Purchasing Card conditions of use

We have tried to make these Conditions of Use easier to read and understand by adding headings to the various sections. These headings have been inserted for convenience only and do not affect the legal construction or interpretation of these Conditions of Use.

This is a copy of the current Conditions of Use for you to keep.

1 Definitions

1.1 Authorisation: confirmation that we will pay a proposed Card Transaction.

1.2 Bank, we, us or our: Lloyds TSB Bank plc.

1.3 Billing Cycle: the period of about one month between Cardholder Statements.

1.4 Business: the Bank’s customer and entity at whose request the Card is issued to the Cardholder pursuant to an agreement between us and the Business.

1.5 Business Day: a day (excluding Saturday and Sunday) on which banks are generally open for business in England.

1.6 Card: the Lloyds TSB Purchasing Card (including any renewal or replacement card) issued for use with the Cardholder Account.

1.7 Card Number: the 16 digit number which identifies each individual Card and appears on the face of the Card.

1.8 Card Transaction: any purchase of goods and/or services and/or cash withdrawals made by you using the Card or Card Number.

1.9 Cardholder, you or your: the person identified on the Card who is authorised by the Business to use the Card.

1.10 Cardholder Account: the sub-account opened by us in respect of the Card issued to the Cardholder under the Conditions of Use and pursuant to an agreement between us and the Business.

1.11 Cardholder Application: the application to the Bank from each Cardholder, containing the Conditions of Use.

1.12 Cardholder Limit: the maximum amounts of spending permitted by the Cardholder during a Billing Cycle (including any Card Transactions not yet debited and any authorisations the Bank has given in respect of prospective Card Transactions).

1.13 Cardholder Statement: the statement of a Cardholder’s Card Transactions made available by the Bank to the Cardholder and the Business under condition 8.

1.14 Charges: the charges applicable to the Services which are agreed with the Business at the start of the agreement between the Business and the Bank (as may be varied from time to time). Details of charges can be found at www.lloydsbankcommercial.com/Corporate-terms/LloydsTSB/Terms-and-conditions/Cash-management/Card-services/.

1.15 Lloyds Banking Group: Lloyds Banking Group plc and all subsidiaries thereof for the time being.

1.16 Online: by means of the internet, the website address of which will be notified by the Bank to the Business from time to time.

1.17 OCMS: the internet based Card enquiry and maintenance service provided in respect of a Card.

1.18 OCMS Conditions of Use: the conditions of use applicable to the use of the OCMS which are accessed and agreed when a Programme Administrator or a Cardholder enrols for the Service via the Website.

1.19 Payment Scheme: Visa.

1.20 Payment Scheme Exchange Rate: the exchange wholesale rate set by the Payment Scheme and applied to non-sterling Card Transactions to convert them to sterling.

1.21 PIN: the Personal Identification Number issued to Cardholders for use with a Card.

1.22 PIN Management Services: functionality available at the Bank’s ATMs, which allows the Cardholder to change and unlock their PIN.

1.23 Programme Administrator: a representative nominated by the Business from time to time.

1.24 Supplier: any person or entity who agrees, by arrangement with us and/or the Payment Scheme to accept the Card as payment for goods and/or services.

1.25 Website: the website and associated services of the Bank appearing at www.lloydsbankcommercial.com or any other URL as the Bank may select.

2 Acceptance

2.1 Before signing the Card you must read and accept these Conditions of Use and undertake to comply with any conditions of use notified to you by your Business in your terms of employment or contract for services or otherwise in any case related to use of the Card. By signing or using the Card you agree to comply with all of these Conditions of Use. If you do not wish to be bound by these Conditions of Use you must return the Card to us cut in two through the chip.

3 The Cardholder Account

3.1 We will open and/or continue a Cardholder Account in respect of the Card issued to you which can only be used for such purposes as are authorised by your Business. The Cardholder Account may only be used for authorised Business use as defined between yourself and the Business. You will be acting as an agent of the Business in connection with the receipt of the Services being provided by the Bank to the Business.

3.2 We will debit the Cardholder Account with all Card Transactions made using your Card and will credit the Cardholder Account with all payments made by the Business.

