

Card Acceptance Services Terms



About these terms

“**Lloyds Accept**” is two separate services provided by Lloyds and Stripe which together enable you to accept card payments from your customers: the Card Acceptance Services (provided by Lloyds) and the Stripe Services (provided by Stripe). We describe each of the Card Acceptance Services and the Stripe Services more fully below.

The Card Acceptance Services facilitate your access to the Stripe Services by providing you with a self-service portal (the “**Servicing Hub**”) and related services. Lloyds provides the Card Acceptance Services (as defined below). The Stripe Services are provided by Stripe under a separate agreement between you and Stripe (your “**Stripe Connected Account Agreement**”) which you will agree to as part of your application to use Lloyds Accept.

These terms (the “**Card Acceptance Services Terms**”) apply to your use of the Card Acceptance Services (and, where relevant, also apply to your use of the Stripe Services). These Card Acceptance Services Terms are additional to (and separate from) the terms applicable to your Online Banking Service.

You will be asked to accept the Stripe Connected Account Agreement when registering for Lloyds Accept, alongside your acceptance of these Card Acceptance Services Terms. The Card Acceptance Services and the Stripe Services are provided alongside each other, and both sets of terms must be entered into for you to access and be provided with Lloyds Accept. **As part of the application process, you confirm that you have the authority to sign up to these Card Acceptance Services Terms and the Stripe Connected Account Agreement.**

What we do

- Lloyds provides you with the Card Acceptance Services, including tools and support to accept card payments (e.g., Tap to Pay, Pay by Link and Payment Devices).
- Lloyds connects you to Stripe Services and supports your onboarding and ongoing use of the service.
- Lloyds provides the Servicing Hub and will be your main point of contact for support and queries (via the Servicing Hub) about the Card Acceptance Services and the Stripe Services.
- Where you choose to purchase a Payment Device, Lloyds provides the Payment Devices.

What Stripe does

- Stripe provides the payment processing services, which means Stripe handles your card transactions including acquiring transactions, paying out funds, fraud monitoring, and other payment-related services.
- Stripe operates your Stripe Connected Account, which you use to process and receive payments.
- Stripe processes your data as a separate controller in connection with the Stripe Purposes, as described in Section 12.b.
- Stripe may update its terms and services, and you must agree to these to continue using the Card Acceptance Services provided by Lloyds.

Key Terms used in these terms and conditions

- In the context of these terms, “**we**”, “**us**” and “**our**” means Lloyds Bank plc (“**Lloyds**”) and “**you**” and “**your**” means the business user of Lloyds Accept and, in the case of Section 6.b, the individual accepting these Card Acceptance Services Terms.
- **Lloyds Accept:** The combination of the Card Acceptance Services provided by Lloyds and the Stripe Services provided by Stripe, which together enable you to take card payments from your customers.
- **Card Acceptance Services:** The tools and services provided by us to help you accept card payments from your customers through Stripe. These tools and services include access to the Servicing Hub to manage your account, your onboarding onto our and Stripe’s platforms, the sale of Payment Devices, and technical functionality for our Tap to Pay and Pay by Link tools, which integrate with Stripe’s Services.
- **Merchant Service Charges:** The fees you pay (through deductions from your settlement funds) for using Lloyds Accept, as detailed in Schedule 1.
- **Online Banking Service:** Refers to either Lloyds Online for Business or Bank of Scotland Business Internet Banking, whichever you use.
- **Pay by Link:** A method of receiving a payment from your customers by generating a link to share and through which your customers can make payment to you.
- **Payment Device:** A device (like a card reader or terminal) which you may purchase from us to allow you to accept card payments in-person from your customers using the Stripe Services.
- **PCI DSS (Payment Card Industry Data Security Standards):** A set of security standards you must follow to protect cardholder data when accepting card payments.

- **Servicing Hub:** refers to the Lloyds Accept portal accessible via the Online Banking Service.
- **Stripe:** refers to Stripe Payments Europe Limited, Stripe Payments UK Ltd and/or such other Stripe entities as Stripe may include as party to the Stripe Connected Account Agreement from time to time.
- **Stripe Connected Account:** Your account with Stripe, used to process and receive payments, which you can manage through our Servicing Hub.
- **Stripe Services:** The separate services provided by Stripe (including payment processing and management of chargebacks) as described in your Stripe Connected Account Agreement.
- **Tap to Pay:** A contactless payment method available on Apple and Android devices which allows you, in conjunction with a Lloyds-provided application, to accept card payments on certain models of iPhone or Android phone.

