

Responsible Financial Officer

From: Unity Trust Bank Plc <info@unity-email.co.uk>
Sent: 15 October 2025 16:24
To: Responsible Financial Officer
Subject: We're changing our Terms and Conditions

You don't often get email from info@unity-email.co.uk. [Learn why this is important](#)

To view this email as a web page, click [here](#).



15/10/2025

We're changing our Terms and Conditions

Dear Mrs Newcombe,

We're getting in touch to let you know we're updating our Terms and Conditions (T&Cs). These changes will come into effect on 15 December 2025.

The changes we've made to the T&C's reflect the latest regulatory requirements. We've included a summary of these updates below:

- **Holding client funds:** We've inserted a new clause (1.2), making it clear that Unity doesn't allow customers to hold client funds in their accounts.
- **Applicable Notice Periods:** We've created a simpler table showing when and how we'll notify you of a change to your product(s) or this agreement.
- **When funds are deemed to have been received by us:** Updates reflect the reduced timescales and clarify how and where you need to send

cheques to us via the postal service.

- **Internet Banking Clauses removal:** A separate document now covers what we call 'online banking' and our agreement with you when using this. You can find the End User Licence Agreement on our terms and conditions page at www.unity.co.uk/terms-and-conditions/
- **Protecting our customers from fraud:** We've clarified the circumstances where we won't make a payment to protect you and other customers from fraud.
- **What happens if something goes wrong:** We've separated out the previous contents of clauses 11.5 and 11.9 onwards, so it's clear what applies to Small Business Customers and Large Corporate Business Customers. We've also provided additional information about scams, what we consider to be careless behaviour and the impact to your refund entitlement.

What do I need to do?

We recommend that you take some time to review the updated sections of the T&Cs in advance of these changes taking place.

You can access the upcoming Terms & Conditions by clicking the link below:

[View the upcoming Terms & Conditions](#)

Our [existing Terms & Conditions](#) are also available if you wish you familiarise yourself with them.

We're giving you 60 days' notice of these changes to ensure you have enough time to consider what's right for you.

If you're happy with these changes then you don't need to do anything.

If you don't wish to accept these changes and would prefer to close your account before the T&Cs change, please ensure you do this by 15 December 2025.

To close your account you'll need to sign, scan, and return the [account closure form](#), just click the link or visit our Useful Customer Forms webpage, located within the [Customer Hub](#).

If you have any questions or need any further support, please do not hesitate to contact us on 0345 140 1000*. Our dedicated team will be happy to assist you.

Thank you for banking with Unity Trust Bank. Together, we have a bank to be proud of.



For Businesses. For Communities. For Good.

Email:  **us@unity.co.uk**

Phone:  **0345 140 1000***

Trade
Unions:
0345 245 0020*

Follow us on:



Please do not email a response to this message as the mailbox is unattended. You have received this email because you are registered as the key contact for your Unity account. This service message provides important information regarding your account and cannot be unsubscribed from. The privacy and security of your personal information is very important to us. You can view our [privacy statement here](#).

*Our call centre opening hours are 9am - 5pm, Monday to Friday, excluding bank and public holidays in England or Scotland. Calls may be monitored and recorded for training, quality and security purposes. Calls to this number are charged at your local geographic rate, and calls from mobiles may be higher. Please contact your telephone provider for details. This email was sent by: Unity Trust Bank PLC, Four Brindleyplace Birmingham, West Midlands, B1 2JB, GB

Unity Trust Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Unity Trust Bank PLC is entered in the Financial Services Register under number 0204570.

Registered Office: Unity Trust Bank PLC, Four Brindleyplace, Birmingham, B1 2JB.

Registered in England and Wales no. 1713124.