3.3 A Cardholder Limit, a daily Card Transactions limit and an overall Card Transaction limit for the Cardholder Account will be established from time to time and will be notified to you by your Business. The amount outstanding on the Cardholder Account at any time will not exceed the Cardholder Limit. No single Card Transaction debited to the Cardholder Account will exceed the overall Card Transaction limit from time to time applicable and no Card Transaction will exceed the daily Card Transaction limit.

3.4 A Supplier may contact us, or an agent acting for us, for Authorisation. If Authorisation is given, the Card Transaction will immediately reduce the Cardholder Limit and daily Card Transaction limit, even though the amount of the Card Transaction has not been debited to the Cardholder Account by then.

3.5 To activate the Card, on receipt of the Card, you must follow the instructions on the sticker attached to the Card, or telephone 0870 125 2584 (abroad dial +44 1908 544056), available 24 hours, in order to complete the necessary security checks.

4 The Card

4.1 Subject to condition 2, on receipt of the Card you must sign it immediately.

4.2 The Card remains our property at all times and we can recall or replace or change the Card Number or Cardholder Account at any time. If either we or your Business ask for the Card back, it must be returned immediately cut in two through the chip. A person acting for us or your Business may recover or retain the Card.

4.3 The Card is only valid for the period shown on it and the Card must not be used outside this period. When the Card expires it must be destroyed by cutting it in two through the chip.

4.4 Either we or your Business may cancel or suspend use of the Card at any time without prior notice. The Card and/or Card Number must not be used once the Card has been cancelled or suspended.

4.5 You must not allow any person other than yourself to use the Card and/or the Card Number and must always keep the Card safe.

4.6 Only the Business is liable to us for all Card Transactions incurred on the Cardholder Account whether or not such Card Transactions are incurred in accordance with these Conditions of Use.

4.7 The Card and Card Number must not be used for any illegal purpose.

4.8 The Card must only be used with Suppliers who are in the Merchant Category Codes specified by your Business.
6.5 Otherwise than as set out in condition 6.5 below, once the Card has been used to make or authorise payments to Suppliers, they must be kept secret. You must not let anyone know it or use it.

6.5.1 In some cases, we may be able to cancel a Card Transaction at a later time, you can call us to find out whether this will be possible.

6.5.2 Where you set up regular payments (recurring transactions) to be made from the Cardholder Account, such Card Transactions can be cancelled by you or your Business telling the Supplier, or other party you have made the arrangement with, or us. If you ask us to stop a recurring transaction, you must tell us no later than one Business Day before the payment is due to take place. We recommend you contact the person you make the payment to so that they do not keep trying to take payment. You will need to contact them if you want to cancel our arrangement with them in any case, as we cannot do that for you. By cancelling a recurring transaction arrangement you or your Business will have withdrawn authorisation for such future transactions. We may ask you for clarification of which payment you are stopping and/or, if appropriate, request written confirmation that authorisation to a recurring transaction arrangement has been withdrawn.

We will treat any future Card Transactions made pursuant to that arrangement as unauthorised. You will also need to tell anyone you make regular payments to if your Cardholder Account is closed or your Card Number changes otherwise they may not be able to collect your payments. If you do miss a payment for this reason, we are not liable to you for any loss or damage you suffer as a result.

6.6 If, on receipt of your Cardholder Statement, an item appears of which you have no record, you should contact Lloyds TSB Bank plc, by telephone on 0870 533

6.7 All non-sterling Card Transactions will be converted to sterling and debited to the Cardholder Account. All non-sterling Card Transactions will be converted to sterling at the Payment Scheme Exchange Rate which is applicable on the day the Card Transaction is debited to the Cardholder Account which may be after the day you carried out the Card Transaction. The non-sterling transaction fee of 2.75% (which may be amended from time to time) is added to the converted sterling amount and this fee and the converted sterling amount will be shown on your Cardholder Statement.

6.8 Where cash withdrawals are permitted, if the Card is used to draw cash from an ATM there may be a handling charge and we will deduct from the Cardholder Account the amount dispensed (if applicable converted in accordance with condition 6.7 above), and any handling charges payable.

7 OCMS

7.1 To access OCMS, each Cardholder must agree to and comply with the online OCMS Conditions of Use. Upon enrolling for OCMS a Cardholder must choose a user identification and a password. Cardholders agree that they will not engage in any unacceptable use of the OCMS, including without limitation, the activities set out in condition 7.4.

