

COMMERCIAL BANKING

YOUR BUSINESS DEBIT CARD

User Guide and Terms & Conditions



LLOYDS BANK

LLOYDS BANK INTERNATIONAL

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Making the most of your Business Debit Card



The Lloyds Bank International Business Debit Card is a convenient way to pay for your day-to-day expenses direct from your business current account.

The following pages are a guide to using your Business Debit Card, along with the card user Terms and Conditions.

PLEASE RETAIN THIS FOR YOUR REFERENCE

General conditions

These are the conditions of an Agreement between the Bank and you (the customer). We set out the special meanings we have given to some words in this Agreement below.

Meanings of words we use

Account an account in your name(s) identified by the number given on your Card application form or, if this account is transferred to another branch, the account number at your new branch.

ATM a cash machine allowing an Authorised User to withdraw funds from an Account.

Authorised User any person to whom a Card is issued and who is authorised by you to use it.

Business a corporate or unincorporated body, sole trader or partnership in whose name we maintain an Account and who is named in the application form for the Account. If the Business is not a body corporate and consists of two or more persons, this definition means all or any of them. Their liability will be joint and several, which means each person will be jointly and individually liable.

Business Day 9am to 5pm Monday to Friday except public and bank holidays in the Channel Islands or the Isle of Man, unless you are transacting through one of our branches that opens for shorter hours or we notify you of different times for processing payments to and from your Account.

Card a Business Debit Card issued under this Agreement, including any renewal or replacement Card.

Card Transaction a Debit Card Transaction, Cash Machine Transaction, Counter Transaction or any other transaction we say you can make using your Card or Card number.

Cashback use of the Card to obtain cash from a Retailer who has agreed to accept the Card alongside a purchase from that Retailer – a service often provided in supermarkets, for example.

Cash Machine Transaction use of a Card and PIN to obtain cash from an ATM that is operating and accepts the Card.

Counter Transaction use of the Card and PIN to obtain cash from a counter in a branch of Lloyds Bank, or other banks where possible. If you hold an eligible Card, this may include use of Post Office® branches where counter services are available.

Debit Card Transaction use of the Card or the Card number to make or authorise any payment to a Retailer who has agreed to accept the Card – for example, when you use it to pay for goods or services or for Cashback.

EEA The European Economic Area, which means the countries in the European Union plus Iceland, Norway and Liechtenstein.

Insolvency Event means that:

- i. you or your assets become subject to bankruptcy proceedings;
- ii. you enter into a compromise, composition, assignment or arrangement with or convene a meeting of your creditors;
- iii. (save in respect of a solvent reorganisation) a receiver, administrative receiver or liquidator is appointed;
- iv. you convene a meeting or pass a resolution for voluntary winding up;
- v. your affairs are declared to be in a state of *désastre* at a meeting of arresting creditors held before a commissioner;
- vi. an interim vesting order in *saisie* proceedings is made in respect of any of your real property in the Bailiwick of Guernsey;
- vii. you are declared “bankrupt” as defined in Article 8 of the Interpretation (Jersey) Law 1954;
- viii. an order is made or resolution passed for your administration or winding up;
- ix. you are deemed to be insolvent and/or unable to pay your debts as they fall due; or
- x. any analogous event occurs, or proceeding is taken in any jurisdiction;

Micro-enterprise an enterprise or group of enterprises of which it forms part which, at the time you enter into this Agreement, employs fewer than 10 people and whose annual turnover or balance-sheet total (or both) does not exceed EUR 2 million or its equivalent.

Payment Scheme Exchange Rate the foreign-exchange wholesale rate set by VISA and applied to Card Transactions in foreign currencies to convert them to sterling.

PIN the Personal Identification Number issued to Authorised Users – or later selected by the Authorised User if selfselection is available – to use with a Card to enable Authorised Users to make Card Transactions.

Retailer a person who agrees, by arrangement with us or the Visa International Service Association, to accept a Card as payment for goods, services or cash.

Security Code the last three digits on the signature strip on the reverse of a Card.

Security Details details or security procedures that an Authorised User must follow or use to make an instruction, or confirm their identity – for example a PIN, or biometric data such as a fingerprint.