(U1089_0525)

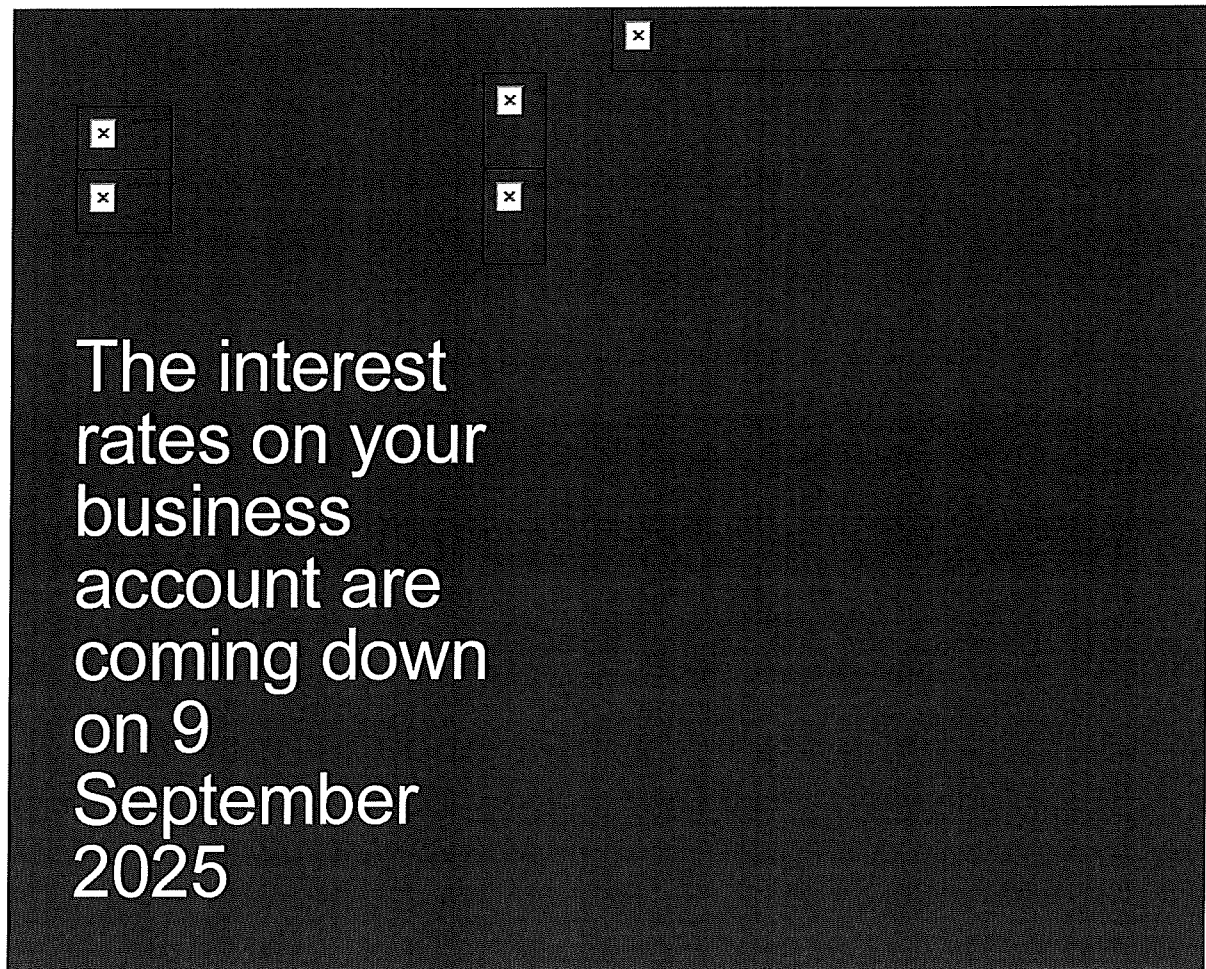
Responsible Financial Officer

From: Lloyds Bank <info@commercialemails.lloydsbank.com>
Sent: 14 August 2025 16:04
To: Responsible Financial Officer
Subject: The credit interest rates on your business account are coming down on 9 September 2025

I've included your affected account in this email



To help you spot a genuine email from us, we'll always greet you personally using your title, surname, and the last four digits of an account that you hold with us: **** 7460



Dear Mrs Morris

We often review the interest rates on our variable business accounts, so they can change at any time.

