INTERNET BANKING SERVICE

Terms and Conditions

These terms are effective from 1 August 2022.

LLOYDS BANK

LLOYDS BANK INTERNATIONAL

About us

Lloyds Bank International is the registered business name of Lloyds Bank Corporate Markets plc in Jersey and the Isle of Man.

Lloyds Bank Corporate Markets plc's Registered Office: 25 Gresham Street, London EC2V 7HN. Incorporated in England and Wales, Company No. 10399850. Lloyds Bank Corporate Markets plc in the UK is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration number 763256. Authorisation can be checked on the Financial Services Register at **www.fca.org.uk**

Services provided by the Jersey, Guernsey and Isle of Man branches of Lloyds Bank Corporate Markets plc will be subject to the regulatory regime applicable in their respective jurisdiction, which will differ in some or all respects from that of the UK. Further information about the regulatory status of the Jersey, Guernsey and Isle of Man branches of Lloyds Bank Corporate Markets plc, is set out below.

About these Service Terms and Conditions

Where you hold a Customer Relationship Agreement and you have a Group B Account (as set out in the Table of Accounts within the Customer Relationship Agreement), the following paragraph will apply to your use of the Service in connection with your Group B Account(s):

These Service Terms and Conditions are Additional Conditions as referred to in your Customer Relationship Agreement. These Service Terms and Conditions detail the specific terms which apply to the Service and, together with the Application Form(s), the Account Conditions and the Customer Relationship Agreement, govern the relationship between us and you. In the event of any conflict between these Service Terms and Conditions and the Application Form, the Account Conditions or the Customer Relationship Agreement, these Service Terms and Conditions will apply.

Where you do not hold a Customer Relationship Agreement in respect of your Account(s), the following paragraph will apply to your use of the Service in connection with your Account(s):

These Service Terms and Conditions detail the specific terms which apply to the Service and are to be read in addition to the terms and conditions (including application form(s)) that apply to the individual Account(s) you access through the Service. In the event of any conflict between these Service Terms and Conditions and the individual Account terms and conditions, these Service Terms and Conditions will apply.

Note regarding Authorised Users

Only non-personal customers may appoint Authorised Users. If you do, it is your responsibility to ensure that all Authorised Users comply with these Service Terms and Conditions and you will be responsible where any Authorised User uses the Service in a manner which is not consistent with your obligations. Any breach of the provisions of these Service Terms and Conditions by any Authorised User shall be deemed a breach by you.

1. Definitions

1.1 **Account(s)** means any account(s) or portfolio which you hold with us now or in the future (including accounts held in single or joint names) which we agree, from time to time, may be accessed, viewed or opened using the Service. You can contact us if you require details of which of your accounts or portfolios are eligible;

1.2 **Authorised User** means any individual authorised by you to operate the Account(s) on your behalf. Authorised Users must register to use the Service and will be able to view information about your Account(s) and may be able to perform transactions, including payment transactions on your behalf (subject to any restrictions agreed in the mandate between you and us in respect of your Account(s));

1.3 **Customer Relationship Agreement** means the agreement (available on our website at **lloydsbank.com/international**)between you and us in connection with your individual Account(s) being the agreement of the same title which we have told you applies to those Account(s).

1.4 **Electronic Message** means a secure electronic message sent from you or an Authorised User to us, or by us to you, using the Secure Message Facility;

1.5 **Internet Banking Security Details** means any of the identifying passwords, numbers, codes, security procedures or other related information, hardware or other equipment which we provide to you or an Authorised User (or which you or an Authorised User choose in accordance with the requirements specified by us). The Internet Banking Security Details are individual to you or, where you have appointed Authorised Users, to each Authorised User. We require you and any Authorised Users to use these individual Internet Banking Security Details in order to access and use the Service;

1.6 **Lloyds Banking Group** means us and a number of other companies using brands including Lloyds Bank, Halifax and Bank of Scotland, and their associated companies. More information on the Lloyds Banking Group can be found at **lloydsbankinggroup.com**;

1.7 **Personal** customers are customers or joint customers who are individuals acting (singly or jointly) in their own personal capacity, and **non-personal** customers are any other customers (including, without limitation, partnerships);

1.8 **Secure Message Facility** means the secure electronic message facility which we make available as part of the Service;

1.9 **Service** means the internet banking service provided by us to give access to your Account(s) and to enable you or an Authorised User to take certain actions in relation to your Account(s);

