

COMMERCIAL BANKING



CORPORATE CARDS

Guide for programme administrators



LLOYDS BANK

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1. Putting you in control

Thank you for choosing Lloyds Bank to help you streamline your existing payment processes by using one of the commercial card solutions we offer.

Card solutions to suit your business payment needs

Corporate Charge Card

Our Corporate Charge Card is used by designated employees to pay for travel and subsistence expenses. Each card issued has a monthly spending limit appropriate to the needs of that cardholder and can be used in person, online or via telephone/mail order.

The outstanding balance on your monthly Corporate Card statement will be settled centrally by your organisation for all cardholders across your card programme.

Each month, where a cardholder has used their card, an individual statement will be supplied detailing the purchases they have made, including the date the transaction occurred and the name/location of the supplier. As the Programme Administrator, you will also receive a consolidated statement detailing all transactions undertaken each month across all cards issued.

Purchasing Card

A Purchasing Card is used by designated employees for all types of work-related, business purchases. You decide the type of merchants colleagues can use the card with and their monthly spending limit. Like our Corporate Charge Card, the card can be used in person, online and via the telephone/mail order.

Using our Purchasing Card will help your organisation to reduce administration and costs associated with the procurement process. A card programme can help to significantly improve efficiency, control and profitability within your business.

Your purchasing procedures can be streamlined and simplified by removing a number of steps in the traditional paper-based process e.g. dispensing with purchase orders, internal authorisations, invoices and cheques. At the end of the billing cycle (your monthly statement date) both you, as the Programme Administrator, and each cardholder will receive a fully itemised statement for reconciliation purposes.

Corporate MultiPay

Corporate MultiPay helps your company maximise efficiency by combining the two most vital corporate card functions – travel and business purchasing. It integrates payment activity across categories, giving you a clear and unified overview of your company expenditure. This then helps you to easily analyse spending patterns.

Embedded Payment Solution (EPS)

As well as providing colleagues with physical cards, your Corporate Cards can also be embedded with frequently used suppliers to make paying for repeat orders easier for your colleagues. If your business has chosen our Embedded Payment Solution for either your Corporate Charge, MultiPay or Purchasing Card, account details will be sent to the account holder by post. Please note, cards and PINs are not issued on this type of account.

Contactless Payments

Our cards are contactless if they have the contactless symbol. When the cardholder first makes a contactless transaction, or occasionally for added security, they'll be asked to enter their PIN or sign.

For more information on contactless payments visit lloydsbank.com/commercialcontactless

Guidance at your fingertips

This guide provides information to assist you with the day-to-day administration of your card programme, as well as helping you to answer questions cardholders may ask you.

Giving an overview of the roles and responsibilities of the Programme Administrator, it covers areas such as the application process, card security and additional benefits. It will enable you to work with us to ensure your card programme continues to meet your business requirements.

2. The role of the Programme Administrator – an overview

As Programme Administrator, you will manage the card programme on a day-to-day basis and are the key contact point for your cardholders and us.

If you haven't appointed a secondary Programme Administrator, we recommend that you do so to cover those times when you are out of the office. Your business will then always have the capability to make decisions about your card programme.

Key activities of the Programme Administrator include:

Managing new applications and changes to the card programme

- Identifying new cardholders or account holders.
- Assisting in the application process, including checking and authorising application forms before they are submitted to us.
- Distributing cards to colleagues; cards will initially be supplied to you and renewal/replacement cards will be despatched in line with instructions given by your business on the Business application form.
- Training colleagues to use the account appropriately in line with your organisation's requirements.
- Preparing and publishing a guide for cardholders; to help you, a link is supplied to a sample cardholder guide in your welcome email.
- Managing spending parameters, e.g. monthly spending limits, merchant category blocking.
- Submitting amendments to existing accounts or for your programme, as a whole.

Managing card security

- Maintaining records of all your accounts.
- Managing lost or stolen cards.
- Providing guidance for colleagues.