Strong Authentication verification of a user's identity using two factors based on possession, knowledge or something that is unique to you, like a fingerprint.

we/us/our/the Bank Lloyds Bank Corporate Markets plc trading as Lloyds Bank International.

you/your the Business named in the application for the Business Debit Card.

1. Authorised Users and your obligations

- 1.1 We may issue a Card (and issue or agree related Security Details) for use by an individual you nominate as an Authorised User on the Account. You are liable for all amounts that arise from the use of a Card by an Authorised User or that we incur regarding such use. This includes any use in breach of this Agreement – which we are not obliged to prevent – that may be debited to the Account unless otherwise agreed in the Account conditions set out in this Agreement.
- 1.2 You must ensure that:
 - a. each Authorised User signs their Card as soon as they receive it;
 - b. each Authorised User is aware of and complies with the Conditions of Use and any other requirements in the User Guide that apply to them as a cardholder. In particular Authorised Users must not allow anyone else to use their Card, Card details or Security Details and must always keep their Card safe;
 - c. you and all Authorised Users follow any instructions we give regarding the safekeeping of a Card, Card details and Security Details; and
 - d. neither a Card nor the Card details are used for any illegal purpose.
- 1.3 All Cards belong to us. If we ask for a Card back, you must ensure it is not used again and you must return it immediately, cut in half across the black stripe or through the smartcard chip. A person acting for us may take or retain the Card on our behalf.
- 1.4 A Card is only valid for the time period printed on it. You must ensure it is not used outside that period.
- 1.5 At any time we may cancel or suspend the use of a Card if:
 - a. **we** reasonably suspect its fraudulent or other misuse; or
 - b. any security requirements relating to the use of the Card, Card details or Security Details have been compromised; or
 - c. **we** are required to do so by the order of any court, a direction or decision of a regulator or any other legal or regulatory requirement. If we do cancel or suspend the use of a Card, we will tell you as soon as possible unless the law prevents us doing so or we reasonably believe it would undermine our security measures. Once a Card has been cancelled, you should ensure that the Authorised User stops using the Card and that it is destroyed by cutting it in half across the black stripe or through the smartcard chip.

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- 1.6 When a Card expires, or is lost or stolen, we may provide you with a new Card.
 - 1.7 From time to time you may apply for us to issue Cards to new Authorised Users on forms we provide for this purpose. You may also terminate an Authorised User's authority to use a Card. If you do so, you must destroy the Authorised User's Card by cutting it in half across the black stripe or through the smartcard chip.

2. Security Details

- 2.1 You must ensure that Authorised Users take all reasonable steps to keep the Card and Security Details safe and in particular that they comply with the following:
 - a. On receiving a PIN or other written Security Details, the Authorised User must memorise the number and then destroy the slip on which it is printed.
 - b. An Authorised User must keep their Security Details secret and not let anyone else know them, or use them.
 - c. An Authorised User must never write Security Details on their Card or on anything they ever keep with the Card.
- 2.2 When an Authorised User receives a PIN, they can change it to one of their own choice through our ATMs by following the on-screen instructions that appear when they enter the current PIN. This option is not available for about 30 days before we issue a renewal Card. To prevent fraud, we restrict the use of some easily guessed numbers.

3. Chip Cards

- 3.1 Any programs and data held on an integrated circuit within a Card are our private property. It is a criminal offence to obtain unauthorised access to a program or data in the chip, or to make unauthorised modifications to the chip's contents.

4. Card Transactions

- 4.1 A Card can be used to make withdrawals and Debit Card Transactions from your Account through the various facilities we make available to you. If the service is available, it may also be possible to use the Card, Card number and PIN to make deposits into your Account. When using a Card for a Card Transaction, the Card Transaction will be properly authorised:
- a. by the Authorised User presenting the Card at a contactless terminal;
 - b. by the Authorised User using the Card or Card Details together with the Security Details, and where appropriate using any “Proceed”, “Enter” or similar key. Once the “Proceed”, “Enter” or similar consent has been given, authorisation for immediate transactions cannot be withdrawn; or
 - c. by the Authorised User signing a receipt for the Card Transaction. If the Authorised User has signed a receipt for the Card Transaction, authorisation for immediate transactions cannot be withdrawn once the signed voucher has been accepted by the Retailer for a Card Transaction or the other party to a Counter Transaction.
- 4.2 We will show Card Transactions on the statement we provide or make available for your Account. We recommend you check your statement regularly. If an entry seems wrong, you should tell us as soon as possible so we can sort it out. Delay in telling us may make correcting any error difficult. If we need to investigate a Card Transaction on your Account, you and any Authorised User should co-operate with us and the police, if we need to involve them. In some cases, we will need you and an Authorised User to give us confirmation or evidence that a Card Transaction has not been authorised. In addition to checking statements, you should tell us as soon as possible by phoning us on **+44 (0) 1539 736636** if you or an Authorised User becomes aware of a Card Transaction that has not been authorised.