1.10 **Service Terms and Conditions** means the terms and conditions in this document, which apply to the use of the Service;

1.11 **User Guidance** means the guidelines and information we provide to you or an Authorised User from time to time in connection with the use of the Service, such as information relating to how to access and operate the Service, what can or cannot be done within the Service and the time it usually takes to carry out particular types of transaction using the Service. Such guidance may be issued in a number of ways (but will not be limited to):

(a) in hard copy form (for example, by letter);

(b) through spoken guidelines (through any technical helpdesks which may be provided); or

(c) in a message sent or made available through the Service (including the service helptext) , such as viewable screens;

1.12 **We/us/our** means Lloyds Bank Corporate Markets plc;

1.13 **You/your** means:

(a) for personal customers, any individual Account holder who becomes registered with us to use the Service; or

(b) for non-personal customers, whose Authorised User(s) become(s) registered with us to use the Service on your behalf, the entity in whose name the Account(s) is maintained by us,

and, where there is more than one such person, means each of them jointly and severally.

2. Capitalised terms used but not otherwise defined herein shall have the meaning given to such terms within the terms and conditions applicable to each of your Account(s).

3. The Service

3.1 The Service allows you or an Authorised User to view certain information about your Account(s). The type of Account which you hold determines what the Service can be used to do. Some Accounts have "view only" access and it is not possible to use the Service to make transactions on these Accounts. Where an Account does permit transactions using the Service, you or an Authorised User may use the Service to give us certain

instructions, including payment instructions, on your Account(s) (subject to any mandate which you have agreed with us about how we can accept instructions).

3.2 By registering for the Service and agreeing to these Service Terms and Conditions, you agree (or your Authorised User agrees on your behalf) that the Service will be available on all eligible accounts which you hold with us whether open now or in the future, and including any eligible joint accounts you hold with others.

3.3 You may only use the Service or appoint an Authorised User to use the Service if:

(a) you or the Authorised User are 18 years old or over;

(b) you or the Authorised User have registered to use the Service by completing our registration requirements; and

(c) you comply with these Service Terms and Conditions and you have ensured that each Authorised User is aware of and will comply with the Service Terms and Conditions.

3.4 We cannot guarantee that the Service complies with the laws of the jurisdiction in which the Service is accessed (unless you or an Authorised User are accessing the Service from Jersey, Guernsey or the Isle of Man). If you or any Authorised Users choose to use the Service in any other jurisdictions, it is at your own risk. You should check that the Service complies with local laws before you access it, or before you permit any Authorised User to access it, from any other jurisdiction (in particular, in respect of the encryption software which the Service contains). If you are not sure whether the Service complies with local laws you should not use, or permit an Authorised User to use, the Service in that jurisdiction.

3.5 We will provide User Guidance in respect of the Service. Where applicable, you and any Authorised User should follow this User Guidance when accessing and operating the Service.

3.6 Certain information which can be accessed using the Service is subject to limitations; for example, debit card transactions take time to clear and may not always be reflected immediately in the balance on your Account(s). Where you choose or an Authorised User chooses to rely on the information contained in the Service, it will be subject to these limitations.

3.7 Although we will take reasonable care to ensure that any information provided about your Account(s) by means of the Service is an accurate reflection of the financial information contained in our systems, where information about your Account(s) is provided by a third party we cannot guarantee that it is accurate.

3.8 You are responsible for checking the information about your Account(s) which we provide via the Service (including statements) and you or an Authorised User must tell us immediately if there are any errors or transactions that have not been authorised by you or an Authorised User. If you or an Authorised User tell us about any errors or unauthorised transactions on your Account(s), or if we notice any errors, we will try to correct them as soon as reasonably possible. However, in circumstances where you or an Authorised User do not immediately inform us of such issues, we will not be liable for any loss, damage, cost or expense incurred by you as a result.

4. Availability of the Service

4.1 We will make reasonable efforts to provide the Service. However, we will not be liable for any failure to provide the Service, in part or in full:

(a) for any cause that is beyond our reasonable control, for example, where we experience power failures or other disruption to our servers; or

(b) where we have to suspend the Service to perform maintenance, updates, changes or repairs.

4.2 Although the Service will normally be available at all times, instructions you or an Authorised User give to us using the Service will be processed in the same way as instructions which you give to us in our branches or by using Telephone Banking. This means that some instructions which are given to us using the Service will only be processed during standard banking hours. The terms and conditions applicable to your Account(s) provide details of the payments available on your Account(s) and the payment times and cut-off times applicable to your Account(s). We will not be liable to you for any loss that results from any reasonable delay in processing instructions which we are given via the Service.