Reviewing management information

- Checking statements.
- Analysing transaction data using our Online Card Management System.

Supporting the continued development of your card programme

- Monitoring the success of the card programme.
- Liaising with your Lloyds Bank Relationship Manager when you need to increase the overall programme limit.

Managing applications and alterations

Cardholder application process

Before starting the application process, make sure you are aware of any organisational policies associated with using the payment solution.

How do I set up new cardholders?

- You can do this automatically using Commercial Cards Internet Servicing (CCIS), our 24 hour account servicing system. A link to the CCIS registration page is included in your welcome email and in the Useful Contacts section at the end of this guide; or you can obtain a cardholder application form for the relevant member of staff and pass it to them for completion.
- Check that the requested account limit does not take your programme over its agreed monthly spending limit as this may result in a delay in the account being issued. If you do need to increase the programme limit, please refer to your Lloyds Bank Relationship Manager.
- Before submitting paper application forms to us, to avoid any unnecessary delays, please check them for accuracy, and ensure they are signed appropriately.
- Fully completed application forms should be sent to:
 - 🏠 Lloyds Bank Corporate Card Services
P.O. Box 6061
Milton Keynes
MK7 8LE
- However, where your monthly Business Limit would be exceeded by adding a new cardholder, please send the completed cardholder application form to your Relationship Manager and request an increase in the sanctioned Business Limit.

How long does the application process take?

- If you have applied for your new account in CCIS, delivery will take 3–5 working days. If you have used a paper application form, it will take 7–10 working days from receipt of a fully completed application form.
- If a paper application form has been completed incorrectly, or not signed, it will be returned to you and the delivery SLA will start again. Simply amend the application and resubmit it to us so we can process it.
- Contact us on :



0345 030 6270

(non UK calls **+44 1908 544 059**) or email



lloydscorepcards@tsysmsemea.com

if you need to discuss an individual card application.

What should I do when I receive cards?

- Check that the name and address displayed through the envelope window is correct.
- Distribute the cards to your cardholders, instructing colleagues to sign their card immediately in the space provided on the reverse. If it's a renewal card or a replacement for one that's been lost, damaged or stolen, it can be used straightaway – there is no need to activate it. If it's a brand new card, cardholders will need to activate it by following the instructions on the activation sticker on the front of the card.
- Ensure cardholders receive the necessary training, and if applicable, a copy of your internal guide.

Please note: replacement and renewal cards will be sent to the Programme Administrator or to the cardholder address on file, based on your selection at time of application.

- Where information is received about a new Corporate Charge or Corporate Purchasing Embedded Payment Solution, the account holder should follow the instructions outlined in the welcome letter which will be sent directly to them.

Change of cardholder name

Cardholders must complete a cardholder amendment form and provide a copy of proof of name change e.g. marriage certificate, deed poll form. A form can be obtained from our online Resources Centre or by calling Corporate Card Services.

Change of cardholder address

Cardholders can call or write to our Corporate Card Services team. When calling us, the cardholder will need to pass our identification process and will require their password to continue.

Amending cardholder limits

As Programme Administrator, you can authorise an increase, or decrease, in limits of individual cardholders provided the change does not affect the overall programme limit.

Adding/removing Merchant Category Group (MCG) blocking

As Programme Administrator, you can set up or make amendments to Merchant Category Group blocking on your card programme.

These changes will take effect within 48 hours when submitted by phone. If submitted via CCIS, changes are made in real time.

Please note, the use of MCG blocking will restrict a cardholder's ability to spend. In order to receive an uninterrupted service, we recommend that you limit the use of MCG blocking as far as possible.

Where it is deployed, when a cardholder attempts to transact with a merchant assigned to that group, the transaction will be declined if it comes through to us for authorisation.

If you place restrictions on card spend using MCG blocking, we recommend you let your cardholders know that their cards have usage restrictions pre-set in line with company policy.

Merchants are assigned to an MCG Group by their Card Acquirer.