7.2 OCMS may contain inaccuracies and typographical errors and the Cardholder acknowledges and agrees that the OCMS, any related services and any information provided pursuant to OCMS will be provided on an "as is" and "as available" basis. If we are informed of any such errors we will endeavour to correct them as soon as practicable.

7.3 Cardholders must:

7.3.1 comply with any user guide and/or other instructions issued by the Bank in connection with the access to and use of OCMS;

7.3.2 ensure that personal and other data provided to the Bank is properly maintained, accurate and up to date;

7.3.3 comply with all applicable security procedures and keep secure and confidential all usernames, passwords and PINs and change the same no less frequently than recommended by the Bank from time to time or if at any time it is suspected that a breach of security has taken place; and

7.3.4 set up and maintain adequate security measures to safeguard the use of OCMS from unauthorised persons.

7.4 Cardholders must not:

7.4.1 monitor, copy, print out or otherwise reproduce OCMS or any part thereof (except as expressly permitted hereunder);

7.4.2 modify, translate, alter, decompile, disassemble, hack, tamper with or reverse engineer any part of OCMS or create any derivative work or product based on OCMS or use OCMS for the creation of new applications of any kind or for the creation of other products or service offerings;

7.4.3 use OCMS other than for the Business’ business purposes;

7.4.4 create a false identity or otherwise attempt to mislead any person as to their identity or the origin of any application transmitted through the OCMS;

7.4.5 remove or alter any proprietary markings, copyright notices, confidential legends, trademarks or brand names appearing on OCMS or any material supplied by us under these Conditions of Use or any copies thereof whether in the form of user guides or otherwise;

7.4.6 use accounts, account numbers or attempt to authorise transactions through accounts for which you do not have full authority to conduct such activities;

7.4.7 disseminate or transmit any material or messages that do not pertain to the intended use of OCMS or that contain anything that is obscene, defamatory, harassing, offensive or malicious;

7.4.8 disseminate or transmit files, graphics, software or other material that actually or potentially infringes the intellectual property rights of any person or entity;

7.4.9 access or use any part of OCMS in respect of which the Bank has not granted express permission or interfere with or disrupt any information or accounts held on the OCMS;

7.4.10 use or permit any third party to use OCMS in contravention of any applicable law or regulation, including without limitation, exporting, re-exporting or otherwise transferring data, information or software in violation of any import or export law, regulation or restriction.
7.10 The Bank may suspend, modify or discontinue OCMS, and/or terminate the Cardholder's use of OCMS if: 

- the Cardholder, or the Business, uses, or attempts to use the OCMS, in an unauthorised manner, and whenever practicable the Bank will notify the Programme Administrator accordingly.

- the Bank may at its discretion delay or decline to update on OCMS any material issued by the Bank in connection therewith are owned by the Bank and/or its licensors and save for the access rights expressly set out herein nothing contained in these Conditions of Use gives the Cardholder any right, title or interest in any such intellectual property.

7.11 The Bank may accept as authentic and accurate and act upon any information that is accompanied by the appropriate identifier without further investigating the source of information.

7.12 The Bank gives no warranty or assurance with respect to OCMS and all implied warranties are excluded to the maximum extent permitted by law.

7.13 Although industry-customary security measures have been implemented to protect the privacy of information transmitted via OCMS the Bank does not warrant that any such information will be fully protected from unauthorised access.

7.14 The Bank will use reasonable efforts to enable access to OCMS on a 24/7 basis but does not warrant that the use of OCMS will be uninterrupted whether for scheduled maintenance or otherwise and the Bank will not be liable for the Cardholders' inability to use OCMS howsoever this arises.

7.10.4 the Cardholder, or the Business, uses, or attempts to use the OCMS, in any form (whether by framing or transfer to any third party, any part of OCMS or cause OCMS to appear in any form (whether by framing or otherwise) other than that presented by the Bank;

7.10.1 maintenance or enhancement;

7.10.2 breach of security or breach by the Cardholder of any of its obligations hereunder;

7.10.3 the Cardholder's, or Business', failure to agree to any changes to the terms of use relating to the OCMS, or

7.10.4 the Cardholder, or the Business, uses, or attempts to use the OCMS, in an unauthorised manner, and whenever practicable the Bank will notify the Programme Administrator accordingly.