Card Acceptance Services Terms

1. When do these Card Acceptance Services Terms apply?

- a. These Card Acceptance Services Terms apply to the extent you are using Lloyds Accept. Once you accept these Card Acceptance Services Terms, they will apply for the duration of your use of Lloyds Accept (or, if later, until you stop accepting or receiving payments using Lloyds Accept and any chargebacks or disputes relating to your transactions have been closed).
- b. You will access Lloyds Accept through your Online Banking Service – your use of the Online Banking Service is separate from Lloyds Accept and is subject to separate terms and conditions. We may notify you of alternative ways of accessing and using Lloyds Accept from time to time.

2. What do these Card Acceptance Services Terms cover?

- a. These Card Acceptance Services Terms govern your use of the Card Acceptance Services provided by us, as set out in Section 3.c below. They cover information like:
 - i. what you can use the Card Acceptance Services for;
 - ii. which third party terms and conditions and security rules you need to follow;
 - iii. how you contract, and open and manage your account, with Stripe; and
 - iv. the authorisations you give us to manage your Stripe Connected Account on your behalf (including the sharing of your data with Stripe).
- b. These Card Acceptance Services Terms are part of a pack of important documents alongside:
 - i. your Stripe Connected Account Agreement with Stripe (as defined above);
 - ii. the business information you provide us when opening your Business Current Account and as part of your onboarding to the Online Banking Service and/or Lloyds Accept;
 - iii. any other agreements that we tell you (at the time of your agreeing to them) form part of your agreement with us relating to your use of Lloyds Accept from time to time; and
 - iv. terms and conditions made available to you when registering for Tap to Pay, for example Apple’s ‘Tap to Pay on iPhone Platform Terms and Conditions’ (in Apple’s Terms, references to the “**PSP**” may refer to either Lloyds or Stripe, depending on the context).

These agreements and documents together govern your use of Lloyds Accept. It is important you take the time to read and understand them.

- c. The Card Acceptance Services additionally allow you to receive the Stripe Services from Stripe, as set out in (and subject to) the Stripe Connected Account Agreement. We may notify you of any replacement of Stripe (or the addition of any other third-party acquirers) as set out in Section 7.b.
- d. When you register for Lloyds Accept, we will arrange for the opening of your account with Stripe (your “**Stripe Connected Account**”). This includes registering you to receive acquiring, payout and other payment processing services (and other services described in your Stripe Connected Account Agreement, including management of chargebacks) from Stripe (the “**Stripe Services**”).

3. What are the Card Acceptance Services?

- a. Although we act on your behalf in facilitating the opening and management of your Stripe Connected Account, the Stripe Services are provided by Stripe. **We are not responsible for the provision of the Stripe Services** (including the card transaction acquiring services) or any data collected or processed by Stripe in its capacity as a controller as described in Section 12.c.
- b. By accepting these Card Acceptance Services Terms, **you acknowledge and agree** that we are released from our banker's duty of confidentiality to the extent necessary to disclose to Stripe any data you provide to us or have previously provided, whether in relation to the Card Acceptance Purposes (as described in Section 12.a) or in relation to any other Lloyds service. Such disclosure will be made in accordance with our [Privacy Notice](#). Stripe may use such data either to provide the Stripe Services to you and/or as it otherwise notifies you under your Stripe Connected Account Agreement and the [Stripe Privacy Policy](#). **This may include the use of your personal data for the Stripe Purposes (as described in Section 12.c)**. Your agreement to our disclosure of your data applies solely to our release from the banker's duty of confidentiality for the purposes described above. It does not constitute, and should not be interpreted as, consent under the UK GDPR, the Data Protection Act 2018, or any other applicable data protection legislation.
- c. We will provide certain services to you directly in accordance with these Card Acceptance Services Terms. These services ("**Card Acceptance Services**") include:
 - i. providing access to the Stripe Services and the means of managing your Stripe Connected Account;
 - ii. access to Tap to Pay (in conjunction with a Lloyds iOS or Android application) and Pay by Link (but not the acquiring and processing of payments using these tools, which are Stripe Services) and the provision of the Servicing Hub;
 - iii. facilitating your onboarding with Stripe, including obtaining from you and sharing with Stripe certain information required for onboarding you and for our 'Know-Your-Customer' or 'KYC' checks, 'Know-Your-Business' or 'KYB' checks, or other onboarding requirements;
 - iv. providing an online support contact via web form for any queries or issues you may have when using Lloyds Accept;
 - v. (subject to Section 10), the provision of payment devices ("**Payment Devices**") which you may use to take customer card payments through Lloyds Accept; and
 - vi. other additional services related to your use of the Stripe Services as we notify you from time to time.
- d. Stripe is responsible for the payment processing services, but we will make information about your card transactions available on the Servicing Hub.
- e. Stripe is responsible for managing the chargeback process, but you will receive notifications about it through the Servicing Hub. You may access information relating to any chargeback requests initiated by your customers (as well as other details on the transactions processed through Lloyds Accept), manage your response to any chargeback requests, and manage any refunds to your customers, by visiting the Servicing Hub.

