
CARD LOSS ASSISTANCE

Terms and Conditions

30 March 2021



LLOYDS BANK

LLOYDS BANK INTERNATIONAL

Card Loss Assistance

The service is provided by Citymain Administrators Ltd.
Registered in England and Wales company number 03979666.
Registered Office: 3000 Lakeside, North Harbour, Western
Road, Portsmouth, Hampshire PO6 3EN.

Protecting Your Card

Losing **Your** debit and credit cards could be costly and inconvenient, which is why **we** are offering you comprehensive assistance for **you** and other members of **your** household in conjunction with Citymain.

You do not need to register **your** cards to access these benefits. However, if **you** do register these with Citymain, they will be able to help **you** more quickly.

To register **your** cards please call **023 9400 0969**.

Benefit Summary

Card Loss Assistance

- Card registration
- 24-hour helpline for reporting the loss of cards and ordering replacements.

Card Loss Assistance service

Terms and Conditions of the Card Loss Assistance service

1.1 General information:

This service is included as a benefit of **your** Island Premier Current Account and Island Gold Account. The cost of this Card Loss Assistance service is included as part of **your** standard monthly account fee.

We recommend that **you** review the benefits of this service to ensure it continues to meet **your** needs. If **you** or Lloyds Bank Corporate Markets plc trading as Lloyds Bank International close **your** account, or Lloyds Bank Corporate Markets plc terminates the service provided through **your** account, the service will stop immediately unless **you** are moving from one qualifying account to another which also includes this service.

This Card Loss Assistance service is provided by Citymain Administrators Ltd. (part of the SPB UK & Ireland Group Companies), registered in England and Wales, No. 03979666. Registered Office: 3000 Lakeside, North Harbour, Western Road, Portsmouth, Hampshire PO6 3EN.

1.2 Definitions:

we / us: Citymain Administrators Ltd. whose Registered Office details are stated above.

you / your: The holder(s) of the current account stated above.

your family: Any of the following people providing they normally live with **you:** **your** husband, wife, civil partner or partner; **your** children (including foster children); **your** relatives; and **your** domestic employees.

2. Scope of service:

Card Loss Assistance gives **you** a 24/7 helpline to cancel lost or stolen cards and sort out replacements in just one call. It provides assistance for **you** and **your family**. **You** can also securely register Passport and Driving Licence numbers, for **you** and **your family**, with **us** for easy access should **you** lose them. Please note contact in relation to this service can only be made by **you**.

Note: No insurance cover is included with this service which means it does not provide **you** with any cover for any financial loss incurred due to the loss or theft of **your** cards.

2.1 Registering your cards:

It is not compulsory for **you** to register **your** cards but if **you** do choose to register **your** cards with **us** it will make it quicker and easier for **us** to complete a loss report on **your** behalf if they ever go missing. Register all **your** financial cards, including credit, debit, bank and building society cards and store cards and those of **your family**. **We** recommend **you** do this as soon as possible. **You** can do this by calling **us** on **023 9400 0969** or **+44 (0)23 9400 0969** if **you're** abroad and have all the cards to hand.

And if card details change, it is important to let **us** know as soon as possible. Up to date card details make it easier for **us** to make a loss report on **your** behalf so that **we** can take steps to cancel the cards as soon as possible with the card issuer(s). **You** can updated these over the phone with **us**.

You also have the option of registering Passport and Driving Licence numbers for **you** and **your family**. **We** can then provide **you** with the document numbers should **you** need them for any reason in the future. Information on how to register these details are provided above.

It is important that **you** check the card numbers **you** are registering are correct as any errors may cause delays to **you** during the loss notification process.

2.2 Reporting lost or stolen cards:

If cards are lost or stolen, please call **us** as soon as possible:

- to report the cards lost or stolen in the UK call **023 9400 0969**
- to report the cards lost or stolen whilst abroad
+44 23 9400 0969

This service is open 24 hours a day, 7 days a week, 365 days a year.

When **you** call, **we** will complete a loss report on **your** behalf and contact the relevant card issuer(s) to request cancellation and reissue of the cards. Should any of the card issuers require **you** or **your family** to contact them separately, **we** will notify **you** accordingly.

3. Our liability:

In order to enable **us** to provide this service, **we** will rely on **you** giving **us** accurate information about the cards and on the card issuers accepting and carrying out our request to cancel and replace those cards on **your** behalf.

This service does not cover any costs associated with a card loss, such as any fees charged by the card issuer in connection with lost or stolen cards, including but not limited to any amounts which may have to be paid for, a replacement card, and/or any courier costs associated with delivering an emergency replacement card. It is also important to note that as there is no insurance cover included with this service, **we** have no liability for any financial loss incurred due to the loss or theft of the cards.

The service will be provided to **you** in accordance with these terms and will be carried out with reasonable skill and care.