7.11 The Bank may at its discretion delay or decline to update on OCMS any transmitted information which it considers to be unacceptable for any reason, including suspected unauthorised access or fraud.

7.12 Unless terminated earlier by the Bank, the rights of access to OCMS will cease on termination of these Conditions of Use.

8 Statements

If there have been any Card Transactions or Charges on the Cardholder Account in any Billing Cycle, we will provide or make available a Cardholder Statement to you and your Business. The Cardholder Statement will show all Card Transactions and Charges debited and all amounts credited to the Cardholder Account in the Billing Cycle and the total amount due on the Cardholder Account at the Cardholder Statement date. You must ensure that all Card Transactions on the Cardholder Statements are correct and that, where appropriate, each Card Transaction is supported by a valid Supplier's VAT invoice. In the event of any errors during the production or posting of the Cardholder Statement (including posting Online), you may experience a delay in being able to view your Cardholder Statement. If there have been no Card Transactions or Charges on the Card in the Billing Cycle, we will not produce a Cardholder Statement. The Cardholder Statement contains confidential information and you should dispose of it carefully.

9 Payment

Your Business is liable to us for settlement of the amount shown in the Cardholder Statement. You are not under any liability or obligation to us for settlement of the amount shown on the Cardholder Statement.

10 Disputes and discrepancies

You must use all reasonable endeavours to resolve any questions, problems, discrepancies or disputes concerning any item appearing on the Cardholder Statement directly with the relevant Supplier. If you are unable to resolve the issue please contact us immediately on 0870 513 4588 (24 hours) (if abroad +44 1908 544059) and we will take appropriate steps to provide the information you request or attempt to resolve your concern. However, unless required by law, we have no liability in relation to any goods or services obtained by use of your Card.

11 Restrictions of use and closure of the Cardholder Account

11.1 We may cancel or suspend the right to use the Card entirely or in respect of a specific Card function, or refuse to renew, replace or reissue a Card, or make Card Transactions, on reasonable grounds relating to (a) the security of the Card; (b) the suspected unauthorised or fraudulent use of the Card; or (c) the Business' ability to repay any credit advanced to you. If we cancel or suspend use of the Card or intend not to renew, replace or reissue the Card, we will tell the Business as soon as practicable and advise the Business of the reason(s) unless the law prevents us from doing so or it would undermine our security measures.

11.2 If we refuse a Card Transaction then you or the Business can call us on 0870 513 4588 (24 hours) (if abroad +44 1908 544059) or write to us at Lloyds Bank Card Services, PO BOX 6061, Milton Keynes, MK7 8E. To find out why we have refused and whether there is anything you or the Business can do to deal with the problem that led to our refusal (unless the law prevents us from telling you or the Business or it would undermine our security measures).

11.3 Lloyds Banking Group periodically reviews its approach to dealing with certain higher risk countries that are subject to government and international sanctions in order to best protect its customers, its business, its people and its reputation. Consequently, we may decide not to process payments to or from a limited number of countries or allow you to make Card Transactions there. We will tell you or the Business which countries if you ask us or if you try to make a payment there.

11.4 Either you or the Business may at any time close the Cardholder Account if the Business pays us to all amounts outstanding on the Cardholder Account and returns any Card issued for use with the Cardholder Account to us cut in two through the chip.

11.5 Subject to any notice we are required by law to give you, we may close the Cardholder Account at any time upon giving you our reason for doing so; in particular, the Cardholder Account may be closed if you exceed the Cardholder Limit or the daily Card Transaction limit or the overall Card Transaction limit for the Cardholder Account, or if you for any reason cease to be employed by, or contracted to supply services to, the Business.

11.6 If you cease for any reason to be an employee, agent or contractor of the Business you must cease to use the Card and the Cardholder Account and must return the Card to the Business cut in two through the chip.

12 Charges

12.1 Your Business is liable for payment of all reasonable expenses incurred by us:

- resulting from any breach by you of these Conditions of Use; and

12.1.1 in recovering any Cards which should have been returned to us.