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- 4.3 If we incorrectly apply, or omit to apply, a Card Transaction to your Account, we will correct our act or omission and refund to you any interest and charges you have directly incurred on your Account that would not have been incurred had we applied the Card Transaction correctly. If you are not a Micro-enterprise, we will have no further liability to you. You must tell us as soon as possible after you become aware of any incorrect Card Transaction on your Account.
- 4.4 If you make a Card Transaction in a foreign currency, we will use the Payment Scheme Exchange Rate to convert it into £ sterling on the day we debit the payment (in sterling) to your Account. We add a 2.75% non-sterling transaction fee to the converted sterling amount. This is a fee for currency conversion. We will show this fee and the converted sterling amount on your statement. The day of the currency conversion may be after the day of the Card Transaction. You can find out the Payment Scheme Exchange Rate on the Visa **website www.visaeurope.com**. The Payment Scheme Exchange Rate changes on a daily basis, and is applied immediately. Cash withdrawals abroad are charged a non-sterling cash transaction fee of 1.5% of the transaction amount (minimum £1.50) plus the 2.75% non-sterling transaction fee. The non-sterling transaction fee is a fee for currency conversion. The non-sterling cash transaction fee does not apply when you withdraw euro at an ATM or over the counter in the EEA, UK, Channel Islands or Isle of Man, or if you withdraw euro at an ATM outside the EEA, UK, Channel Islands or Isle of Man, if the ATM operator's payment service provider is based in the EEA, UK, Channel Islands or Isle of Man.
- 4.5 Authorised Users may use their Cards to withdraw cash of up to £700 per day (if funds are available) from ATMs in the UK, Channel Islands or Isle of Man as well as banks and bureaux de change showing the VISA sign abroad. If a Card is used to withdraw cash from another bank, ATM operator or bureau de change, they may apply a handling charge. ATM limits may also apply.
- 4.6 A Card and PIN can be used in some ATMs and at counters in some Bank branches to get information about the accounts in the name of the Business. By signing this Agreement you give us your consent to disclose this information to an Authorised User.
- 4.7 When a Card is used to withdraw cash from an ATM or from within a Bank branch at a counter, we will debit that amount, plus any handling charge imposed by the operator, from your Account. This applies whether or not the Account is already overdrawn or becomes overdrawn as a result.

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- 4.8 A Retailer, ATM operator or other third party may contact us, or an agent acting for us, for confirmation – or ‘authorisation’ – that we will pay a Card Transaction. We have the right to refuse authorisation for a particular Card Transaction if this is reasonable. Examples include if the Card Transaction makes your Account overdrawn or exceed a limit set; you are in breach of this Agreement; or we (or the systems we use) reasonably suspect the Card Transaction is fraudulent. If authorisation is given, that Card Transaction will immediately reduce the available funds on your Account. If your card is declined, or you do not recognise a transaction, please call **+44 (0) 1539 736636**. If we have declined the Card Transaction we will, where reasonably possible, tell you why. If the reason for our declining the Card Transaction was based on incorrect information, we will try to agree with you what needs to be done to correct it.
- 4.9 By agreeing to these terms you confirm that we will not send you certain information such as electronic messages after each Non-Currency Transaction.
- 4.10 You cannot change or cancel a payment instruction you have asked us to make immediately (including payments by Card) but you can cancel recurring Card Transactions you have asked us to make on a future date. To do this, you must tell us by the end of the last Business Day before the payment is due to be made. If you wish to cancel or change a recurring Card Transaction (or if your Account or Card details change), you should also tell the business or organisation you’re making the payment to, so they can cancel or change it as well. By cancelling a recurring Card Transaction, you will have withdrawn authorisation for future transactions. We will treat any future Card Transactions made under that arrangement as unauthorised.