You can choose to block up to 11 categories across your card programme from the following list:

1. Building Services
2. Building Materials
3. Estate and Garden Services
4. Utilities and Non Automotive Fuel
5. Telecommunication Services
6. Catering and Catering Supplies
7. Cleaning Services and Supplies
8. Training and Education
9. Medical Supplies
10. Staff – Temporary and Recruitment
11. Business Clothing and Footwear
12. Mail Order/Direct Selling
13. Personal Services
14. Freight and Storage
15. Professional Services
16. Financial services
17. Clubs/Associations/Organisation
18. Statutory bodies
19. Office Stationery, Equipment and Supplies
20. Computer Equipment and Services
21. Print and Advertising
22. Books and Periodicals
23. Mail and Courier Services
24. Miscellaneous Industrial/Commercial Supplies
25. Vehicles, Servicing and Spares
26. Automotive Fuel
27. Travel
28. Auto Rental
29. Hotels and Accommodation
30. Restaurants and Bars
31. General Retails and Wholesale
32. Leisure Activities
33. Miscellaneous

Account cancellations

You will need to cancel individual card accounts in the following circumstances:

- if a cardholder or named account holder leaves your organisation.
- if a colleague has misused the card.
 - Your organisation's internal guide for colleagues should provide an explanation of what constitutes misuse. Refer to section 8 of this guide for information on Liability Waiver Insurance.

In both instances you will need to:

- cancel all recurring transactions e.g. regular payments like magazine subscriptions, membership payments to professional bodies etc.
 - You, or the cardholder, should tell the merchant or other party the cardholder has made the arrangement with, or us. We also advise you to contact the person you make payment to so that they do not keep trying to take payment. You will need to contact them if you want to cancel the agreement with them, in any case, as we cannot do that for you.
 - If an instruction is not cancelled then a payment can still be requested. The cardholder's account will be debited and a statement will be sent to the cardholder and/or you.
- retrieve the card from the cardholder as soon as possible and destroy it, by cutting off the bottom left-hand corner through the smartcard chip.
- confirm to us that the card has been destroyed in writing, within 7 days.

EPS accounts need to be cancelled if your business no longer has a relationship with the preferred supplier you are paying.

Overall programme changes

Change of organisation name

We will require written confirmation signed in accordance with your bank account mandate, and a copy of the certificate for the change of organisation name. If this change is required immediately and you require cards to be re-issued to your colleagues, a fee of £10 per card will be charged.

Change of organisation address

We will require written confirmation signed in accordance with your bank account mandate.

Change of overall programme limit

Refer any requests to increase your programme limit to your Relationship Manager.

Change of Programme Administrator

Complete the Programme/Travel Administrator Application form. This should be signed by an existing Programme Administrator or a signatory of Section 12 of your business application. You can obtain a copy of the form from our online Resources Centre.

Fees and charges for cash withdrawals and non-currency transactions

If your colleagues are permitted to use the card to withdraw cash, a charge applies of 2.5% of the transaction value (*minimum charge £2.50 and minimum cash withdrawal £50.00).

Please note:

- Card transactions undertaken to obtain travellers' cheques and foreign currency will be treated as cash withdrawals and the relevant charge will be applied on each and every transaction.
- If the card is used in a non-Lloyds Bank cash machine or counter, some providers may also charge a fee for using their facilities.
- Non-currency transactions, including cash withdrawals and purchases, are subject to a 2.75% non-currency transaction fee when undertaken in the UK or abroad.
- Sterling cash withdrawals from travel bureaux or other outlets providing similar services both in the UK and overseas may also be treated as a non-currency transaction and will be subject to the 2.75% non-currency transaction fee.

Our website says more about the Payment Scheme Exchange rate and how to compare it with other exchange rates. This is the rate that is used by Visa or Mastercard (as appropriate) to convert non-currency transactions.

* Different minimum charges and minimum cash withdrawals apply to Euro and US Dollar accounts.