12.1.2 in recovering any Cards which should have been returned to us.

12.2 We may debit from the Cardholder Account any Charges we may make for information or services you ask for which (we have not agreed to provide elsewhere in these Conditions of Use)

12.3 We may also debit the Cardholder Account with any costs and expenses we incur in enforcing our rights.

12.4 All such Charges, costs or expenses will be debited to the Cardholder Account.

13 Suppliers

13.1 We are not liable if any bank, Supplier, terminal or other machine does not accept the Card.

13.2 If a Supplier is liable to refund a Card Transaction, we will only credit the amount shown on the Cardholder Statement.

13.3 No claim against the Supplier may be the subject of set off or counterclaim against us (unless the law provides otherwise).
14 Service
We try to give a complete service when required, but we will not be liable if we fail to carry out our duties due to industrial action, the failure of any machine, data processing system, transmission link or to any other event outside our control.

15 Our Service Promise
We aim to provide the highest level of customer service possible. If you do experience a problem, we will always seek to resolve this as quickly and efficiently as possible. If you would like a copy of our complaint procedures, please contact your Relationship Manager or any of our offices. You can also find details on our website at www.lloydsbankcommercial.com/contactus.

16 Lost or stolen Cards
16.1 If the Card is lost, stolen or the PIN becomes known to any person other than you, or the Card or the PIN are for any reason liable to misuse, you must notify the Bank as soon as possible by telephone on 0870 513 4588 (24 hours) (if abroad +44 1908 544059) so we can take steps to limit unauthorised use of the Cardholder Account. We may ask for written confirmation within seven days. Please always give your Cardholder Account number in such written confirmation. If a Card is subsequently found, it must not be used and must be returned to the Bank cut in two through the chip.

16.2 You will assist us or our agents in the investigation of the loss, theft or possible misuse of the Card or the disclosure of the PIN, and will assist us to recover the Card. You consent to the disclosure of any relevant information concerning the Cardholder Account in connection with such matters. You consent to us passing on related information to other banks, to those involved in processing card payments, or to the police or other authorities, in the United Kingdom or (if appropriate) abroad.

16.3 All Cards are and remain our property at all times. You are responsible for recovering, destroying and returning all Cards issued to you if we or our agents so request. Following a request for return of a Card, it must be cut in two through the chip and promptly returned to us.

16.4 When a Card expires or is lost or stolen the Bank may issue you with a new Card.

16.5 For the avoidance of doubt you will not be liable to the Bank for anything under this condition 16.

17 Data Protection
17.1 Your information will be held by Lloyds TSB Bank plc which is part of the Lloyds Banking Group.

17.2 The Lloyds Banking Group includes us and a number of other companies using brands including Lloyds TSB, Halifax and Bank of Scotland, and their associated companies. More information on the Lloyds Banking Group can be found at www.lloydsbankinggroup.com.

17.3 For the purposes of these Conditions of Use "associated companies" includes Lloyds Banking Group plc and any subsidiary, affiliate or other firm directly or indirectly controlled from time to time by either Lloyds Banking Group plc or us.

17.4 Your personal information will be shared within the Lloyds Banking Group 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 your needs, run your accounts, and provide products in the efficient way that you expect.

17.5 We may ask you to provide physical forms of identity verification when you open your Cardholder Account. Alternatively, we may search credit reference agency files in assessing your Cardholder Application. The agency also gives us other details and information from the Electoral Register to verify your identity. The agency keeps a record of our search, whether or not your Cardholder Application proceeds. Our search is not seen or used by lenders to assess your ability to obtain credit.

17.6 Under the Data Protection Act 1998 (as amended and/or updated from time to time) (“the DPA”) you have the right of access to your personal data. The DPA allows us to change a fee of £10 for this service. If anything is inaccurate or incorrect, please let us know and we will correct it.

17.7 We may contact you about products and services available from the Lloyds Banking Group, and from selected companies outside the Lloyds Banking Group which we believe may interest you or benefit you financially. Other companies, including those in the Lloyds Banking Group, will not make direct marketing approaches to you without your consent.

If you would prefer not to receive marketing information about these products and services, please contact us at any time either by email at lloydscorpcards@tsysmsmea.com or write to us at Lloyds Bank Card Services, PO BOX 6061, Milton Keynes, MK7 8LE.