5. Your Account Conditions

- 5.1 We provide Cards for Authorised Users so you can operate your Account more conveniently. A Card itself does not give you an automatic overdraft or any other form of credit. If you would like to have – or to increase – an overdraft on the Account, you must apply to us in the usual way. Once we have agreed to an overdraft, you can draw on it by Authorised Users using their Card(s) but you must never go over your overdraft limit.

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- 5.2 If the use of a Card creates an overdraft that we have not agreed or that exceeds an agreed overdraft limit, you will have broken the Account terms. You must repay the excess amount immediately. Under the Account terms, and in our sole discretion and without contacting you, we are entitled to allow the Account to become overdrawn or the agreed overdraft limit to be exceeded. In these circumstances the new or excess overdraft is an unauthorised overdraft. We will then be entitled to charge interest at our standard rate for unauthorised overdrafts and to debit that interest and any resulting bank charges from your Account.
- 5.3 At any time we may:
- a. demand repayment of any borrowing on your Account (plus interest and charges, if applicable), or require you to close the Account;
 - b. refuse to allow any further borrowing on an overdraft without giving you notice, although we will send you written confirmation.
- 5.4 We will debit the amount of each Card Transaction to your Account when we receive confirmation of the transaction from the card scheme. You are liable to pay us all amounts so debited. You are also liable to pay all charges debited in line with this Agreement.
- 5.5 At any time we are entitled to alter our charges, by giving notice in line with condition 10.1.

6. Charges

- 6.1 Full information on our charging and interest rates is set out in our Charges brochures and on our website at [islandscommercial.lloydsbank.com](https://www.islandscommercial.lloydsbank.com) (refer to “Rates and Charges”).

7. Acceptance of your Card

- 7.1 We are not liable if a Retailer, service provider, bank or ATM or other machine does not accept your Card.

8. Lost or stolen Cards or confidential information and unauthorised transactions

- 8.1 If a Card is lost, stolen, misused or likely to be misused for any reason at all, or if someone else discovers the Security Details, then as soon as possible the relevant Authorised User or you must:
- phone **+44 (0) 1539 736626** (24 hours). We may ask you to send us written confirmation within seven days.

Liability for losses

- 8.2 This condition 8.2 applies if you are a Micro-enterprise:
- a. Unless we can show that you or an Authorised User have acted fraudulently or have failed to take all reasonable steps to keep a Card or Security Details safe and in line with our security requirements, you will not have to pay anything for the use of a Card or Card details that:
 - are used before the Card or Card details are received; or
 - are lost or stolen, or liable to misuse, provided you tell us as soon as you become aware of such loss or theft or that they may be misused.
 - b. Unless we can show that you or an Authorised User have acted fraudulently (or failed with intent or gross negligence to comply with an Authorised Users' obligations under these Conditions), you will not have to pay anything for the unauthorised use of a Card or the Card details where the cardholder does not need to be present or where your Security Details were not required.
 - c. Unless we can show that you or an Authorised User have acted fraudulently or have failed to take all reasonable steps in keeping a Card, Card details or Security Details safe in line with our security requirements, we will refund to the Account the amount of an unauthorised Card Transaction. We will also refund any interest charged for that Card Transaction and restore the Account to the state it would have been in if the unauthorised Card Transaction had not occurred.
- 8.3 As condition 8.2 applies only if you are a Micro-enterprise, this condition 8.3 applies if you are not. The EU Legislation (Payment Services – SEPA) (Jersey) Regulations 2015, the Single Euro Payments Area (Guernsey) Ordinance, 2016, and the Isle of Man Payment Services Regulations 2015 (as amended), as applicable, apply only so far as stated here:
- a. We are only liable to you for unauthorised Card Transactions after you have notified us of the loss, theft, misuse of the Card or Card details (1) without undue delay; or (2) no later than 13 months after the debit date on becoming aware of the unauthorised Card Transaction. If we are reasonably satisfied that the Card Transaction was unauthorised, we will refund the amount of the Card Transaction to your account. We will also refund any interest charged for that Card Transaction and restore the Account to the state it would have been in if the unauthorised Card Transaction had not occurred.