4.3 By agreeing to these Service Terms and Conditions, you, together with any Authorised Users, acknowledge and accept the risk that access to the Service via the internet and the transmission of data is not secure and any data or information transmitted or received through the Service may be accessed by unauthorised third parties, which may result from the fact that the Service is supplied over open systems (such as public and private data transmission networks and internet servers) which are available to third parties (such as internet or network access providers) and that data may also be transferred via data transmission networks in other jurisdictions. You, together with any Authorised Users, also acknowledge that the downloading of data or information over the internet may be subject to interruption, transmission blackout or delayed transmission due to internet traffic or incorrect data transmission due to the public nature of the internet.

5. Your Internet Banking Security duties

5.1 You must take all reasonable precautions to keep safe and prevent fraudulent use of the Internet Banking Security Details and should ensure that Authorised Users do likewise. These reasonable precautions include (but are not limited to):

(a) not letting anyone operate the Service on your behalf or use the Service on your behalf using the Internet Banking Security Details, which are individual to you or (where appointed) to each Authorised User;

(b) not choosing Internet Banking Security Details which are easy to guess;

(c) never writing down or recording the Internet Banking Security Details in a way which can be understood by someone else;

(d) taking care to make sure that no one hears or sees the Internet Banking Security Details when you or an Authorised User use them;

(e) keeping the Internet Banking Security Details secret and not telling anyone else (including any joint account holders, anyone to whom you have granted a power of attorney, or any other Authorised Users) the Internet Banking Security Details – we will never ask for the Internet Banking Security Details in full;

(f) keeping the Internet Banking Security Details unique to the Service;

(g) never accessing the Service from any device connected to a local area network (LAN) (which may include, for example, a computer which you or an Authorised User use at work) or any public internet access network, without first making sure that no-one else will be able to observe or copy that access or get access to the Service by pretending to be you or an Authorised User;

(h) not recording the Internet Banking Security Details in software which retains it automatically, such as an internet browser with a "remember password" service;

(i) changing the Internet Banking Security Details each time the Service prompts you or an Authorised User to do so. You must not choose the same Internet Banking Security Details as you have used before;

(j) not leaving the computer or other device which is being used to access the Service unattended while you or an Authorised User are logged on to the Service and not letting anyone else use that computer or device until you or the Authorised User (as applicable) are logged off; and

(k) keeping the computer or any other device which you or an Authorised User use to access the Service secure, for example, by using anti-virus and anti-spyware software and a personal firewall.

5.2 As a security measure, if you or any Authorised User are logged on to the Service but have not used it for a period of more than ten minutes, you or the Authorised User (as applicable) will be automatically logged out of the Service and will have to enter the Internet Banking Security Details to access the Service again.

5.3 If you or any Authorised Users lose or damage the Internet Banking Security Details, know or suspect that the Internet Banking Security Details have become stolen or known by someone else, or become aware of any unauthorised use of the Service, you or the Authorised User (as applicable) must:

(a) change the Internet Banking Security Details immediately; and

(b) contact us without delay by calling us on the number provided in the User Guidance (or any other number we provide from time to time for this purpose) to tell us that you or an Authorised User know or suspect that the Internet Banking Security Details have been compromised or that you or an Authorised User have become aware of unauthorised use of the Service.

5.4 We may notify you from time to time of additional security requirements or ask you or an Authorised User to choose new or additional Internet Banking Security Details, which must be used by you or each Authorised User to access and use the Service.

5.5 Failure by you or any Authorised User to comply with this condition 5 may affect your liability for unauthorised transactions. You will be liable for unauthorised transactions on your Account(s), as set out in the terms and conditions applicable to your individual Account(s).

5.6 If you or an Authorised User uses an aggregation service, we will not treat this as a breach of the security obligations that apply to you or each Authorised User. However, we will not be liable for any loss, damage, cost or expense suffered by you as a result of the use by you or an Authorised User of an aggregation service that we do not provide. A typical aggregation service allows you to view information about your accounts with different banks on a single website.

6. Instructions

6.1 This condition 6 should be read together with any relevant sections of the terms and conditions which apply to your individual Account(s) that relate to instruction processing times, the types of instructions which you may be able to give us (such as payment instructions), information about when we may or may not accept instructions, any charges which may apply and liabilities surrounding instructions and payments.