We've made the decision to lower the interest rates on your account on 9 September 2025, which means you may earn less interest.

You can see which account is changing and how much your rates will go down by, later in this email.

<input type="text"/>	<input type="text"/>	

Take a rate check – you’ve got options

You still have time to explore other options including accounts offered by other providers. If you’d like to look at different accounts with us, see [here](#). Or if you’re happy with your new rates, there’s nothing for you to do – they’ll change automatically.

We hope you stay with us, but if you decide to close your account, tell us before 9 September 2025 and we’ll help you do that without charge.

If you have any questions please call us on **0345 072 5555**. Our lines are open Monday to Friday 7am to 8pm and Saturday 9am to 2pm excluding UK public holidays. We’ll be happy to help.

Yours sincerely,

John Ramage
Head of Accounts & Deposits

Here’s your current and new rates from 9 September 2025

Commercial Instant Access Account

Balance	Current AER %	Current Gross %	New AER %	New Gross %
£20,000,000+	1.61%	1.60%	1.41%	1.40%
£10,000,000+	1.51%	1.50%	1.31%	1.30%
£1,000,000+	1.26%	1.25%	1.06%	1.05%

£500,000+	0.90%	0.90%	0.80%	0.80%
£100,000+	0.80%	0.80%	0.70%	0.70%
£1+	0.70%	0.70%	0.60%	0.60%

The interest rates shown are variable, which means they can go up or down at any time. Interest rates aren't linked to the Bank of England Bank Rate, so if they change we'll let you know.

Understanding the terms we've used


AER – The AER stands for Annual Equivalent Rate and is the notional rate which illustrates the gross rate as if paid and compounded on an annual basis. As every advert for a savings product will contain an AER you will be able to compare more easily what return you can expect from your savings over time.

Gross Rate – Gross Rate means that no tax will be automatically deducted from interest on your behalf. You are responsible for paying any tax due to HM Revenue and Customs. Whilst the Gross Rate quoted is the annual rate of interest, please note that the duration of your deposit will affect the amount of interest that you are paid.

Your account affected by this change

Product name	Sort code	Account number ending
Commercial Instant Access Account	30-92-90	****7460

For security reasons we've only included the last 4 digits of each account number.



Our Service Promise

Please let us know if you have a problem – we're here to help. See our complaints process on our 'Help & Support' page at lloydsbank.com/business/complaint.

Please contact us if you would like this information in an alternative format such as Braille, large print or audio.

If you have a hearing or speech impairment you can use Relay UK. More information on the Relay UK service can be found at: relayuk.bt.com

When you call us – calls and online sessions may be monitored and/or recorded for quality evaluation, training and to ensure compliance with laws and regulations. Not all Telephone Banking services are available 24 hours a day, 7 days a week.

To help us improve the emails we send you, we collect basic information from your device such as when they are opened. For more information please read our [Cookies Policy](#).

Security Information

Please note that Lloyds Bank NEVER send emails that ask for confidential or security information. We'll never send you an email asking for your log on details, or direct you to a webpage that asks for this information. Visit our online [security pages](#) for more details.

We send communications like this, either for legal reasons or to let you know about changes to your accounts or services.

Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS). Please note that due to FSCS and FOS eligibility criteria not all business customers will be covered.

Lloyds and Lloyds Bank are trading names of Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 2065. Telephone: [0207 626 1500](tel:02076261500).

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration Number 119278.

This information is correct as of August 2025 and is relevant to Lloyds Bank plc products and services only.



Responsible Financial Officer

From: Lloyds Bank <info@commercialemails.lloydsbank.com>
Sent: 28 August 2025 10:09
To: Responsible Financial Officer
Subject: Your online banking terms and conditions are changing for New Romney Town Council



We want you to recognise a fraudulent email if you receive one, so Lloyds Bank will always greet you using the last four digits of your account number: 1868



BUSINESS &
COMMERCIAL

Your online banking terms and conditions are changing on 28 November 2025



Dear New Romney Town Council

We're getting in touch because we're updating your Online for Business terms and conditions.

Most changes relate to what your Users can do online so it's a good idea to regularly check you're happy with what your Users can see and do.