3. Managing card security

Cardholder records

- To keep track of individual card usage you should keep your own records, logging the following information:
 - cardholder or account holder name and last four digits of card number; for security reasons a cardholder's full card number must not be recorded.
 - monthly spending limit
 - individual transaction limit (if applicable)
 - whether cash access is permitted (physical cards only)
 - cost centre colleague is assigned to (if applicable)
 - authorising cost centre manager (if applicable).
- Records must be updated whenever there is any change so that the information you hold is accurate.
- You should ensure you are aware of the overall programme limit as there may be a delay in processing application forms if this is exceeded.
- Please inform our Corporate Card Services team of any changes as they occur.
- Records of your cardholder's details will also be available via OCMS.

How to reduce the risk of card fraud – a guide for cardholders and account holders

You can help cardholders to reduce the risk of fraud by ensuring they are aware of the following guidelines.

Colleagues should:

- sign their new card immediately.
- activate their card account, where required, as detailed on the activation sticker or welcome letter. Renewal or replacement cards for lost, damaged or stolen ones don't need to be activated – they can be used straight away.
- carefully read the Conditions of Use which can be viewed at lloydsbank.com/termsandconditions If your colleagues don't have online access, let us know and we will supply a PDF.
- select a PIN of their choice, ensuring the number chosen is one that is not easy to guess.
- **always** keep their card in a safe place.
- never leave their card unattended.
- destroy the PIN advice slip and never store their PIN with their card.
- when carrying out a transaction in person, always check that the total on the Chip and PIN terminal or sales voucher is correct before they sign, enter their PIN or make a contactless transaction.

- ensure the card returned to them is their own after conducting each transaction.
- make sure they are transacting on a secure site when the card is being used to make an online purchase. Simply look out for the padlock symbol which is usually found in the URL address bar at the top of the screen.

Lost or stolen cards

- Make all cardholders aware of their responsibility to notify you, as Programme Administrator, and us if a card has been lost or stolen or they suspect this to be the case.
- Cardholders should call Corporate Card Services on **0800 096 4496** (24 hrs; from outside of the UK **+44 1908 544 059**) **immediately** if their card is lost or stolen.
- Replacement cards will be sent to the cardholder or registered company address, in line with your instructions on the Business application form.
- If the card is lost or stolen outside the UK we can usually arrange for an agreed cash amount to be made available. There is an administration charge of £77 for this service, on top of the amount received. Cardholders can request this service from the operator when they call to report their card lost or stolen. Any cash provided, and the associated administration charge, will be charged to the cardholder's account.

Cardholders travelling outside the UK

We understand how inconvenient it can be to have a transaction refused or a card blocked when cardholders are travelling outside of the UK.

To minimise disruption, simply ask your cardholders to contact Corporate Card Services before they travel. They will need to tell us which countries that are visiting and the duration of the trip. We will amend the card profile and this adjustment will help them to enjoy continued card use whilst they are travelling.

Fees and charges for cash advances and non-Currency transactions

If cardholders are permitted to use a card to withdraw cash, a charge applies of 2.5% of the transaction value (minimum charge £2.50 and minimum cash withdrawal £50.00).

Please note different minimum charges apply to Euro and US Dollar accounts.

Card transactions undertaken to obtain travellers' cheques and foreign currency will be treated as cash withdrawals and the relevant charge will be applied on each and every transaction.

If the card is used in a non-Lloyds Bank cash machine or counter, some providers may also charge a fee for using their facilities.

Non-Currency transactions, including cash withdrawals and purchases, are subject to a 2.75% non-Currency transaction fee when undertaken in the UK or abroad.

Sterling cash withdrawals from travel bureaux or other outlets providing similar services both in the UK and overseas may also be treated as a non-Currency transaction and will be subject to the 2.75% non-Currency transaction fee.

Our website says more about the Payment Scheme Exchange rate and how to compare it with other exchange rates. This is the rate that is used by Visa or Mastercard to convert non-Currency transactions.