6.2 You will be responsible for all instructions given while you or an Authorised User is logged on to use the Service. This includes any input errors or instructions sent by anyone other than you or the Authorised User in question.

6.3 As long as the Service has been accessed using the Internet Banking Security Details and we have not received notification from you or an Authorised User that the Internet Banking Security Details have, or may have been, compromised in accordance with condition 5.3, we are entitled to assume that you or an Authorised User are accessing the Service and may act on any instructions given on your Account(s) without getting further confirmation. However, we remain entitled (but not obliged) to carry out further security checks on instructions which are provided to us using the Service and may refuse to act on instructions where we consider that the Service has been, or is likely to be, misused or where we are permitted to refuse to act on instructions in accordance with the terms and conditions applicable to your individual Account(s).

6.4 For some Accounts, you or an Authorised User will be able to use the Service to see information about an Account but it will not be possible for you to use the Service to make transactions. Where an Account does permit you or an Authorised User to make transactions using the Service, the Service can be used to give us certain instructions, including payment instructions.

6.5 Where you or an Authorised User provides us with certain types of instruction using the Service, we may ask for additional Internet Banking Security Details.

6.6 Once we have been provided with an instruction via the Service, in most cases, it will not be possible to cancel that instruction. If you or an Authorised User realise that you have made a mistake with an instruction, you or the Authorised User (as applicable) should contact us as soon as possible on the number included in the User Guidance (or any other number we provide from time to time for this purpose). We will be under no obligation to reverse an instruction. Where circumstances permit we will try to stop the instruction, but we may not be able to do so. We will not be liable to you if we are unable to stop an instruction in these circumstances and you will be responsible for any costs which we may incur as a result of trying to stop the instruction (such as costs arising from foreign exchange rate movements, in the case of international payment instructions).

6.7 You acknowledge that where a currency conversion is required, we will convert funds at the foreign exchange rate that we are offering at the time at which the instruction is processed by us. Our standard exchange rate includes a margin. This is the difference between our exchange rate and the rate at which we buy and sell currency in the foreign exchange markets. In practice this means:

(a) when making a single, immediate payment, you or the Authorised User (as applicable) will be informed of the applicable foreign exchange rate via the Service before submitting the instruction; but

(b) if you or the Authorised User (as applicable) submit an instruction for a payment or series of payments to be made in the future, you or the Authorised User (as applicable) will only be informed of the foreign exchange rate applicable on the day of making the instruction which may not be the same as the exchange rate at the time the instruction(s) is (are) processed. We will not contact you or the Authorised User again to let you know the exchange rate before we process the instruction.

7. Secure Message Facility

7.1 Where we make the Secure Message Facility available, you or any Authorised User may send us, and we may send you, secure Electronic Messages using the Service.

7.2 Where we receive an Electronic Message, we shall be entitled (but not obliged) to rely on that Electronic Message as evidence of:

(a) the accuracy of the content of that Electronic Message; and

(b) the Electronic Message having been made by you or an Authorised User,

without the need for any further verification or investigation by us.

7.3 We will aim to action or acknowledge Electronic Messages which we receive as soon as possible but Electronic Messages should not be used to contact us in relation to enquiries for which you or an Authorised User require an immediate response.

7.4 From time to time, we may send you Electronic Messages about the Account(s) you hold with us or the services which we provide to you. You should check your Electronic Messages regularly (and should ensure that any Authorised Users do likewise) since these Electronic Messages may contain important information such as details of changes to these Service Terms and Conditions. When we send you an Electronic Message, such as an Electronic Message which sets out details of changes to these Service Terms and Conditions, you may request a hard copy of that Electronic Message from us.

8. Charges

8.1 We do not currently charge for use of the Service. We may, however, charge you for payment services performed using the Service and the recipient bank of a payment made via the Service may charge you for receiving that payment. You are responsible for any such charges. Details of our charges are contained in our banking charges guides or available on request.

8.2 Third parties, such as internet service providers, may charge you or any Authorised Users as a result of use of the Service. You are responsible for any charges applied by third parties in connection with the use of the Service.

9. Important information for personal joint account holders

9.1 This condition 9 applies to personal joint account holders only and should be read together with any relevant sections of the agreement between you and us which applies to your individual Account(s) relating to the obligations applicable to joint account holders.

9.2 Each of you must individually register to activate your own access to the Service and each of you will have your own Internet Banking Security Details.