4. Charges and Payments

- a. The Merchant Service Charges set out in Schedule 1 (the "**Merchant Service Charges**") apply to your use of Lloyds Accept. The Merchant Service Charges are charged based on the number and value of transactions you process using Lloyds Accept. **If you do not process any transactions using Lloyds Accept, then you will not pay any Merchant Service Charges**. This does not include the fee for any Payment Device as those are charged separately at the time of purchase.
- b. You acknowledge and agree to being charged the blended Merchant Service Charges as set out in Schedule 1. This means that the Merchant Service Charges combine interchange fees, scheme fees, and acquirer fees into a single aggregated charge for each card type, rather than itemising each fee component separately. If you require an unblended pricing structure with individually specified fees, please contact us.
- c. In accordance with applicable regulations, including the UK Interchange Fee Regulation and Payment Systems Regulator guidance, you understand and accept that a) by agreeing to blended pricing, individual interchange and scheme fees are not itemised and b) interchange fee information for your transactions may be provided to you on an aggregated basis, and not for each individual transaction. We will make information relating to interchange fees available to you at least once per month via the Servicing Hub in a format that allows you to download, store and reproduce it unchanged. You agree to receive the information in this manner and are responsible for downloading and retaining this information for your records.
- d. We may vary the Merchant Service Charges from time to time. We will notify you no later than two months before the date on which a change is to take effect.

- e. Stripe's charges are included in the Merchant Service Charges. **You will not be required to pay any charge directly to Stripe for your use of the Stripe Services.**
- f. **The Merchant Service Charges are deducted from the proceeds of your transactions (your settlement funds) automatically by Stripe before your settlement funds are paid to you.** You authorise us for the duration of your use of Lloyds Accept to instruct Stripe to deduct the following from your settlement funds:
 - i. the Merchant Service Charges;
 - ii. any charges relating to your use of any Payment Device(s); and
 - iii. any other sums you owe us (including in respect of any liability or indemnity owed to us) under these Card Acceptance Services Terms.

5. How to Access the Service

- a. You must be registered for an Online Banking Service and have an open Business Current Account with Lloyds Bank or Bank of Scotland to use Lloyds Accept. You may only use Lloyds Accept to accept transactions in the UK (including Northern Ireland).
- b. You will need access to the internet and your login details for the Online Banking Service. You and your authorised users of Lloyds Accept must take reasonable steps to keep your information safe. You must also make sure that you and your authorised users take reasonable care to protect your and their security details and to prevent unauthorised access to Lloyds Accept.
- c. You must be registered for Lloyds Accept, which includes accepting these Card Acceptance Services Terms and the Stripe Connected Account Agreement. Some of the features of Lloyds Accept will only be available on certain devices, software, or applications.
- d. If you are having problems with registering for or accessing Lloyds Accept, please contact us via the Servicing Hub.