We cannot be liable or responsible for any failure or delay in performance of the services that is caused by an event occurring outside of our control. This means an event beyond our reasonable control, including without limitation, strikes, lock-outs or other industrial action by third parties, civil commotion, riot, invasion, terrorist attack or threat of terrorist attack, war (whether declared or not) or threat or preparation for war, fire, explosion, storm, flood, earthquake, subsidence, epidemic or other natural disaster, or failure of public or private telecommunications networks or impossibility of the use of railways, shipping, aircraft, motor transport or other means of public or private transport.

Nothing in these terms will affect any other rights **you** may have in law. The laws that will apply to this service are the laws of England and Wales.

4. Already benefit from card cancellation service?

You may want to check the details of any card cancellation service **you** may already have with another provider against the Card Loss Assistance service **we** offer with **your** account to ensure **you** are not paying unnecessarily for the same service.

5. How to complain:

We set high standards and seek to provide levels of service that **you** have the right to expect. However, things can go wrong and if they do, **we** want **you** to tell **us** about them. If **you** have a complaint about this service please let **us** know:

- Call **us** on **0333 999 7940** (local rate call) or,
- Write to the Customer Relations Manager at Citymain Administrators Ltd., 3000 Lakeside, North Harbour, Western Road, Portsmouth, Hampshire PO6 3EN or,
- Email **us** at **customerrelations@citymain.com**

We aim to resolve any issues as quickly as possible and **you** will be advised of our complaints process at the time of contact, alternatively, **you** may request a copy of our complaints process at any time by contacting **us** on the options above.

6. Changes to the service:

This document tells **you** what **you** need to know about this service. These Terms and Conditions can be subject to change from time to time.

You will be provided with at least 30 days' notice of any change by letter or electronically, in statement messages or inserts, or in any other way which is sent to **you** individually.

7. Data protection – your information:

Citymain Administrators Ltd (part of the SPB UK & Ireland Group Companies), whose registered office is 3000 Lakeside, North Harbour, Western Road, Portsmouth, Hampshire PO6 3EN, is committed to preserving the privacy of our customers. Please read the following privacy policy to understand how **we** will use and protect the information that **you** provide to us.

This service is included as a benefit of **your** Island Premier Current Account and Island Gold Account and therefore **you** consent to the collection, sharing of and use of **your** information under the terms of this privacy policy with **your** account provider. **We** will also share **your** information with **your** card issuer when making a loss report on **your** behalf. **We** may collect and use the following information:

- **your** name and contact information (including email address and mobile phone number) and any other contact details;
- **your** date of birth;
- financial information including card details;
- driving licence and passport numbers;

- records of any correspondence with **you** regarding any specific enquiry **you** make.

The information **you** provide will be used by **us** to supply **you** with the services. **We** may use the information to contact **you** to obtain **your** views and feedback on the service and to let **you** know about important changes to the services **we** offer and for statistical analysis. **We** may anonymise personal information and provided individuals are not and cannot be identified from data by itself or when combined with any other data held by **us** or other persons as relevant, that data will not be subject to this notice or data protection laws. **We** may use anonymised data for analysis of statistical trends.

We may contact **you** by post, telephone or email in relation to this service. **Your** information will not be used or disclosed other than in accordance with this privacy policy, or without **your** permission, unless required by law. If **you** would prefer **us** not to contact **you** to obtain **your** views and feedback on the service or **you** change **your** mind in the future and would like **us** to stop contacting **you** for this purpose, please write to: Citymain Administrators Ltd, 3000 Lakeside, North Harbour, Western Road, Portsmouth, Hampshire PO6 3EN.

We may co-operate with the Police and any other relevant authorities or organisations in connection with any misuse or suspected misuse of the services provided by **us** or any member of our group of companies. If necessary, **we** may divulge information about **you** for this purpose. **You** have a right to ask for a copy of the data held about **you** and **you** may ask **us** to make any necessary changes to ensure that it is accurate and kept up to date. If **you** wish to do this, please either write to: Citymain Administrators Ltd, 3000 Lakeside, North Harbour, Western Road, Portsmouth, Hampshire PO6 3EN or email **us** at compliance@spbuk.com

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We employ security measures to protect **your** information from access by unauthorised persons and against unlawful processing, accidental loss, destruction and damage. **We** will retain **your** information for a reasonable period or as long as the law requires. Any changes to our privacy policy will be notified to **you** in the appropriate way. All comments, queries and requests relating to our use of **your** information are welcomed and should be addressed as specified above.

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

I'd like to get in touch

 Go to lloydsbank.com/islands

 Visit your local branch

 Call us
Jersey 03457 309461
Guernsey 03457 309373
Isle of Man 03457 301280
Between 6.00am and 12.00 midnight (UK time),
seven days a week. Calls may be recorded or monitored.
Call charges may vary.

Important information

When you speak to us on the phone, some 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. Registered in England and Wales 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: 11-12 Esplanade, St. Helier, Jersey JE2 3QA 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: PO Box 136, Sarnia House, Le Truchot, St. Peter Port, Guernsey GY1 4EN 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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