9.3 If you have an "either to sign" mandate on your joint Account (where each account holder can provide and authorise instructions, including payment instructions without the approval of the others) you will be able to give us instructions in respect of that joint Account using the Service. Both you and each other joint Account holder will be able to give us instructions on any joint Account(s) independently of the other joint Account holders. You and each other joint Account holder will be liable for instructions given in respect of your joint Account(s), in accordance with the terms and conditions applicable to your individual joint Account(s).

9.4 If you decide to terminate the "either to sign" mandate on your joint Account(s) in the future, or if any joint Account holder notifies us of a dispute and that they do not wish a joint Account to be accessed via the Service as a result, we will suspend or stop your (and all other joint Account holders') use of the Service for all of your Accounts whether held jointly or in your sole name. You will not be able to use the Service until such time as a new "either to sign" mandate has been completed, or until the dispute has been resolved.

9.5 If you have a "both to sign" mandate on any of your joint Account(s) (where the permission of all account holders is required to authorise instructions) you will not be able to give us instructions in respect of that joint Account using the Service.

10. Important information where you appoint Authorised Users

10.1 This condition 10 applies to non-personal customers only.

10.2 When your Authorised User registers for the Service and agrees to these Service Terms and Conditions, the Authorised User is agreeing to these Service Terms and Conditions on your behalf.

10.3 Where you have more than one Authorised User, each of them will be able to give us instructions in respect of your Account(s) using the Service independently of the other Authorised User(s).

10.4 You will remain liable for instructions given in respect of your Account(s), in accordance with the terms and conditions applicable to your Account(s), by an Authorised User.

11. Liability

11.1 We will not be liable for any loss or damage to you as a result of making the Service available, or the use of the Service by you or any Authorised User, unless such loss or damage is solely and directly caused by our wilful misconduct, fraud or negligence.

11.2 Nothing in these Service Terms and Conditions limits or excludes our liability for any matter for which it would be illegal for us to exclude or attempt to exclude our liability.

11.3 If you or an Authorised User breach these Service Terms and Conditions, or you or an Authorised User have acted fraudulently or negligently, you must compensate us on demand for any loss and for damage we suffer directly or indirectly as a result of you or that Authorised User breaching any part of these Service Terms and Conditions.

11.4 Nothing in these Service Terms and Conditions shall affect our liability or your liability as agreed in the terms and conditions applicable to your individual Account(s).

12. Termination or suspension of the Service

12.1 If you have a Relationship Manager, you may terminate your use of the Service at any time by contacting your Relationship Manager, by contacting our internet banking helpdesk or by writing to us.

12.2 If you do not have a Relationship Manager, you may terminate your use of the Service at any time by contacting our internet banking helpdesk or by writing to us.

12.3 Where you choose to terminate your or an Authorised User's use of the Service, this termination will be effective for all of your Accounts. You may not terminate your right or an Authorised User's right to use the Service in respect of one of your Accounts alone (unless you only hold one Account with us).

12.4 We may suspend or terminate your use of the Service and/or an Authorised User's use of the Service at any time by sending you notice at least 30 days in advance. If you were, until 1 August 2022, a customer of Lloyds Bank (International Services) Limited, we will send you notice at least 2 months in advance. We may send you notice in writing, which may (without limitation) be sent to you through the Service or by post.

12.5 We may also suspend or terminate your use of the Service and/or an Authorised User's use of the Service, in full or in part, at any time if we reasonably consider or suspect that:

(a) the security of your Account(s) or the Service has been compromised;

(b) the Internet Banking Security Details or the Service has been or is being used illegally, negligently or fraudulently; or

(c) the Account(s) is/are being operated in breach of these Service Terms and Conditions or the terms and conditions applicable to your individual Account(s).

12.6 Condition 9.4 will also apply in relation to the suspension and termination of joint Account(s).

12.7 We will normally give you advance notice if we are going to suspend or terminate your use of the Service in accordance with condition 12.5: however, we may occasionally suspend or terminate your use of the Service and/or an Authorised User's use of the Service without notifying you where we have been unable to contact you in advance or if there are legal or other circumstances beyond our control which meant that we cannot notify you.

12.8 When your use of the Service or an Authorised User's use of the Service is suspended or terminated for any reason, this will not aff your liability for any properly initiated instructions (including payments) or Electronic Messages issued through the Service. You will remain liable for all transactions and obligations which are incurred before and after any termination or withdrawal. We will also continue to process properly initiated instructions (including payments) that were submitted before the termination or suspension. This means any standing orders or future payments you have asked us to make will still be made unless you inform us otherwise.