If you or any Authorised User have acted fraudulently or have not taken all reasonable care in keeping a Card or Card details safe and in line with our security requirements, you will be liable for all losses for any unauthorised Card Transactions.

- 8.4 Both you and the relevant Authorised User must cooperate fully with us, our agents or the police in investigating any loss, theft or possible misuse of a Card, Card details or disclosure of the Security Details and in recovering a missing Card. If we suspect that a Card or any of the Security Details have been lost or stolen or are liable to misuse, we may take whatever steps we think necessary to deal with the risks. We may also pass on any information we think appropriate to other banks, to VISA outlets or anyone else who accepts a Card as a means of payment or withdrawal, or to the police or other authorities or any other relevant third party.
- 8.5 If a Card is found after we have been told it is missing, it must not be used. You should destroy it immediately by cutting it in half across the black stripe or through the smartcard chip.

9. Ending this Agreement

- 9.1 This Agreement continues until terminated in line with this condition 9.
- 9.2 You may end this Agreement at any time by writing to us and enclosing all Cards issued on the Account, cut in half across the black stripe or through the smartcard chip.
- 9.3 Subject to condition 9.4, we may end this Agreement at any time by giving you 30 days' written notice.
- 9.4 At any time, we may end this Agreement immediately by giving you written notice if any of the following occur:
 - a. Any information you have given or give us in future (connected with this Agreement or not) is inaccurate or changes materially before we sign this Agreement.
 - b. Unless you have informed us of it in writing before we sign this Agreement, any material litigation is – or material administrative, criminal or judicial proceedings are – being taken against you at the time this Agreement is signed (“material” means likely, if successful, to have a damaging effect on your business).
 - c. Without our consent, you create or permit any new charge, mortgage or security interest over your business or any part of it, or its property, assets or income.

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- d. Without our consent, you sell or lease or dispose of your business or any part of it or – except in the normal course of business – its property, assets or income, or try to do so.
 - e. You change the nature of your business as it is now conducted.
 - f. You do not have the insurance over your business and its assets that is normal for a business of your type – and you must show us evidence of this insurance if we ask for it.
 - g. You factor or assign any debts owed to your business without our consent.
 - h. You die, become of unsound mind or become insolvent; or a bankruptcy petition is presented against you; or steps are taken to appoint an administrator, judicial factor or similar officer over your affairs; or you apply to the court for a moratorium (a temporary stay) on your debt; or you make a proposal to creditors for a voluntary arrangement; or you grant a trust deed for creditors; or you take any action (including entering negotiations) with a view to readjusting, rescheduling, forgiving or deferring any part of your debt.
 - i. You are a limited company or limited liability partnership and: you have a petition presented or resolution passed for winding up; or an administration application is presented or made for the making of an administration order; or a notice of intention to appoint an administrator is issued or a notice of appointment of an administrator is filed with the court; or the Viscount of the Royal Court of Jersey or the Sheriff of the Royal Court of Guernsey is appointed in relation to its assets or the partnership is otherwise the subject of an Insolvency Event; or you have a receiver appointed over all or part of your assets; or you cease to trade; or you are regarded by law as unable to pay your debts as they fall due or are the subject of an Insolvency Event; or you make an application connected with a moratorium (a temporary stay) or a proposal to creditors for a voluntary arrangement on your debt; or you take any action (including entering negotiations) with a view to readjusting, rescheduling, forgiving or deferring any part of your debt.
 - j. You are a partnership, including limited liability partnership, or unincorporated association and: you dissolve the partnership or a petition is presented for an order to be made for its winding up; or an application or a petition is presented or made for an administration order against the partnership; or the Viscount of the Royal Court of Jersey or the Sheriff of the Royal Court of

Guernsey is appointed in relation to its assets or the partnership is otherwise the subject of an Insolvency Event.