6. Requirements for your use of Lloyds Accept

- a. Your use of Lloyds Accept is always subject to your compliance with these Card Acceptance Services Terms and the Stripe Connected Account Agreement.
- b. **You (which, for the purposes of this section only, means the individual accepting these Card Acceptance Services Terms) warrant that you are an authorised representative of the entity on whose behalf you are registering to use Lloyds Accept, including the Card Acceptance Services and Stripe Services, and that you have full authority to execute these Card Acceptance Services Terms and the Stripe Connected Account Agreement and to bind such entity to the same.**
- c. Before you use Lloyds Accept, you must:
 - i. validly agree to be bound by the terms of the Stripe Connected Account Agreement (in its standard form, without deviation) with Stripe (or such other third-party payment service provider agreement(s) or service(s) as we direct from time to time);
 - ii. provide any information, evidence or records we may request to prove you have validly executed the Stripe Connected Account Agreement; and
 - iii. take any additional action instructed by us or Stripe which we (or Stripe, as applicable) reasonably consider necessary to create a valid and binding agreement between you and Stripe.
- d. At all times when using Lloyds Accept, you **undertake to**:
 - i. remain a party to the Stripe Connected Account Agreement (as may be updated from time to time) for the duration of your use of Lloyds Accept (or, if later, until such time as you cease to make or receive payments using the Stripe Services);
 - ii. comply with the terms of these Card Acceptance Services Terms and the terms of the Stripe Connected Account Agreement (including not selling or making available any products or services which we or Stripe notifies you as being restricted or prohibited products or services, including those on Stripe's Prohibited and Restricted Businesses List as made available to you by Stripe from time to time);
 - iii. provide us with such information as we may request from you (and you authorise us to share such information with Stripe, including as is required for your enrolment to receive the Stripe Services, creation of your Stripe Connected Account and to satisfy either our or Stripe's legal, regulatory or contractual obligations);
 - iv. notify us if any information you have provided us and/or Stripe changes or is incorrect (and you warrant that all information provided to us and Stripe in respect of your use of Lloyds Accept including both the Card Acceptance Services and the Stripe Services (whether before or after the date of these Card Acceptance Services Terms) is up-to-date, accurate and complete); and
 - v. fulfil all transactions that are properly entered into with your customers (you are solely responsible for the sale and delivery or performance of any products or services (including any cancellation rights, returns, and resolving complaints about your products or services))

- e. At all times when using Lloyds Accept, you **undertake not to**:
- i. use Lloyds Accept for any fraudulent, unlawful, deceptive, or abusive activity;
 - ii. instruct Stripe to provide any additional services, or change the scope of any existing services, provided to you under your Stripe Connected Account Agreement in connection with Lloyds Accept. This does not prevent you from engaging Stripe to provide services outside of the scope of, and unrelated to, Lloyds Accept; or
 - iii. rely on the Servicing Hub as a form of permanent or indefinite document storage. You acknowledge and agree that any statements, notifications, payment information or other documents made available to you through the Servicing Hub will only remain accessible for the period specified within the Servicing Hub and may no longer be accessible if your access to the Servicing Hub ends (including, for example, following termination of these Terms). You are responsible for downloading and securely storing such information in a form that can be retained and reproduced unchanged.
- f. On entering these Card Acceptance Services Terms and using Lloyds Accept, you elect to receive the information to be provided under the Payment Services Regulations 2017 (including under sections 53(2) and 54(2)) by it being made available to you on the Servicing Hub. You can download and store this information and acknowledge it will not additionally be provided in an alternative durable medium. **This means that detailed information relating to each of the transactions you receive will be available for you to download from the self-service system on the Servicing Hub and not independently sent to you. You will not be able to access this information following termination of this Agreement and you should ensure you download this information periodically.**
- g. Stripe may update the terms of the Stripe Connected Account Agreement in accordance with the Stripe Connected Account Agreement. You will be required to agree to and comply with any updated Stripe Connected Account Agreement to continue using Lloyds Accept.
- h. You are required to comply with the Payment Card Industry Data Security Standard (PCI DSS) at all times (where applicable).