These changes apply to all your accounts that you manage through online banking. Please share with anyone else in your organisation who needs to be aware of the changes.

You can find your new terms and conditions [here](#).



The key changes

There's a Guide to Changes that has all the detail about the updates we're making further down this email, including:

- **New insights features.** In the future, you'll be able to opt-in to see extra business insights, like cashflow forecasts, trends, and invoice data. Full Access Users can give permission for us to collect data from your other banks and accounting software which all Users will be able to see. We have no control over the data that comes through, including sensitive or confidential information. You should check that you're happy with what your Users can see and do.

- **You'll be able to do more things online** including ordering a new debit card, opening and closing accounts.
- **How we let you know about future changes** to online banking, what Users can do, and how much notice we'll give you.
- **Your terms and conditions are now part of Your Agreement** making them simpler for you to read.

Check online banking is still right for you

Whenever we make changes, you should check that your service and the User access you have set up for your people is still right for your business. If you don't want to accept the changes, you can ask us to end your service without any charge before the changes take effect. You'll still need to pay any remaining charges in full on your account before you close it.

If you're happy with the changes, you don't need to do anything, we'll take this to mean you accept them if we don't hear from you before 28 November 2025.



In future we may let you know about changes by email or online

We may send you similar communications in the future by email or through online banking. Please make sure that your contact details are up to date.

Need to chat?

You can get help and find out more about what you can do online on our [website](#) or by using our Message Us chat service in the mobile app. If you'd like to talk to us about these changes, please contact the helpdesk on 0345 300 0116 (+44 1733 232 030 from abroad).



Yours sincerely,

Rob Penswick
Head of Digital Channels



GUIDE TO CHANGES

Here's what's changing and being updated in your terms and conditions from 28 November 2025. We're also making some updates to simplify them. Please take some time to read this, keep it safe and share with anyone else who needs to be aware.



New insights features are coming and will be available for all Users

In the future, you'll be able to opt-in for extra business insights, like cashflow forecasts, trends, and invoice data. Full Access Users can give permission for us to collect and use data from your other banks and accounting software. All Users will be able to see the data that comes

through. We have no control of this data which could include sensitive or confidential information so you should check that you're happy with what they can see and do.



Full Access Users can now do more online

We've made it easier to understand what each user level can do.

Full Access Users can now:

- Request a debit card for you and certain key people in your business
- Open or close an account
- Change contact details and marketing consents
- Apply for lending
- Confirm the accuracy of information for the business and key people

We've also made clearer what all Users can control, such as managing their own login and personal details, including assigned cards, PIN codes, and ordering card readers.



How to change, add or remove Users is now clearer

We've added a new section which makes it clear how to do this.



How we let you know when we change what Users can do

We can change what Users can do at any time and will always let you know in advance in writing. It's now clear this can be by SMS, a message or prompt in the online banking service or digital inbox.



How we let you know about changes to your terms and conditions

If there is a change to your terms and conditions, we can tell you about this by email or to your digital inbox. If we send information to the digital inbox,

we'll let you know it's there. **This can now be by SMS, email or a prompt in online banking.**



How we let you know about changes to online banking

We'll let you know if there are any changes to the Service. If this means there's a change to your terms and conditions, we'll usually tell you two months in advance. We've made it clear that new functionality or changing the look and feel of the Service doesn't change your terms and conditions. We'll let you know but we don't need to give you two months' notice in advance.



What you can do using the Mobile App and Web browser

We've made it clearer that you can use the Mobile App and Web browser versions of online banking to do different things, such as:

- **Mobile App:** Deposit cheques, view your debit card PIN, and use biometrics
- **Web browser:** Manage Bulk Payments and Online Payment Controls

You can find out more [here](#)



There are separate authority requirements for online banking

Your authorisations and controls for online banking may not be the same as ones you set up outside of online banking.

For example:

- Adding a new User: We'll check your authority to make sure it's authorised.
- Overdraft applications by Full Access Users: We may ask up to three key people to authorise the application, including if the individual has a personal responsibility to repay it.