12.9 We shall assume no liability for any loss or damage arising from any suspension or termination of the Service in accordance with this condition.

13. Changes to these Service Terms and Conditions

13.1 We may make changes to these Service Terms and Conditions at any time by sending you notice at least 30 days in advance, unless this is not possible, for example, in order to protect the security of the Service or in other circumstances beyond our control, in which case we will give you such period of notice as we consider reasonable in the circumstances. If you were, until 1 August 2022, a customer of Lloyds Bank (International Services) Limited, we will send you notice at least 2 months in advance.

13.2 When we give notice of a change to the Service Terms and Conditions, we will do so in writing, which may (without limitation) be through the Service or by post.

13.3 If you or an Authorised User continues to use the Service after the date on which the change to the Service comes into force we are entitled to treat this as your acceptance of the change. Please remember that you have the right to end your use of the Service at any time in accordance with condition 12.

14. General

Exclusion of Supply of Goods and Services (Jersey) Law 2009

14.1 To the extent permitted by law, no statutory terms (which shall include warranties, conditions or other contractual provisions), rights, duties or liabilities imposed under the Supply of Goods and Services (Jersey) Law 2009 shall apply in relation to the Service.

Complaints

14.2 If you feel that we have not met your expectations in any way, please contact us by writing to us. Alternatively, you may contact your Relationship Manager (if you have one) or call us on **0345 744 9900** from the UK or **+44 (0) 1539 736 62**6 from outside the UK. Full details of our complaints procedure are set out in our complaints leaflet.

Validity of these Service Terms and Conditions

14.3 If one or part of these Service Terms and Conditions proves to be unenforceable, this will not affect the validity of the remaining Service Terms and Conditions in any way.

Not enforcing these Service Terms and Conditions

14.4 We may not always strictly enforce our rights, benefits or interests under these Service Terms and Conditions; for example, we may allow you more time to comply with your obligations. If we do this, it will just be a temporary measure and we may enforce our rights strictly later on.

Assignment

14.5 Your rights, duties and obligations under these Service Terms and Conditions may not be assigned without our prior written consent.

15. Law and jurisdiction

15.1 These Service Terms and Conditions are governed by the law of the jurisdiction (or jurisdictions, if more than one) in which your Account(s) is/are being held (being either the law of Jersey, Guernsey (including if your Account(s) are held with our Alderney branch) or the Isle of Man). The courts of the relevant jurisdiction(s) shall have non-exclusive jurisdiction over any disputes arising between you and us in respect of these Service Terms and Conditions.

How we process your personal information

This information is not part of your Terms and Conditions with us.

Who looks after your personal information

Your personal information will be held by Lloyds Bank Corporate Markets plc which is part of the Lloyds Banking Group. More information on the Group can be found at **lloydsbankinggroup.com**

How we use your personal information

We will use your personal information:

- to provide products and services, manage your relationship with us and comply with any laws or regulations we are subject to (for example the laws that prevent financial crime or the regulatory requirements governing the products we offer).
- for other purposes including improving our services, exercising our rights in relation to agreements and contracts and identifying products and services that may be of interest.

To support us with the above we analyse information we know about you and how you use our products and services, including some automated decision making. You can find out more about how we do this, and in what circumstances you can ask us to stop, in our full privacy notice.

Who we share your personal information with

Your personal information will be shared within Lloyds Banking Group and other companies that provide services to you or us, so that we and any other companies in our Group can look after your relationship with us. By sharing this information it enables us to better understand our customers' needs, run accounts and policies, and provide products and services efficiently. This processing may include activities which take place outside of the United Kingdom and the European Economic Area. If this is the case we will ensure appropriate safeguards are in place to protect your personal information. You can find out more about how we share your personal information with credit reference agencies below and can access more information about how else we share your information in our full privacy notice.

Where we collect your personal information from

We will collect personal information about you from a number of sources including:

- Information given to us on application forms, when you talk to us in branch, over the phone or through the device you use and when new services are requested.
- from analysis of how you operate our products and services, including the frequency, nature, location, origin and recipients of any payments.
- from or through other organisations (for example card associations, credit reference agencies, insurance companies, retailers, comparison websites, social media and fraud prevention agencies).
- in certain circumstances we may also use information about health or criminal convictions but we will only do this where allowed by law or if you give us your consent.

You can find out more about where we collect personal information about you from in our full privacy notice.