4. Statements and Payments

Statements

- Your organisation is responsible for the payment of the account. The account is settled in full each month by Direct Debit/Debit Authority, usually 14 days after the statement date.
- Every month you will receive a statement. Transaction and report data can be obtained from OCMS. You and your cardholders and account holders can view your statements in CCIS.
- A statement will be sent direct to the cardholder or account holder at the nominated address (unless they are in receipt of e-statements).
- The cardholder or account holder should check their statement and, if required, send it to their line manager for approval; the statement should then be sent to you together with receipts to support the transactions undertaken. You can then verify the business level statement and allocate costs to the General Ledger, where applicable.
 - Where a Purchasing Card or Corporate MultiPay Card has been used to procure business supplies, the statement should be sent to you, together with accompanying VAT receipts. These are used in conjunction with the VAT report we provide which acts as evidence for reclaiming VAT from HMRC (transactions through level 2 or 3 merchants only).
- If the outstanding balance is not settled in time, late fees will be applied to your account and cards may be blocked.

Overdue Payments

- Should your Commercial Cards programme go into arrears, late charges will be added each month until the balance is cleared in full. We will make every effort to recover the outstanding balance in accordance with the Terms and Conditions.
- If your organisation has a card programme and it is in arrears, your Relationship Manager will help you to try and resolve the situation as quickly as possible.

5. Online Card Management Solution (OCMS)

OCMS is the online servicing and reporting solution provided to support our Corporate Card programmes. It will help you take more control of your card programme by providing a full range of reports and management information.

Some of its key features enable you to:

- Allocate transactions to specific cost centres.
- View specific transaction details.
- View and print reports on spend patterns.
- If your organisation would like to use OCMS, please contact Corporate Card Services.

6. Development of your Purchasing Card programme

To help you make the most of your Purchasing Card functionality, we offer an 'opportunity analysis' service.

Using data compiled by you, we will review your list of current suppliers and highlight immediate opportunities where a Purchasing Card could be used as payment rather than traditional methods such as cheques, BACS etc, in order to save your organisation time and money.

Additionally, we will work with you to encourage suppliers that don't currently accept Purchasing Cards to become Purchasing Card enabled. This would enable your staff to use their cards with more of your suppliers and lead to even more comprehensive spending analysis for your organisation.

If you would like to find out more, contact Card Services on **0345 030 6270**.

7. Personalising your card

We offer you the option to customise your card design to reflect your brand and corporate identity via Commercial Cards Internet Servicing (CCIS), our online account servicing tool.

A fee applies of £10 per card for this service and up to 10 different designs may be used across your organisation.

8. Liability Waiver Insurance – your cover against unauthorised charges

Whilst you should work within the rules and guidelines of your own internal policy as your organisation is ultimately responsible for all transactions on a valid card account, our Liability Waiver Insurance protects your organisation from having to meet unauthorised purchases.

‘Unauthorised’ means if a cardholder, having bought something with his/her card that does not benefit the organisation, either directly or indirectly, dishonestly tries to get your organisation to pay the bill.

This insurance meets the demands and needs of an organisation that wishes to protect itself from having to meet the cost of unauthorised purchases.

Who is covered?

For your organisation to benefit from the Liability Waiver Insurance, cardholders must be 18 years or older and:

- under a contract of (or for) service or apprenticeship which is controlled by your organisation, or
- undergoing training through a government approved programme in connection with your organisation, or
- if directors or partners, so long as they are employed by the organisation under a contract of service and control 5% or less of the organisation’s issued share capital.

Maximum claim

The maximum claim under the Liability Waiver Insurance is:

- £15,000 for each cardholder.
- £1 million for your organisation overall.

Period of insurance and cancellation rights

The insurance commences on the date that the first card is issued and remains in force throughout the period during which any of the cards to which it relates are valid. Renewal of the insurance will be automatic on renewal of a card.

Cancellation of the card agreement will automatically cancel the insurance. The insurance cannot be cancelled independently of the card contract.