Please note that if you notify us that you do not want to receive marketing information, we will be unable to notify you of any new products or services that may be of benefit. If you do not notify us, we will make direct marketing approaches.

17.8 It is important that you understand how the personal information you give us will be used. Therefore, we strongly advise that you read our Privacy Statement, which you can find at http://www.lloydstsb.com/privacy2.asp or you can ask us for a copy. By continuing with this application, you agree to your personal information being used in the ways we describe in our Privacy Statement. Please let us know if you have any questions about the use of your personal information.

18 Termination
18.1 Either party may terminate these Conditions of Use at any time by not less than 30 days’ written notice to the other party.

18.2 You may end these Conditions of Use at any time by writing to us, enclosing all the Cards issued for the Cardholder Account, cut in two through the chip.

18.3 We may end these Conditions of Use, demand repayment, or require you to close the Cardholder Account at any time pursuant to the terms of these Conditions of Use. If we give notice because any of the Conditions of Use have been breached, these Conditions of Use will end unless you take the action required in the notice by the date stated in it. If we give notice for any other reason, the notice may end these Conditions of Use with immediate effect.

18.4 If these Conditions of Use are ended, your Business is liable to repay immediately on demand the outstanding balance on the Cardholder Account, including Charges to the date of repayment.

18.5 You must make sure there are no Card Transactions after these Conditions of Use have been ended and you must cancel any authority or standing instruction for a Card Transaction in accordance with condition 6.5. Your Business will be liable to repay on demand any Card Transaction that may be debited to the Cardholder Account after these Conditions of Use have been ended.

18.6 The rights set out in these Conditions of Use are in addition to any other remedies we may have for recovering debts.

18.7 If these Conditions of Use are ended (and despite them ending) you will continue to be liable for any obligations incurred or to be performed by you under these Conditions of Use and the Business will continue to be liable for any obligations incurred or to be performed by it under the agreement, between us and the Business, until all Cards relating to the Cardholder Account have been returned to us and such obligations have been discharged.

19 Changes to Conditions of Use
19.1 We have the right to make changes to these Conditions of Use at any time including but not limited to changes to ensure compliance with legal or regulatory requirements, to rectify errors or omissions or to take account of reorganisations within Lloyds Banking Group, to change the scope of the Service, to improve security or to take account of changes to systems. Changes will be notified to you via your Programme Administrator, whereby your Programme Administrator will be notified of the changes in writing by post or by email and in either case may direct you to the Website where details of the change are posted.

19.2 If we amend these Conditions of Use, and the change is to your disadvantage we will give you 30 days’ written notice via your Programme Administrator before we make the change. You may, by notice in writing to the Bank (to be received by the Bank before the date on which the proposed change comes into effect), terminate these Conditions of Use with immediate effect and without having to pay any extra charges for doing so. If a change is not to your disadvantage we may make a change immediately and tell you about it via your Programme Administrator in writing within 30 days.

19.3 If we have made a major change or a number of minor changes in any one year, we will send you (via your Programme Administrator) a copy of the new conditions of use or a summary of the changes or direct you (via your Programme Administrator) to the Website where the latest conditions of use and/or a summary of the changes are posted.

19.4 The Payment Scheme Exchange Rate changes on a daily basis, it is applied immediately without giving you any prior notice.
Lloyds TSB Purchasing Cards conditions of use continued

20 General

20.1 You must notify us of any change in name or address and, if we ask, confirm it in writing.

20.2 Any temporary waiver or indulgence by us in the exercise of any of our rights will not prejudice the exercising of our rights at any subsequent date.

20.3 Should any part of these Conditions of Use be found to be unenforceable, it will not affect the rest of the Conditions of Use, and the parties will seek to give the unenforceable part effect to the maximum degree possible by law.

20.4 You consent to us providing any information referred to in the Conditions of Use on the Website.

21 Governing Law

These Conditions of Use and the agreement formed between the Business and the Bank (and any non-contractual obligations arising out of or in connection therewith) are governed by and construed in accordance with English law and the Cardholder submits to the exclusive jurisdiction of the courts of England and Wales.