7. Our Rights regarding your use of the Card Acceptance Services

- a. We may amend these Card Acceptance Services Terms at any time on notice to you. For any changes required due to changes in law or regulation, such change may apply with immediate effect. For other changes, we will provide you with least two months' notice before the updated terms take effect. If you object to the updated terms, you must stop using the Card Acceptance Services before the updated terms take effect – your ongoing use of the Card Acceptance Services following this date will be deemed to indicate your acceptance of the updated terms.
- b. We have the right to change or engage any additional third-party acquirers or payment service providers (i.e. third parties that provide services to you in the same way that Stripe does) at our option. Where there is a change to the third-party acquirer we will provide you with reasonable written notice. You will provide reasonable co-operation to us to facilitate any change to, or addition of, a third-party acquirer (including executing such updated or additional terms or agreements as may be required) should you wish to continue to use Lloyds Accept. Where we notify you of such a change, references in these terms to 'Stripe' or the 'Stripe Services' shall be deemed to refer to such additional third parties and the relevant services they provide as well as (or instead of, as applicable) Stripe.
- c. We may suspend or limit your use of the Card Acceptance Services immediately and without notice where we discover or suspect: that you have breached any applicable laws; that you have breached the Stripe Connected Account Agreement (or where notified by Stripe that Stripe suspects or has discovered such a breach); or any fraud or fraudulent activity relating to you or any of your products or services. We may also suspend access where you tell us you have lost your login details (or they have otherwise been compromised). We may not be able to tell you the reasons for a suspension. If you suspect fraud or other unauthorised activity, contact us straight away via the Servicing Hub.
- d. As permitted under Section 3.b and in accordance with Section 12, we may share any information you provide to us (whether provided before or after your execution of these terms) with Stripe to facilitate Stripe's provision of the Stripe Services to you and administration of your Stripe Connected Account. This includes any 'Know-Your-Customer' or other fraud prevention and monitoring purposes, and for compliance with applicable law.
- e. We make no guarantee that Lloyds Accept will be available at all times or without interruption (but we will use reasonable efforts to minimise any downtime).

8. Ending this arrangement

- a. You are not permitted to continue to use Lloyds Accept after you close your Lloyds or Bank of Scotland (as applicable) Business Current Account (or if your Online Banking Service is ended). These Card Acceptance Services Terms will automatically and immediately terminate in these circumstances.
- b. These Card Acceptance Services Terms shall automatically immediately terminate (and you shall not be permitted to continue use of Lloyds Accept) in the event of termination for any reason of your Stripe Connected Account Agreement.
- c. We may terminate these Card Acceptance Services Terms and your right to use Lloyds Accept without liability on providing ninety (90) days' notice. You will not be permitted to use Lloyds Accept after the notice period ends.
- d. You may stop using Lloyds Accept (and may notify us of the termination of these Card Acceptance Services Terms) at any time (provided that the Card Acceptance Services Terms and your Stripe Connected Account Agreement may continue to apply to the extent there remain any outstanding transactions, or chargebacks, refunds or disputes relating to your transactions).

9. Stripe Components of Lloyds Accept

- a. Lloyds Accept enables you to access a number of components of the Stripe Services which are made available to you by Stripe to facilitate your management of your Stripe Connected Account subject to your compliance with these Card Acceptance Services Terms and the Stripe Connected Account Agreement ("**Stripe Components**"). We may at our discretion remove your access to any (or provide access to additional) Stripe Components, provided we will not remove any Stripe Component such that you are unable to make use of the Stripe Services.
- b. Lloyds are not responsible for the functionality or output of the Stripe Components. This is governed by your Stripe Connected Account Agreement. However, any queries in respect of the Stripe Components should be raised with us via the Servicing Hub.

10. Payment Devices

- a. If you are not using the Pay by Link or Tap to Pay functionality, you will be required to purchase a Payment Device from us in order to accept customer card payments through Lloyds Accept. Your purchase of any Payment Device shall be subject to the terms of this Section 10 (in addition to the other provisions of these Card Acceptance Services Terms).
- b. A Payment Device will only process payments through the Stripe Services available to you in connection with Lloyds Accept.
- c. Your Payment Device will operate in accordance with the product guidance provided at the time of your ordering the Payment Device. If your Payment Device does not operate in accordance with product guidance and this is not as a result of any gross negligence or any wilful or deliberate act, please contact us and we shall replace the Payment Device (this will be for free under the 12-month warranty (effective from the date of shipment of the original Payment Device) and will be chargeable outside of that period). Without prejudice to Section 11 (Liability and Indemnities), this shall be the limit of our liability to you in respect of any Payment Device failure.
- d. We will not provide any replacement Payment Device if the Payment Device's failure to operate in accordance with the product guidance is because of any gross negligence or wilful or deliberate act by you.
- e. You may only use the Payment Device for the purpose of processing transactions in accordance with the product guidance, these Card Acceptance Services Terms, and your Stripe Connected Account Agreement.
- f. Ownership of the Payment Device shall pass to you on delivery of the Payment Device to you. However, you may not sell, assign, sublet, charge, or otherwise deal with the Payment Device.
- g. Your Payment Device will only accept, and must only be used to process, UK GBP (£) transactions (or such other currency as we may notify you from time to time).
- h. You shall take all reasonable steps to maintain the Payment Device in good working order.
- i. You are responsible for the services provided to you by third parties that enable you to use the Payment Device, such as internet connectivity and network services. If you are unable to use the Payment Device as a result of any failure by such third parties, we are not responsible for this. Such third parties may charge fees (such as connectivity fees) for these services, which you are solely responsible for paying.