When you can make a claim

As soon as you discover that a cardholder has made an unauthorised purchase, you should contact Corporate Card Services and instruct us to suspend that particular card so that it cannot be used again. You must also write to us if a cardholder leaves your employment. You can also ask us to waive your liability for unauthorised charges when your organisation has paid the bill, but cannot get reimbursed by the cardholder.

Establishing the waiver date

The day on which you first discover that the cardholder has made an unauthorised purchase is the waiver date.

You may claim for waiver of unauthorised charges in the following circumstances:

- where charges have been debited to the card account during the 75-day period up to the waiver date and you have notified us of the unauthorised purchase within 14 days of the waiver date, or;
- where charges have been incurred but not yet billed as at the waiver date, or up to 14 days inclusive after we have received your request to cancel the relevant card, whichever occurs first, and you have notified us of the unauthorised purchase within 14 days of the waiver date.

How to claim

When you want to claim, contact Corporate Card Services who will send you a ‘waiver request letter’ and the claim forms. Please complete all the details and send them to:

 Crawford & Company
Jan Olieslagerslaan 41 B-1800
Vilvoorde
Brussels
Belgium
Tel: **+44 (0) 121 295 9911**
Email: **creditcardclaims@crawco.eu**

You must contact Card Services immediately if you discover a cardholder has made an unauthorised purchase.

Instruct the cardholder, in writing, to return their card to your organisation, as it has been cancelled and may no longer be used. Then destroy the returned card by cutting off the bottom left hand corner through the smartcard chip and inform Corporate Card Services it has been destroyed.

Crawford & Company will tell you if they need any other documents. If so, please provide them within 30 days. A full copy of the policy wording is available on request.

Claim exclusions

You cannot claim under the Liability Waiver Insurance in the following circumstances:

- unauthorised purchases by partners, owners and principal shareholders who control more than 5% of the issued share capital.
- interest or consequential losses that result from a cardholder's unauthorised purchases.
- losses occurring before the individual concerned becomes a cardholder.
- unauthorised purchases of goods or services that the cardholder is normally allowed to buy for the organisation.
- charges (including cash advances) made after the waiver date or 14 days after you instruct us to cancel the relevant card – whichever is earlier. Cash advances of more than £200 a day – up to a maximum of £600.
- if any responsible officer of your business knew that the cardholder had committed fraud or dishonest acts either while or before you employed them.
- if you can claim for losses under any other insurance policy.
- if the organisation is wound up or the business carried on by a liquidator, receiver, administrator or supervisor.

Changes to cover

If we need to make any changes to the Liability Waiver Insurance including withdrawing the cover, we will notify you before making such changes.

The Liability Waiver Insurance policy is underwritten by certain underwriters at Lloyds, One Lime Street, London, EC3M 7HA.

What to do if you have a complaint

Liability Waiver Insurance

Crawford & Company always endeavours to provide the highest levels of service and integrity. If for any reason you are not satisfied with their service please contact:



The Complaints Officer
Crawford & Company
Jan Olieslagerslaan 41 B-1800
Vilvoorde
Brussels
Belgium

Tel: **+44 (0) 121 295 9911**

Email: **creditcardclaims@crowco.eu**

9. Travel Assistance for cardholders

Emergency medical and legal referral

Emergency medical and legal referral – provides access to:

- Evacuation/repatriation to the nearest centre providing care – repatriation of dependant children, to their normal home, if left unattended as a result of accident/injury – repatriation of mortal remains.
- Essential medication/medical equipment which can be despatched if it is not available locally and is requested by a local physician.
- A physician in the event of inadequate medical assessment.
- Cash advances for hospital admission deposit (maximum US\$2,500).
- Advice and emergency assistance on 24-hour basis worldwide, including pre-trip information (e.g. locations for English-speaking doctors).
- International SOS Assistance (UK) Ltd who will monitor individuals if they are hospitalised abroad and keep the employer and family updated.
- Referral to legal representation for criminal or civil cases while abroad.
- Please Note: some services have charges which are payable in full by the cardholder. In these circumstances, International SOS Assistance (UK) Ltd may require a credit authorisation prior to service being provided. Additional terms and conditions may apply.
- Claims: cardholders requiring assistance can call International SOS Assistance (UK) Ltd on **020 8762 8146**.
- Lines are open 24 hours/365 days a year. Please quote the Corporate Charge Card number.