Do you have to give us your personal information

We may be required by law, or as a consequence of any contractual relationship we have, to collect certain personal information. Failure to provide this information may prevent or delay us fulfilling these obligations or performing services.

What rights you have over your personal information

The law gives you a number of rights in relation to your personal information including:

- the right to access the personal information we have about you. This includes information from application forms, statements, correspondence and call recordings.
- the right to get us to correct personal information that is wrong or incomplete.
- in certain circumstances, the right to ask us to stop using or delete your personal information.

- you have the right to receive any personal information we have collected from you in an easily re-usable format when it's processed on certain grounds, such as consent or for contractual reasons. You can also ask us to pass this information on to another organisation.

You can find out more about these rights and how you can exercise them in our full privacy notice.

Other individuals you have financial links with

We may also collect personal information about other individuals who you have a financial link with. This may include people who you have joint accounts or policies with such as your partner/spouse, dependents, beneficiaries or people you have commercial links to, for example other directors or officers of your company.

We will collect this information to assess any applications, provide the services requested and to carry out credit reference and fraud prevention checks. You can find out more about how we process personal information about individuals with whom you have a financial link in our full privacy notice.

How we use credit reference agencies

In order to process your application we may supply your personal information to credit reference agencies including how you use our products and services and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We may also continue to exchange information about you with credit reference agencies on an ongoing basis, including about your settled accounts and any debts not fully repaid on time, information on funds going into the account, the balance on the account and, if you borrow, details of your repayments or whether you repay in full and on time. Credit reference agencies will share your information with other organisations, for example other organisations you ask to provide you with products and services. Your data will also be linked to the data of any joint applicants or other financial associates as explained above.

You can find out more about the identities of the credit reference agencies, and the ways in which they use and share personal information, in our full privacy notice.

How we use fraud prevention agencies

The personal information we have collected from you and anyone you have a financial link with may be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found in our full privacy notice.

How we share personal information about insurance products

If you apply to us for insurance, we may pass your details to the relevant insurer and their agents. If a claim is made, any personal information given to us, or to the insurer, may be put onto a register of claims and shared with other insurers to prevent fraudulent claims.

Contact from your relationship manager

Please note: The following information applies to customers who are Relationship Managed only.

Personal contact is an important part of the service and your relationship manager may contact you personally by mail, telephone, email or text message to inform you about products and services offered by Lloyds Banking Group and others that they think are relevant to you, based on their understanding of your financial needs.

Our full privacy notice

It is important that you understand how the personal information you give us will be used. Therefore, we strongly advise that you read our full privacy notice, which you can find at **international.lloydsbank.com/privacy** or you can ask us for a copy.

How you can contact us

If you have any questions, require more information about how we use your personal information, or wish to speak to a Group Data Privacy Officer please contact us on **0345 366 2330** (UK) or **+44 (0) 1539 871521** (Outside the UK).

Version control

This notice was last updated in February 2022.

Important Information

For Accounts held in Jersey

Lloyds Bank International is the registered business name of Lloyds Bank Corporate Markets plc in Jersey. Lloyds Bank Corporate Markets plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Incorporated in England and Wales, Company No. 10399850. Lloyds Bank Corporate Markets plc in the UK is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration number 763256. Authorisation can be checked on the Financial Services Register at www.fca.org.uk

Services provided by Lloyds Bank Corporate Markets plc, Jersey Branch will be subject to the regulatory regime applicable in Jersey, which differs in some or all respects from that of the UK. Further information about Lloyds Bank Corporate Markets plc, Jersey Branch's regulatory status is set out below.

The Jersey branch of Lloyds Bank Corporate Markets plc's principal place of business: 9 Broad Street, St. Helier, Jersey JE2 3RR and is licensed by the Jersey Financial Services Commission to carry on deposit-taking business under the Banking Business (Jersey) Law 1991 and general insurance mediation business under the Financial Services (Jersey) Law 1998. Lloyds Bank Corporate Markets plc has also notified the Jersey Financial Services Commission that it carries on money service business. Lloyds Bank Corporate Markets plc, Jersey Branch, subscribes to the Jersey Code of Practice for Consumer Lending.

Lloyds Bank International is the registered business name of Lloyds Bank Corporate Markets plc in Jersey and is a participant in the Jersey Bank Depositors Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. Eligible deposits are deposits held by private individuals and charities. Depositor protection does not extend to corporations, small to medium sized enterprises, partnerships and trusts. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the Government of Jersey website www.gov.je/dcs or on request.

