

S&P Dow Jones Indices

A Division of **S&P Global**

Disclaimer

The Lloyds House Price Index (“Index”) is owned exclusively by S&P Dow Jones Indices and/or its affiliates (collectively, “S&P Dow Jones Indices”) and published by Lloyds Bank plc (“Lloyds”) on behalf of S&P Dow Jones Indices. Lloyds is the sole entity which submits data to S&P Dow Jones Indices in order for S&P Dow Jones Indices to produce the Index. As publisher and sole submitter to the Index, Lloyds and its affiliates are not responsible for, and are not in any way liable to you or anyone else, for any inaccuracies, errors or omissions, regardless of cause, in the data contained in the Index or the Index itself. Any use of the Index is strictly subject to license from S&P Dow Jones Indices.

The Index is prepared from information that S&P Dow Jones Indices and Lloyds believe is collated using general industry standards, but S&P Dow Jones Indices and/or Lloyds do not make any warranty, guarantee or representation as to its accuracy, timeliness or completeness, or its fitness for any particular purpose. The Index is provided on an as is basis. S&P Dow Jones Indices reserves the right to modify or discontinue the Index at any time for regulatory or other reasons. Various factors, including external factors beyond S&P Dow Jones Indices and Lloyds' control might necessitate material changes to the Index.

Any unauthorised use, including but not limited to copying, distributing, transmitting or otherwise of any data appearing is not permitted without S&P DJI's prior consent. S&P DJI shall not have any liability, duty, or obligation for or relating to the content or information (“data”) contained herein, any errors, inaccuracies, omissions, or delays in the data, or for any actions taken in reliance thereon. In no event shall S&P DJI be liable for any special, incidental, or consequential damages, arising out of the use of the data. For the avoidance of doubt, the Index and the data cannot be used as a “benchmark” under the Principles for Financial Benchmarks published by the International Organization Of Securities Commissions in July, 2013 or the European Union Regulation for Financial Benchmarks any other similar or comparable framework, principles, guidelines, rules, regulations or laws governing the administration of, submission of data to or the management of benchmarks and indices, including for the purposes of measuring the performance of a financial instrument or determining the interest payable, or other sums due under financial contracts or financial instruments or determining their value or the price at which they be bought, sold, traded or redeemed. A license from S&P DJI is required for benchmark and all other uses of the Lloyds House Price Index.