Travel Inconvenience benefits

Cover is provided against:

- Document loss – insuring against the costs incurred if essential documents need to be replaced, up to a value of £1,000.
- Delayed baggage – if baggage is delayed between 4–12 hours outbound or return an inconvenience. Payment will be made of £40 per hour up to a maximum of £480.
- Delayed travel – if the flight, train or boat is delayed at the point of departure between 4–12 hours. They will be compensated with £25 per hour up to a maximum of £300.
- Hijacks – if subjected to a hijack they will receive £30 per day up to a maximum of £630.
- Legal Expenses – insuring against the costs arising from the pursuit of a claim against a third party, up to a maximum of £2,500.
- Claims: Cardholders can claim by calling the Travel Inconvenience Claims service on **+ 353 1261 2002**.
- Lines are open 9am–5pm weekdays. Claims must be made within 30 days of the incident and all documentation must be provided to substantiate claims.

Note: for document replacement, approval must be gained prior to costs being incurred.

Period of insurance and cancellation rights

The insurance commences on the date that the first card is issued and remains in force throughout the period during which any of the cards to which it relates are valid. Renewal of the insurance will be automatic on renewal of a card.

Cancellation of the card agreement will automatically cancel the insurance. The insurance cannot be cancelled independently of the card contract.

Please Note: this is not a full travel insurance policy.

Additional services for cardholders

This insurance meets the demands and needs of organisations that wish to provide employees with benefits that may not be included in standard travel insurance policies.

Travel inconvenience, emergency medical and legal referral are arranged by Aspire Insurance Advisers Limited, an International SOS company, authorised and regulated by the Financial Conduct Authority, reference number 312228.

Cover is provided when at least 50% of the total cost of business travel has been purchased with our Corporate Charge Card. These services cover the cardholder, his/her family and up to three colleagues travelling together.

See below for exclusions.

The Travel Inconvenience Policy is underwritten by certain underwriters at Lloyds, One Lime Street, London, EC3M 7HA.

General Insurance Exclusions

Travel inconvenience, emergency medical and legal referral are not provided in the following circumstances:

- If the services are not specified in the agreement; or if the cardholder is over 75 at the start of the agreement or, any subsequent journeys, or during a period where payment is not received.

The Travel Inconvenience Policy also excludes the following:

- Any expense, regardless of any contributory cause(s), involving the use of or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, including but not limited to expenses in any way caused or contributed to by an act of terrorism or war.
- Expenses incurred which are recoverable from any other source, including insurance policies.
- The cardholder engaging in any form of aerial flight except as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft over an established route.
- Expenses incurred as a result of claims occurring more than 90 days after the commencement of the journey.

- Delay resulting from the failure of the cardholder to provide the necessary correct documentation.
- Delay resulting from the failure of the cardholder to allow reasonable time to reach the point of departure given the circumstances known at the time.
- Delay arising as a result of any official Government suspension or cancellation of a service.
- Active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrections.
- Claims for delayed baggage not reported to either the police, airline, shipping line or their handling agent within 24 hours of discovery and a written report obtained.
- Claims for hijack arising from the cardholder being individually selected as a victim as a result of their or their family or business activities causing a reasonable expectation of increased risk.
- Any pre-existing defect, infirmity or condition for which the cardholder is receiving medical treatment, advice or consultation at the time of travelling or at the time of arranging travel.
- Claims arising from the failure of the cardholder to exercise all reasonable care to protect themselves and their property.
- The commission of, or the attempt to commit, an unlawful act.
- In respect of delayed baggage and delayed travel, payment in respect of the first 4 hours of delay.
- In respect of Legal expenses, any costs or expenses incurred in pursuing claims against a travel agent, tour operator, insurer, insurance agent or carrier contracted as part of the original journey.
- In respect of Legal expenses, any claim where in the opinion of the underwriters there is insufficient prospect of success in obtaining a reasonable benefit.
- In respect of Legal expenses, claims against any employer or whilst carrying on any business, trade or profession.
- In respect of Legal expenses, benefits rendered without the authorisation and/or intervention of International SOS.
- In respect of Legal expenses, claims for professional negligence.