The Jersey branch of Lloyds Bank Corporate Markets plc is not and is not required to be authorised under the Financial Services and Markets Act 2000 of the United Kingdom and therefore is not subject to the rules and regulations of the Financial Services Compensation Scheme made under that Act for the protection of depositors.

For Accounts held in Guernsey

Lloyds Bank Corporate Markets plc's Registered Office: 25 Gresham Street, London EC2V 7HN. Incorporated in England and Wales, Company No. 10399850. Lloyds Bank Corporate Markets plc in the UK is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration number 763256. Authorisation can be checked on the Financial Services Register at www.fca.org.uk

Services provided by Lloyds Bank Corporate Markets plc, Guernsey Branch will be subject to the regulatory regime applicable in Guernsey, which differs in some or all respects from that of the UK. Further information about Lloyds Bank Corporate Markets plc, Guernsey Branch's regulatory status is set out below.

The Guernsey branch of Lloyds Bank Corporate Markets plc, principal place of business: 1 Smith Street, St. Peter Port, Guernsey GY1 2JN is licensed by the Guernsey Financial Services Commission to take deposits and insurance intermediary business under the Banking Supervision (Bailiwick of Guernsey) Law, 2020, and the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law, 2002 (as amended), respectively, and is also registered with the Guernsey Financial Services Commission as a money service provider.

The Guernsey branch of Lloyds Bank Corporate Markets plc is a participant in the Guernsey Banking Deposit Compensation Scheme. The Scheme offers protection for 'qualifying deposits' up to £50,000, subject to certain limitations. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details are available on the Scheme's website: www.dcs.gg or on request from telephone: +44 (0)1481 722756 or post: PO Box 33, St. Peter Port, Guernsey GY1 4AT.

Deposits are not covered by the Financial Services Compensation Scheme under the Financial Services and Markets Act 2000 in the United Kingdom.

Deposits with the Guernsey branch of Lloyds Bank Corporate Markets plc will not be covered by any equivalent deposit compensation scheme to the Guernsey Banking Deposit Compensation Scheme in any other jurisdiction.

Please go to lloydsbank.com/international

Lloyds Bank Corporate Markets plc is authorised and regulated in the UK as the non-ring fenced bank of the Lloyds Banking Group. The Jersey, Guernsey and Isle of Man branches of Lloyds Bank Corporate Markets plc are each separately licensed as regulated deposit-takers in their respective jurisdictions.

Lloyds Bank Corporate Markets plc is independent from Lloyds Bank plc, which is authorised and regulated in the UK as the ring fenced bank of the Lloyds Banking Group. For more information on ring-fencing visit international.lloydsbank.com/ringfencing

For Accounts held in the Isle of Man

Lloyds Bank International is the registered business name of Lloyds Bank Corporate Markets plc in the Isle of Man. Lloyds Bank Corporate Markets plc's Registered Office: 25 Gresham Street, London EC2V 7HN. Incorporated in England and Wales, Company No. 10399850. Lloyds Bank Corporate Markets plc in the UK is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration number 763256. Authorisation can be checked on the Financial Services Register at www.fca.org.uk

Services provided by Lloyds Bank Corporate Markets plc, Isle of Man Branch will be subject to the regulatory regime applicable in Isle of Man, which differs in some or all respects from that of the UK. Further information about Lloyds Bank Corporate Markets plc, Isle of Man Branch's regulatory status is set out below.

The Isle of Man branch of Lloyds Bank Corporate Markets plc, principal place of business: Villiers House, 2 Victoria Street, Douglas, Isle of Man IM1 2LN is licensed by the Isle of Man Financial Services Authority to conduct deposit-taking and is also registered as an insurance intermediary in respect of general business.

The Isle of Man branch of Lloyds Bank Corporate Markets plc is a participant in the Isle of Man Depositors' Compensation Scheme as set out in the Depositors' Compensation Scheme Regulations 2010, as amended (the "Isle of Man Scheme"). The Isle of Man Scheme offers protection for 'eligible protected deposits' of up to £50,000 (which includes deposits by most individual persons but does not, for example, include trustees or nominees) or £20,000 for most other categories of depositor, subject to certain rules and limitations set out in the Isle of Man Scheme. The maximum total amount of compensation covered by the Isle of Man Scheme is £100,000,000 in any consecutive ten year period. Further details of the Isle of Man Scheme are available on the Isle of Man Financial Services Authority's website and on request.

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