- k. You are a limited liability partnership and: any member ceases without our written consent to be a member; or you cease for any reason to be a limited liability partnership; or the Viscount of the Royal Court of Jersey or the Sheriff of the Royal Court of Guernsey is appointed in relation to its assets or the partnership is otherwise the subject of an Insolvency Event.
- l. Your Account is closed for whatever reason.
- m. You commit any material breach of this Agreement which – if it can be remedied – is not remedied within 14 days of receiving from us a notice setting out full details of the breach and requiring it to be remedied.
- n. We are required to end this Agreement by the order of any court, a direction or decision of a regulator or any other legal or regulatory requirement.

9.5 After this Agreement comes to an end:

- a. we can go on deducting the amount of any Card Transactions from your Account;
- b. you will still be liable to repay any borrowing on the Account, and interest and charges (if applicable) will continue until full repayment. In particular, and in line with and subject to condition 14.1, if you have given instructions to a Retailer that allows it to process Card Transaction debits from time to time, you are responsible for cancelling those instructions yourself directly with the Retailer.

10. Variation

10.1 Subject to condition 10.2 we will notify you in writing at least 30 days' before we make any change to these conditions or the Conditions of Use. You will be regarded as having accepted the change if you do not notify us to the contrary before the date the change comes into effect. However, if you do not accept the change:

- a. you can end this Agreement at any time before the change comes into effect; or
- b. our notice of the change will be regarded as notice of termination given under condition 9.3. This Agreement will terminate the day before any change comes into effect.

10.2 We may change these conditions or the Conditions of Use at any time to reflect changes in law, regulation or codes of practice that apply to us or the way we are regulated. Wherever possible, we will give you at least 30 days' notice of such changes in line with condition 10.1. If this is not possible, we will give you as much notice as we reasonably can.

11. Notices and communication

11.1 Any notice to be given by either party under this Agreement must, unless otherwise stated in this Agreement, be written, sent by post or delivered by hand to the other party. It is regarded as received at the time of receipt. Your notices to us must be posted to the branch where the Account is held or where your business management team is based, unless we tell you otherwise. We will send you notices at the address you have given us for correspondence. We or you may change the address for communication by giving seven days' written notice to the other party.

11.2 If there is any change in your name, you must inform us immediately.

11.3 The language of this Agreement is English and communications and notices between you and us will be in English.

12. General

12.1 This Agreement replaces any previous or existing agreement for supplying a Card on your Account. If such an agreement still exists, this Agreement automatically cancels it.

12.2 If any provision of this Agreement conflicts with a provision of your General Terms and Conditions, the terms of your General Terms and Conditions will apply to the extent of such conflict.

12.3 We will do our best to give you a complete service at all times. But, despite anything to the contrary in this Agreement, it may be that we are prevented, hindered, or delayed from or in performing any of our obligations under this Agreement due to abnormal and unforeseeable circumstances beyond our control – including a strike, lock-out, labour dispute, act of God, war, riot, civil commotion, malicious damage, compliance with a law or governmental order, rule, regulation or direction, accident, breakdown or other failure of equipment, software or communications network, fire, flood, or other circumstances affecting the supply of goods or services. If so, we are not liable to you or obliged to perform our obligations under this Agreement to the extent that we are prevented, hindered or delayed in our performance by the abnormal and unforeseeable circumstances beyond our control.

12.4 Unless otherwise specified, we are not liable to you:

- a. for any losses not directly associated with the incident that may cause you to make a claim against us whether or not such losses were reasonably foreseeable; nor
- b. for any loss of profits, loss of business, loss of goodwill or any form of special damages.

12.5 If we relax any term of this Agreement for you, this may be just a temporary measure or a special case. We may enforce it strictly again at any time.

12.6 You may not transfer your legal rights under this Agreement to anyone else.

13. Governing law

13.1 This Agreement is governed by the laws of the jurisdiction in which your Account is held. This will be the law of Jersey, the Island of Guernsey (including where your Account is held with our branch in Alderney) or the Isle of Man.

14. Card Transactions

14.1 It may be that an Authorised User carries out a Card Transaction with a Retailer and:

- a. the Authorised User authorised the Card Transaction without knowing its exact amount; and
- b. the actual amount of the Card Transaction exceeded the amount that the Authorised User could reasonably have expected taking into account their previous spending pattern, the terms of this Agreement and any other circumstances relevant to that Card Transaction.

If so, you may request a refund of that Card Transaction but you must make any such request within eight weeks of the Card Transaction being debited to the Account. You must give us all reasonable information we require to enable us to decide whether you are entitled to a refund.