Travel Inconvenience

Crawford & Company always endeavours to provide the highest levels of service and integrity. If for any reason you are not satisfied with their service please contact:

 The Complaints Officer Crawford & Company
Jan Olieslagerslaan 41 B-1800
Vilvoorde
Brussels
Belgium

Tel: **+44 (0) 121 295 9911**

Email: **creditcardclaims@crawco.eu**

If you are still not satisfied, you may be able to refer this matter to the Financial Ombudsman Service (FOS). The FOS can be contacted on **0800 023 4567** or at Insurance Division, Financial Ombudsman Services, Exchange Tower, Harbour Exchange Square, London E14 9GE.

10. Using card solutions with your Travel Management Company

Business Travel Solution

Our Business Travel Solution enables your organisation to streamline its travel procurement and expense processes, reducing admin for colleagues and your finance team, through settlement to a single account. This can deliver significant cost savings for your business.

You will have access to a wealth of detailed management information through the enhanced data matching of a colleague's business travel, and you will be able to analyse and reconcile their travel information, including:

- Date of purchase.
- Date of travel.
- Traveller's name.
- Ticket number.
- Travel class.
- Travel route destination.
- Full travel costs.


Colleague travel invoices will be consolidated into a single electronic statement eliminating the need for multiple expense claims and complex reconciliation processes.

To find out more about how our Business Travel Solution can make a real difference to paying for our travel procurement, contact Barry Craig on **07825 054 298**.

11. Useful Contact Information


Should you need additional information, once your programme is set up, please contact Lloyds Bank Corporate Card Services.

Programme Administrators Helpline:

 **0345 030 6270**

(for calls outside of the UK **+44 1908 544 059**)

Cardholder Helpline & Lost and Stolen Cards (24 hours):

 **0800 096 4496**

(for calls outside of the UK **+44 1908 544 059**)

Hours of Operations:

08:00 – 20:00 Monday to Friday

09:00 – 16:30 Saturday

Closed – Sunday

You and your cardholders or account holders can also use this number outside of our usual opening hours if you have any difficulties undertaking a transaction.

 **lloydscorepcards@tsystemsemea.com**

Address for correspondence:


 Lloyds Bank Corporate Card Services

P.O. Box 6061

Milton Keynes

MK7 8LE

Card activation:

 **0345 030 6263**

(for calls outside of the UK **+44 1908 544 056**)

Hours of Operations: 24 hours a day, 7 days a week

An account also be activated via Commercial Cards Internet Servicing. Click here to register or go to

<https://www.commercialcards.co.uk/lloydsbank/>

Commercial Cards Resources Centre

You can pick up copies of any guides and forms you need here or visit **<https://commercialbanking.lloydsbank.com/products-and-services/commercial-cards-resources-centre/>**

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 on our 'Help & Support' pages at: **lloydsbank.com/business/help-and-support/account-management/make-a-complaint**

Find out more

 Visit
commercialbanking.lloydsbank.com

 Contact your relationship manager

Please contact us if you'd 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 Relay UK. More information on the Relay UK Service can be found at: relayuk.bt.com/

Important information

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.

Please remember we cannot guarantee security of messages sent by email.

We adhere to The Standards of Lending Practice which are monitored and enforced by the LSB: www.lendingstandardsboard.org.uk and apply to businesses which have an annual turnover of no more than £25 million.

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 or 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.

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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 119278.

We are covered by the Financial Ombudsman Service (FOS). Please note that due to FOS eligibility criteria not all business customers will be covered.