- j. You will comply with the **Stripe Terminal Purchase Terms** (available here and on the Stripe website) as applicable to end users (in particular clauses 9 and 10 of the Stripe Terminal Purchase Terms which include that you may only purchase a Payment Device for your own use, use it in a lawful manner and in compliance with the agreements you have with Stripe, ensure staff are trained, and you have adequate security measures in place for the Payment Device and data it collects).
- k. **Any breach of this Section 10 shall provide us with an immediate right to terminate these Card Acceptance Services Terms and/or your right to accept payments through Payment Device(s).**

11. Liability and Indemnities

- a. **You are responsible for compliance with your Stripe Connected Account Agreement. You indemnify us** against all liabilities, costs, expenses, damages and losses (including any indirect losses, loss of reputation, loss of profit, and all interest, penalties, fines, charges, refunds, reversals and legal costs (calculated on a full indemnity basis) and other professional costs and expenses suffered or incurred by us arising out of or in connection with **your breach of the Stripe Connected Account Agreement or breach of Section 6** of these Card Acceptance Services Terms.
- b. Stripe is responsible for provision of the Stripe Services in accordance with your Connected Account Agreement and, accordingly, we are not liable to you in any respect in relation to your receipt of the Stripe Services.
- c. Our total liability to you (whether arising from contract, negligence or otherwise) in relation to your use of Lloyds Accept in any 12-month period shall be **limited to the total Merchant Service Charges paid by you in the 12 months** immediately preceding the event giving rise to liability.
- d. **Subject to Section 11.a above** neither party shall be liable to the other for any **indirect, incidental, special, or consequential loss or damage**, including (without limitation) loss of profits, business, goodwill, or anticipated savings, whether arising in contract, tort (including negligence), or otherwise, even if advised of the possibility of such losses.
- e. A person who is not a party to these Card Acceptance Services Terms shall have **no rights under the Contracts (Rights of Third Parties) Act 1999** to enforce any term of this agreement.

12. Personal Data

- a. **Overview**
 - i. This section explains how both we and Stripe independently collect and use your personal data, and for what purposes. If you have any questions about how we process your personal data in connection with the Card Acceptance Services, please contact us through the Servicing Hub. If your query relates to processing carried out for the Stripe Purposes (described below), please contact Stripe directly.
- b. **Our collection and processing of your personal data**
 - i. We will collect and use your personal data (including information you may have given us when using other Lloyds' products or services) when you use the Card Acceptance Services, including during enrolment. We do this so we can provide the Card Acceptance Services to you (the "**Card Acceptance Purposes**").
 - ii. We will share some of your personal data with Stripe for the purpose of Stripe providing the Stripe Services to you. This means Stripe may use your personal data to service the Stripe platform and facilitate payment transactions on your behalf.
 - iii. Before sharing any personal data with Stripe, we must identify a legal basis that allows this. One such basis is legitimate interests. Our legitimate interests include improving the customer experience and customer journey, developing and improving the Card Acceptance Services, and preventing and detecting fraud or mitigating other risks. However, we have taken steps to ensure that such disclosures of your personal data to Stripe for the Stripe Purposes do not unfairly go against your interests.
 - iv. Our collection, processing and disclosure of your personal data is subject to our Privacy Notice. Please refer to our [Privacy Notice](#) if you would like more information regarding how we collect, process and disclose your personal data, for what reasons and on which legal basis.

c. Stripe's collection and processing of your personal data

- i. Stripe may also use some of your personal data that we disclose to it, or which it collects in providing the Stripe Services (including personal data we provide under these Card Acceptance Services Terms) for its own purposes (the "**Stripe Purposes**").
- ii. When Stripe uses your personal data for the Stripe Purposes, it does so as an independent controller. This means that Stripe is legally responsible for how it handles your data and this is subject to the [Stripe Privacy Policy](#). Please make sure you read the [Stripe Privacy Policy](#) so you understand how Stripe may use your personal data. This may include:
 1. processing that is connected to the Card Acceptance Purposes, namely determining the third parties (banks and payment method providers) to be utilised; monitoring, preventing and detecting fraudulent transactions and other fraudulent activity on the Stripe platform; and complying with legal obligations or financial services sector regulatory requirements;
 2. processing that is necessary for fulfilling its contractual obligations under your Stripe Connected Account Agreement; and
 3. **training or developing artificial intelligence systems. Stripe does this for the purpose of fraud and risk mitigation and prevention; increasing merchant revenue realisation; and to analyse and develop the Stripe Services and other Stripe products or services, as described in the Stripe Privacy Policy.**
- iii. Further, Stripe may engage additional third parties to perform certain processing in relation to the Stripe Services. These third parties will act on behalf of Stripe and only in accordance with Stripe's instructions.