Introducing your new Business Debit Card

Your new Business Debit Card is enclosed with this User Guide. You should sign the card immediately. From the first time you use it, you'll see just how easy and convenient paying for your purchases becomes.

Using your Business Debit Card


You can use your Business Debit Card for business expenses, whether paying for emergency supplies or entertaining clients.

Chip and PIN

Your card includes a chip which holds your four digit PIN. When you use your card, you will be asked to enter the number into a PIN pad at the till. The transaction will be confirmed when the number you enter is matched with the one held on the chip.

If you don't have a chip and PIN card, or buy something from a shop that has not installed a PIN pad, you will have to authorise the transaction by signing the receipt.

Contactless

If your new card has a contactless symbol , you can pay touch-free at participating retailers worldwide. Look out for the contactless symbol in shops, stores and restaurants. Charges apply for card purchases abroad. Refer to using your card abroad section in this Agreement. You'll still be able to use Chip and PIN for card purchases too.

You'll be able to shop easily and safely:

- There's no greater risk of fraud, your contactless card uses the same secure technology as Chip and PIN.
- You may be asked to enter your PIN or sign for your first contactless transaction.
- For added security, occasionally you'll be asked to enter your PIN or sign for what would normally be a contactless transaction.
- Just remember it may take a few days for transactions to be debited from your account and show on your statement, so you will need to keep track of your spending and make sure you have enough money in your account. Some transactions may show first in the 'View pending transactions' section.

If you don't have a contactless card but would like one, please contact us. We'll send you a new, contactless card if your account is eligible. Alternatively, if you don't want a contactless card, please contact us.

Changing your PIN

If you prefer to change your PIN to one that is more memorable for you, you can do this at Lloyds Bank cash machines or any LINK ATM by selecting 'PIN Services'. On some machines you may have to select 'Other Services' first. Please choose a number that is difficult for others to guess.

If you are unable to use a PIN because of a disability or medical condition, please let us know. We'll be happy to give you alternative options.

'Card Not Present' transactions

Transactions made over the phone or the Internet are known as 'Card Not Present' transactions. To ensure these types of purchases are as secure as possible you'll be asked some questions relating to:

The full postal address on your Current Account statement.

The last three digits of the numbers located on the back of the plastic card on the 'authorised signature' panel.

To avoid having a transaction declined, please ensure you know this information.

Lloyds Bank ClickSafe® – secure online purchasing

Lloyds Bank ClickSafe® (also known as Verified by Visa) will assess each transaction and either verify it automatically or, in some cases, ask you for further information to help us verify the payment.

For further information please visit lloydsbank.com/business and follow the cards link to ClickSafe, where you will also find our terms of use and frequently asked questions.

Cash Withdrawals

The card can be used to withdraw up to £700 per cardholder per day (provided funds are available) from cash machines in the British Isles, as well as banks and bureaux de change showing the Visa sign abroad. Some cash machine providers may charge your business a fee for using their machine.

Using your card abroad

Wherever you are, you can withdraw cash from ATMs worldwide that display the Visa sign. Transactions abroad will be converted into Sterling on the day they are charged to the business account. You can find out the exchange rate by calling **+44 (0) 1539 736636**.

Card purchases abroad in currencies other than Sterling are subject to a 2.75% non-sterling transaction fee. This is a fee for currency conversion.

Cash withdrawals abroad are subject to the 2.75% non-sterling transaction fee, and are also subject to a non-sterling cash transaction fee of 1.5% (min £1.50) on the converted amount.

We won't charge a non-sterling cash transaction fee if you:

- withdraw euro within the EEA, UK, Channel Islands or Isle of Man; or
- withdraw euro from outside the EEA, UK, Channel Islands or Isle of Man, and the cash machine operator's payment service provider is based in the EEA, UK, Channel Islands or Isle of Man.

Charges

Card transactions debited to the business account will be subject to the agreed account tariff. Please see our 'Charges' brochure for details. All LINK cash machines will give you an advance, on-screen warning about any charge that may apply. This warning will also tell you who's making the charge. You will then be given the option to continue or cancel the transaction. Please refer to our 'Charges' brochure for full details of our other charges.

