



LLOYDS BANK

PA NAME
COMPANY NAME
ADDRESS 1
ADDRESS 2
ADDRESS 3
ADDRESS 4
CITY
COUNTY
ZIP

Lloyds Bank Card Services
PO Box 6061
Milton Keynes
MK7 8LE

2 September 2016

Dear Client

Changes to your Corporate Card Terms and Conditions and Conditions of Use

We wrote to you in December 2015 regarding certain changes to your Corporate Card Terms and Conditions and Conditions of Use which were due to how we have simplified our approach to the Payment Services Regulations (PSR) and extending the protection available to Corporate Card customers. These changes took effect on 18th January 2016.

However, when these changes were made some parts included in the previous Corporate Card Terms and Conditions and Conditions of Use were omitted in error. These relate to the rights of the 'Introducer Bank'. The Introducer Bank is the bank that introduced you to us for the purposes of using our Corporate Card.

Therefore, we are changing the terms to ensure they reflect the rights of the Introducer Bank as was the case in the previous terms. These changes will take effect from 2 November 2016. Further details about this can be found at: <http://commercialbanking.lloydsbank.com/banking-with-us/schemes-reviews-and-regulations/corporatecardsnotice/?Asd>

What you need to do

A full copy of your updated Terms and Conditions and Conditions of Use can be found at the above website address. Please read these carefully and share this information with anyone in your business that needs to be made aware of these changes including your Cardholders and Programme Administrators.

If you accept these changes there is nothing you need to do. However, if you are not happy with these changes or have any questions, please contact your Introducer Bank Relationship Manager. Our agreement with you allows you to close your account(s) before the changes take effect.

Yours sincerely

Jennie Hill
Head of Corporate Cards

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

We accept calls via Text Relay. We may monitor or record phone calls with you in case we need to check we have carried out your instructions correctly and to help improve our quality of service. Please remember we cannot guarantee security of messages sent by e-mail.

COMMERCIAL BANKING