

BUSINESS & COMMERCIAL

Your Corporate Card User Guide



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Welcome.

Here's your Corporate Card User Guide. It will help you set up your card and make the most of its features.

For further support, your Programme Administrator and our Corporate Card Services Team are on hand to help answer your questions.

Getting started - what to do straight away

1

Sign your card immediately

2

Register for Commercial Card Internet Servicing (CCIS)

3

Activate your card

4

Receive your PIN

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View your Conditions of Use



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1. You should have received your card. As soon as you have it, sign it immediately.

2. Register for CCIS

Commercial Cards Internet Servicing (CCIS) is our online card management service providing you with an easy way to manage your Corporate Card account 24 hours a day, 365 days a year.*

Use CCIS to:

- Activate your card.
- View transactions when the merchant approves them.
- View pending and approved transactions straight away.
- View and print statements for the past 12 months.
- View your available spend, credit limit and current balance.
- View and update your contact details including your telephone numbers.
- Order a replacement card and PIN.

Register now

3. Activate your card

If this is your first card you'll need to activate it. If you've registered, use CCIS to activate your card: www.commercialcards.co.uk/lloydsbank

Otherwise call the card activation number on the sticker on the front of your card and listen to the full recorded message.

* Occasionally we may need to carry out essential maintenance resulting in some interruption to service.



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*** 4. Receive Your PIN ***

If you're a new cardholder, we'll send you your PIN separately.

Contact your Programme Administrator (PA) if:

- you haven't received your PIN
- someone has tampered with your letter
- or you can't use a PIN due to a disability or medical condition.

If you're receiving a renewal card or a replacement for a lost or stolen one, continue to use your existing PIN.

You can change your PIN at any Lloyds Bank cash machine.



5. Your Conditions of Use

To view your Conditions of Use, pick your card type from the list and select Cardholder Conditions of Use.

[Click here to view your Conditions of Use](#)



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About your card



Contactless – If your card has the contactless symbol, it's contactless. When you make your first contactless transaction, or sometimes for added security, you'll be asked to sign or enter your PIN.



Your monthly spending limit – This is the maximum amount you can spend on your card each month. We'll decline your card when you exceed this. To increase your limit, or find out about your organisation's transaction restrictions, speak to your PA.



Statements – You'll get monthly statements showing how much you've spent and where you've spent it. Your organisation will clear the total amount outstanding each month.

Contact your PA straight away if you spot an error on your statement.



Renewing your card – We'll issue your renewal card a few weeks before your current one expires. You'll receive this from your PA or directly to you at the address you've provided. Contact your PA if your renewal card doesn't arrive before your current one expires. Once you've received your new card, destroy your old one securely.



Secure disposal of your card – To discard of old, damaged and cancelled cards, cut through the bottom-left corner of the smartcard chip and throw the pieces away.



Cancelling a card – To cancel your card, contact your PA.



Stopping a card – If we have to stop your card for any reason, we'll generally give you prior notice.



Declined transactions – Check CCIS to find out why a transaction's declined. The reasons could include:

- You haven't activated your card.
- You incorrectly entered the CVV number (the last three digits on the back of your card).
- The transaction needs further verification.
- You've exceeded your organisation's individual transaction limit or your own monthly spending limit.
- You've tried to use a merchant category blocked by your organisation.



We won't be liable for any loss to you as a result of any delay, or if we don't allow a transaction to be made.

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Paying with your card

You can use your card:



Anywhere in the world wherever you see the same symbol that's displayed on your card – this will be either a Visa or Mastercard® symbol.



Face to face, online, or for mail or telephone orders.



For all card not present transactions you'll need to know your full postal address as it appears on your business card statement. Check these details with your PA. You'll use your mobile or direct dial landline you've registered with us to authorise payments when you're transacting online.



Keep your telephone numbers up to date so we can verify your online payments and CCIS activities and make sure that it's really you online.



You can update your phone numbers in CCIS or by calling our Corporate Card Services Team.

Keep your receipts in case you need to question a transaction later.