Here to help



If your card is declined, or you do not recognise a transaction, please call



+44 (0) 1539 736636

Lost or stolen cards

If your card is lost or stolen, or if the PIN becomes known to another person, you must notify us as soon as possible:

- telephone **+44 (0) 1539 736626** (24 hours).

Conditions of Use



1. Each Authorised User must sign their Card as soon as they receive it.
2. The Authorised User must not allow any other person to use the Card, Card number, Security Code or PIN and must always keep them safe. The Authorised User must always follow any instructions we give in connection with the use and safe-keeping of the Card, Card number and PIN.
3. The Authorised User must memorise the PIN and then destroy the slip on which it is printed. The PIN must be kept secret. Do not let anyone else know it or use it.
4. The Authorised User should not write the PIN on the Card or on anything which is kept at any time with the Card.
5. In the event of any loss, theft, or possible misuse of the Card, the Authorised User must give us or our agents any information or help we ask for, and assist us to recover the Card where relevant. We may pass the information provided to the police or any other relevant third party.
6. If a Card is found after the Authorised User or the Business has told us it has been lost or stolen, it must not be used. The Authorised User must ensure that it is destroyed immediately by cutting it in half across the black stripe and/or through the smartcard chip.
7. If either we or the Business asks the Authorised User to return the Card to us, the Authorised User must do so immediately, cut in half across the black stripe and/or through the smartcard chip.
8. The Card may only be used for the purposes of the Business and may not be used for any other purposes, including personal, family or household purposes. The Authorised User shall be liable to the Business for payment of any Card Transactions made by him/her which are not authorised by the Business. The Business will be liable to us for all Card Transactions and any charges.
9. The Business shall be liable for payment of all reasonable costs and expenses incurred by us:
 - a. as a result of any breach by the Authorised User of these Conditions of Use, as amended from time to time; and

-
- b. in recovering any Cards which should have been returned to us.
 10. All expenses, costs and charges referred to in these Conditions of Use, as amended from time to time, shall be debited to the Account.
 11. The Card, Card number, Security Code or PIN must not be used for any illegal purpose or outside the period shown on the Card or if we have cancelled or suspended it.
 12. You agree that we will not send you certain information such as electronic messages after each Non-Currency Transaction.

Definitions of some words used in the Conditions of Use

Account: an account in the name(s) of the Business identified by the number given on the Business' application form for the card (or, if this account is transferred to another branch, the account number at the new branch).

Authorised User: you or one of your employees to whom a card is issued and who is authorised by you to use it.

Business: any body corporate or unincorporated, sole trader or partnership in whose name an Account is maintained by us and named in the application form for the Account.

Business Debit Card: including any renewal or replacement Card, issued under the agreement for the purpose of debiting funds directly from the Account.

Card: a Business Debit Card, issued under the agreement with the business. including any renewal or replacement Card.

Card Transaction: use of a Card and Card number, PIN or a security code for a debit card transaction, cash machine transaction, counter transaction or any other service.

EEA: The European Economic Area, which means the countries in the European Union plus Iceland, Norway and Liechtenstein.

Security Code: the last three digits on the signature strip on the reverse of a Card.

We/us/our/the Bank: Lloyds Bank Corporate Markets plc trading as Lloyds Bank International.

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 at lloydsbank.com/international

Contact us

 [Go to islandscommercial.lloydsbank.com](https://islandscommercial.lloydsbank.com)

 [Call us \(+44\) 01539 871570](tel:+44201539871570)

Lines are open 9am-5pm Monday to Friday
(excluding local holidays)

 [Visit your local branch](#)

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

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.

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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.

The Jersey branch of Lloyds Bank Corporate Markets plc, principal place of business: 9 Broad Street, St. Helier, Jersey JE4 8NG is regulated 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 and 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.

The Guernsey branch of Lloyds Bank Corporate Markets plc, principal place of business: 1 Smith Street, St. Peter Port, Guernsey GY1 4BD is licensed by the Guernsey Financial Services Commission to take deposits and insurance intermediary business under the Banking Supervision (Bailiwick of Guernsey) Law, 1994, 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 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.

Lloyds Bank International is a trading name of the Jersey, Guernsey and Isle of Man branches of Lloyds Bank Corporate Markets plc.

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