22 Companies Act

Your attention is drawn to Part 10 of the Companies Act 2006 (“the Act”). We are advised that the issue of the Card to directors of a relevant Business (or to persons who are connected with such directors) at the request of the relevant Business in question or any subsidiary of that Business may in certain circumstances result in the making of a quasi-loan (as defined in the Act) to them. It is the responsibility of any relevant Business to ensure that its arrangements with Cardholders comply with the requirements of the Act (or any re-enactment, amendment or modification thereof) and, where appropriate, to consult with its own advisers in this regard. We are not concerned with the arrangements of the Business with you.

- Travel inconvenience benefits:

Purchasing Card – policy summary:

As a holder of a Purchasing Card you have access to certain insurance benefits. This is a summary of the policy and does not contain the full terms and conditions of the cover. For full details of our terms and conditions, please visit www.lloydsbankwholesale.com where you can access them as a downloadable file.

Name of insurer:

Insured by certain underwriters of Lloyd’s of London.

Type of insurance and cover:

The Purchasing Card policy provides cover for you and up to three colleagues, when all are travelling together on a business journey outside the United Kingdom for up to 90 days duration. Cover is provided when the full cost of your business travel has been purchased with your Purchasing Card. Please note that this is not a full travel insurance policy.

Significant features and benefits:

- Travel delay £25 per hour up to £300 – compensation if your ship, aircraft or train is delayed by more than four hours.
- Delayed baggage £40 per hour up to £480 – compensation if your luggage is delayed by the carrier by more than four hours.
- Hijack £30 per day up to £630 – a benefit for each day of your trip that you are subject to a hijack.
- Legal expenses up to £2,500 – cover for legal costs following your personal injury or death caused by a third party while you are on a trip.

Significant and unusual exclusions or limitations:

- Your policy excludes some situations. These generally involve anything you already know about or that is caused by war, fraud or criminal or deliberate acts on your part. For full details of exclusions please visit www.lloydsbankwholesale.com/Products-and-Services/Cash-Management/Card-Services/, where you can access the policy booklet as a downloadable file.
- This coverage is only valid for travel undertaken on tickets where the full cost has been charged to your Purchasing Card.
- Excesses apply to certain benefits (an excess is the first part of a claim which is not covered by the insurance).
- Claims must be submitted no more than 30 days after the incident or loss occurs.

Duration of policy:

The benefits under the policy are available as soon as you receive your Purchasing Card and will remain in force as long as you hold this card or until such time as a policy covering these card types is no longer provided by Lloyds TSB Bank plc.

Cancellation rights:

Access to benefits under this policy are provided free of charge by Lloyds TSB Bank plc and can only be cancelled by them or International SOS Assistance (UK) Limited. If you cancel your card, you will no longer be able to claim under the benefits of this policy.

How to claim:

If you need to make a claim, please contact OSG by telephone on +353 1261 2002 or write to:

OSG Travel Claims Services P.O. Box 1086 Belfast, BT1 9ES United Kingdom

Medical and Legal Advice:

If you need medical or legal advice, please contact International SOS Assistance (UK) Ltd by telephone on +44 208 762 8148 or write to:

International SOS Assistance (UK) Ltd, Building 4, Chiswick Park, S6 Chiswick High Road, London, W4 5YE, United Kingdom

Complaints:

If for any reason you are not satisfied with the insurance service you may contact OSG Travel Claims Services at:

The Complaints Officer OSG Travel Claims Services P.O. Box 1086 Belfast, BT1 9ES, United Kingdom

In the event that the matter remains unresolved, it may subsequently be referred to the Financial Ombudsman Service. Full details of the complaint address can be found in the insurance booklet.

Financial Services Compensation Scheme:

International SOS Assistance (UK) Ltd are members of the Financial Services Compensation Scheme (FSCS). If they are unable to meet their obligations, you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of any claim.

Additional Information:

Full details of the terms and conditions of this insurance are available on request from your programme administrator.

www.lloydsbankcommercial.com

Please contact us if you would like this in Braille, large print or on audio tape.

We accept calls via Text Relay.

We monitor or record phone calls with you in case we need to check we have carried out your instructions correctly and to help improve the quality of our service. Please remember we cannot guarantee security of messages sent by e-mail.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Lloyds TSB Bank plc Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales, no. 2065.

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