11%). Around 45% of respondents are exporters.

The sample is predominantly made up of SMEs (92%). Data are weighted by business size – SMEs receive 99% weighting and large firms 1% – with no additional adjustments for sector or region.

Stay up to date with the latest publications and commentary from the BCC Insights Unit:  
<https://www.britishchambers.org.uk/insights-unit/publications-and-commentary/>

## Lloyds

Lloyds Banking Group is a leading UK based financial services group providing a wide range of banking and financial services, focused on personal and commercial customers. As part of the Group, Lloyds provides expert financial support and guidance to the households, businesses and communities of Britain.

Lloyds helps businesses from all parts of the UK, and across all different sectors and sizes, giving them the funding and support they need to grow both at home and abroad.

- Lloyds is proud to support one million UK businesses with leading digital and relationship banking services, as they start up, grow and thrive.
- Lloyds offers a broad range of finance beyond term lending, spanning import and export trade finance, structured and asset finance, securitisation facilities and capital market funding.
- Lloyds' product specialists provide bespoke financial services and solutions, including tailored cash management, international trade, treasury and risk management services.

Lloyds has a range of tools available to help support clients' international trade ambitions, which can identify new suppliers and customers, help with tariff details, country profiles, and support for businesses in acquiring tenders. Lloyds also provides a range of trade finance products that can help firms manage risk, cash flow and capital as their exporting ambitions grow.

## Business help and support

We aim to provide you with a high level of service.

If you have a query our Help & Support pages can help: [lloydsbank.com/business/help](https://lloydsbank.com/business/help)



Go online:

[lloydsbank.com/business/international](https://lloydsbank.com/business/international)



Speak to your

Relationship Manager

## Important information

Lending is subject to status. Eligibility criteria apply.

Documentary Letters of Credit are subject to internationally agreed banking rules (ICC Uniform Customs and Practice for Documentary Credits).

While all reasonable care has been taken to ensure that the information provided is correct, no liability is accepted by Lloyds Bank for any loss of damage caused to any person relying on any statement or omission. This is for information only and should not be relied upon as offering advice for any set of circumstances. Specific advice should always be sought in each instance.

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

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