Recurring transactions

Recurring transactions (also known as continuous payments) like magazine subscriptions can be made using your card and set up by phone, online or by letter. The Direct Debit Guarantee Scheme won't protect recurring transactions.

To cancel a recurring transaction, tell the retailer. Once cancelled, we'll treat any future recurring transactions as unauthorised.

If we collect a payment in error, contact our Corporate Card Services Team for help.

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Using your card abroad

Your travel checklist



Contact our Corporate Card Services Team to tell us your travel dates and destinations.



Keep your contact details up-to-date so we can get in touch if we need to.



Save our number on your mobile in case you need to get in touch with us.



Check your spending limit and take another type of payment in case of emergency.

Foreign currency transactions

A 2.75% fee applies to transactions that involve currency exchange, including cash withdrawals and purchases in the UK or abroad. Sterling cash withdrawals from travel bureaux or outlets providing similar services may also be treated as non-currency transactions, and the 2.75% fee may be applied.

If you opt to pay in a currency that isn't the local currency, the merchant could apply their own exchange rate. This may not be favourable and might include a mark-up.

Our website explains the Payment Scheme Exchange rate and how you can compare it with other exchange rates. This is the rate used by Mastercard®/Visa to convert non-currency transactions.



For information on the reference rate used to convert non-currency transactions speak to our Corporate Card Services Team. We apply this rate to your account on the day you make the transaction.

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Cash Withdrawals

Check with your organisation if you can use your card to withdraw cash.

We'll charge you 2.5% of the transaction value if you can use your card to withdraw cash. The minimum charge is £2.50 and the minimum cash withdrawal is £50.00*. When you withdraw cash that isn't in the same billing currency as your account we'll charge a 2.75% non-currency transaction fee.

Card transactions to purchase foreign currency are charged as a cash withdrawal.

You may be charged a fee for using a non-Lloyds Bank cash machine.

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



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Keeping you safe

Look after your card

Don't share your card details, PIN or password with anyone including business colleagues, Bank staff or the police. We'll never ask you to reveal your PIN.

When you're making an online purchase, make sure you're using a secure site. You'll see a padlock symbol in the URL address bar at the top of the screen.

Check your card statement – if there are any transactions you don't recognise contact us straight away.

Take care when storing or getting rid of information about your accounts. Shredding printed material is a simple way of protecting your business against fraudsters who may use 'bin raiding' to gather account details.

Contact your PA immediately if you don't receive a bank statement, card statement or any other financial information that you're expecting.

Lloyds Bank ClickSafe® – safe purchasing online

We use Lloyds Bank ClickSafe® also known as Visa Secure or Mastercard SecureCode® for extra security. The system checks every transaction. If you're asked to give more details, it's to help us confirm that it's you making the payment.

[Click here to find out more](#)

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Reporting lost and stolen cards

Tell us immediately if you lose your card, it gets stolen or if another person knows your PIN. Make sure you tell your PA too.



0800 096 4496 (24 hours) or +44 1908 544 059 (from abroad)

If you find your card after you've reported it lost or stolen, you can't use it. Securely dispose of the card.



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Corporate Card Services Team:



0800 096 4496
+44 1908 544 059 (from abroad)

Lines open Monday – Friday 8am – 8pm and Saturday 9am – 4.30pm.
You'll need your card details and security information when you call us.



Email: lloydscorepcards@tsysmsemea.com



Postal Address: Lloyds Bank Card Services, PO Box 6061,
Milton Keynes MK7 8LE.

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Our service promise

Please let us know if you have a problem – we're here to help. See our complaints process on our 'Help & Support' page at: lloydsbank.com/business/complaints

Find out more

Visit commercialbanking.lloydsbank.com

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/

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Mobile and other providers' charges may vary.

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.

All lending is subject to status and credit application.

Please note that any data sent via email is not secure and could be read by others.

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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.

Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). Please note that due to FSCS eligibility criteria not all business customers will be covered.

Information/charges quoted are correct as at June 2025 and are subject to change.

M61269 (06/25)



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