13. General

- a. You must not use our name, any of our trademarks or logos or any promotional material we have provided to you, or which refers to us or the provision of Card Acceptance Services by us to you, unless we have agreed to this in writing in advance.
- b. You cannot give your rights or obligations with respect to Lloyds Accept to anyone else. We may transfer any of our rights and obligations under these Card Acceptance Services Terms to another person without your approval. You agree that you will quickly complete all documents that we reasonably request to make that transfer effective. We may also sub-contract any of our obligations under these Card Acceptance Services Terms to another person without your approval.
- c. We may not always strictly enforce our rights. For example, we may allow more time to pay what you owe. If we do this, it will just be a temporary measure and does not stop us enforcing our rights in the future.
- d. If any section of these Card Acceptance Services Terms is found to be invalid, illegal or unenforceable, that section will be deemed to be deleted from these Card Acceptance Services Terms. All other sections shall continue to apply.

14. Governing Law & Jurisdiction

- a. These Card Acceptance Services Terms and any dispute or claim arising out of or in connection with it (including non-contractual disputes or claims) shall be governed by and construed in accordance with the laws of **England and Wales**.
- b. You irrevocably agree that the courts of **England and Wales** shall have exclusive jurisdiction to settle any such dispute or claim.

15. Complaints

- a. Any complaints in respect of Lloyds Accept including the Stripe Services should be made to us via the Servicing Hub. We may refer any complaint regarding the Stripe Services on to Stripe if we believe it is necessary for resolution of the complaint.
- b. If you disagree with the decision we make, you may be able to refer the matter to the Financial Ombudsman Service free of charge. The Financial Ombudsman Service provides a way of resolving disputes if you're unhappy with something we've done. Details are available from us on request, or you can get further information at www.financial-ombudsman.org.uk. Due to the eligibility criteria of this scheme not all customers will be covered.

Schedule 1

Merchant Service Charges

You acknowledge and agree that the Merchant Service Charges set out in this Schedule 1 are calculated on a blended pricing basis.

Card Types authorised and Service Charges

Card Type	Merchant Service Charge (the total fee you will be charged)	Transparency disclosure items (these are components of the Merchant Service Charges, not additional fees)	
	Total fees	Interchange	Scheme
Standard (Domestic Consumer debit and credit cards)	1.5% + 20p	0.2% + 1.5%	0.018% to 1.023% + 0.850p to 19.360p
Premium (Commercial Cards and Amex)	2% + 20p	0.70% + 2.25%	0.018% to 1.023% + 0.850p to 19.360p
International	3% + 20p	Amex Interchange from 2.7% Other International interchange fees are within the above ranges	International scheme fees are within the above ranges

Additional Fees

The following further fees, charges and surcharges will be payable by you to us

Authorisation Fee/Final Authorisation Fee (per authorisation) (£)	Chargeback Fee (per chargeback)	Refund Fee (per refund)
£0	£20	£0

Interchange and Scheme Fees are correct as at March 2026.

Important things to know about Interchange Fees and Card Scheme Fees:

Scheme Fees are paid by us to the Card Schemes on each individual sale and refund transaction.

Interchange Fee is a fee paid by us through the Card Schemes to the Card Issuer on each individual Transaction. Interchange fees are set centrally by the Card Schemes on an industry wide basis. Legislation caps the Interchange charged on cards for consumers at 0.30% (Consumer Credit) and 0.20% (Consumer Debit) for transactions where you, us and the Card Issuer are in the UK. There is no cap on the Interchange charged on Commercial Cards.

Interchange and Scheme Fees are subject to change by the Card Schemes. The fees provided to you in the table above are correct as at the date noted.

You may access current interchange and scheme fee schedules here: [Simplified Interchange Scheme Fee Table](#)

For a full list of interchange fees, visit [Interchange Rates](#)

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

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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