

One-off payments



Supporting your day-to-day cash flow needs

One-off payments are extra payments you make to your card or company account beyond your regular Direct Debit. You pay them from your current account just like any other bill.

These payments help clear your balance, free up credit, and support cash flow management.

If you have trouble making payments, please get in touch.

When to use one-off payments

- To free up credit on your card or account so you can continue using your card.
- To pay off your existing spend.
- If you only want to use one-off payments for your Sterling card account.



Restrictions

Use Faster Payments: Only send your payment using Faster Payments.

Payment amount: Don't pay more than you owe. You should only pay off your existing spend.

Direct Debit balance: Payments made within 5 working days of your Direct Debit due date may not be considered when we calculate your Direct Debit balance.

Excess payments: We may send extra payments back to you, which could take up to 10 business days.

Repeated breaches: If you repeatedly pay more than you owe, we could end our agreement.

How to make a one-off payment

One-off payments can be made to an individual card or to the company account

1

Decide where to make your payment:

- **Check your balances:** Check your card balance and the balance of your company account.

Pay into your individual card: If you've reached your maximum card limit but there's still available credit at company level.

Pay into the company account: If you've reached the maximum limit on your company account but you've still got credit available on your card(s).

- **Virtual card solutions:** Only make company account payments.

Your Programme Administrator (PA) can ask our team to increase a cardholder's limit if you've reached your maximum card limit. You may need to do this to access the available funds on the company account.

Make a payment

2

Decide how much you want to pay:

- **Amount:** Pay off all or part of your outstanding balances.

- **Reference:**

Individual card: Use your 16-digit card number.

Company account: Use your 16-digit company account number (you can find this on your statement).

Make sure there are no spaces when you enter the number.

Otherwise, payments will not be allocated and it could take up to 10 business days for us to send the money back.

3

Send your payment to:

- **Account Number:** 22721860
- **Sort Code:** 30-80-12



Faster Payments

You must send your payment using Faster Payments.

The processing time during working hours is 2 hours or less (Monday – Friday, 9am to 5pm except bank holidays).

We won't process payments sent outside of working hours until around 9am on the next working day.



Missing Payment

If you do not think your one-off payment has been applied correctly, please get in touch.



Make a small test payment to check the account details and reference are right.

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

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

If you have a hearing or speech impairment you can use Relay UK. More information on the Relay UK Service can be found at relayuk.bt.com

Important information

Lloyds and Lloyds Bank are trading names of Lloyds Bank plc.
Registered Office: 25 Gresham Street, London EC2V 7HN.
Registered in England and Wales no. 2065. Telephone: **0207 626 1500**.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration Number 119278.

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

M61583 (10/25)

If you have any questions



PAs call us on: **0345 030 6270**

Cardholders call us on: **0800 096 4496**
(from abroad **+44 1908 544 059**)

We're open between 8am and 8pm Mon to Fri and 9am to 4:30pm Sat except for bank holidays.

Get in touch



commercialbanking.lloydsbank.com



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