

COMMERCIAL BANKING

YOUR BUSINESS DEBIT CARD

User Guide



LLOYDS BANK

LLOYDS BANK INTERNATIONAL

Contents

Introducing your new Business Debit Card	2
Using your Business Debit Card	2
Chip and PIN	2
'Card Not Present' transactions	3
Lloyds Bank ClickSafe® – secure online purchasing	3
Cash Withdrawals	3
Using your card abroad	4
Charges	4
Lost or stolen cards	5
Conditions of Use	6

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 User Guide. 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.

Lloyds Bank Corporate Markets plc. Registered Office and principal place of business: 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.

The Jersey branch of Lloyds Bank Corporate Markets plc, principal place of business: 9 Broad Street, St. Helier, Jersey JE2 3RR 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 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 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 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 the registered business name of Lloyds Bank Corporate Markets plc in Jersey and the Isle of Man.

Cashpoint® is a registered trademark of Lloyds Bank plc.



LLOYDS BANK

LLOYDS BANK INTERNATIONAL