Using the same login ID for personal and business accounts

We've made it clear that if you use the same User login ID for personal and business accounts, if you get locked out of one you won't be able to access either of your accounts until you reset your security details.



User functionality and features that are available

We've clarified that some Users may not be able to use all features of online banking.



Contacting us

We've updated our contact details. Our [website](#) is the best place to find contact details when you need to contact us.

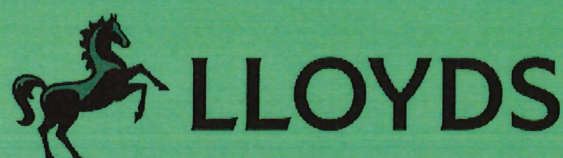


Your Agreement with us

Your Online for Business terms and conditions are now part of the documents that make up Your Agreement with us. This includes:

- General conditions
- Product-specific conditions for each product or service you have with us
- An account charges and processing times brochure

The general conditions also apply to your online banking. Although there are no charges for using online banking, you may incur fees for transactions or payments you make using online banking.



[Contact Us](#) | [Privacy Policy](#) | [Email Security](#)

Security Information

Please note that Lloyds Bank NEVER send emails that ask for confidential or security information. We'll never send you an email asking for your log on details, or direct you to a webpage that asks for this information. Visit our online [security pages](#) for more details.

Our service promise

Please let us know if you have a problem – we're here to help. See our complaints process on our 'Help & Support' page at lloydsbank.com/business/complaint.

If you need extra help

If you have a hearing or speech impairment - you can use Relay UK. More information on the Relay UK Service can be found at: relayuk.bt.com/

Keeping your money protected – eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS). Please note that due to FSCS and FOS eligibility criteria not all business customers will be covered.

Things you need to know

Online banking helpdesk: Lines are open Monday to Friday, 7am to 8pm, and Saturday, 9am to 2pm, excluding bank holidays. Calls and online sessions may be monitored and/or recorded for quality evaluation, training and to ensure compliance with laws and regulations. Not all Telephone Banking services are available 24 hours a day, 7 days a week.

Occasionally we may need to carry out essential maintenance, resulting in some interruption to service.

We don't charge you for the Mobile Banking app but any applicable account transaction charges will still apply. You should also check with your mobile operator as they may charge you for certain services such as downloading or using the app. You will need a smartphone running iOS or Android. The app is not compatible with some older versions of the operating systems – check the Apple App Store or Google Play for more details. Online for Business registration required. Services may be affected by phone signal and functionality. Use of Mobile Banking is subject to our Online for Business Terms and Conditions. To help us improve the emails we send you, we collect basic information from your device such as when

they are opened. For more information please read our [Cookies Policy](#).

We send communications like this, either for legal reasons or to let you know about changes to your accounts or services.

Lloyds and Lloyds Bank are trading names of Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 2065. Telephone Number 0207 626 1500. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 119278.

This information is correct as of August 2025 and is relevant to Lloyds Bank plc products and services only.

Responsible Financial Officer

From: Lloyds Bank <info@commercialemails.lloydsbank.com>
Sent: 02 October 2025 16:06
To: Responsible Financial Officer
Subject: Your terms and conditions are changing

What's new - from 10 December 2025



We want you to recognise a fraudulent email if you receive one, so we'll always greet you personally using your title, surname and the last four digits of an account you hold with us: ****1868.



BUSINESS &
COMMERCIAL

Your terms and conditions are changing from 10 December 2025



Dear Mrs Morris

You'll see changes to your terms and conditions from **10 December 2025**. There's a Guide to Changes included further down the email that explains all the updates we're making. Most updates take effect on that date unless

we've shown a different date in the Guide. Please set aside some time to read this, keep it safe and share with anyone else who needs to be aware.



The key changes

- **Some fees and charges are changing** – in future, you could pay more for some services, such as:
 - If you have or take out an authorised overdraft of up to £5,000.
 - If you don't have an authorised overdraft and your account goes into an unauthorised overdraft of more than £12.
 - If we return an unpaid item to you.
- **We're updating our international payment services** — adding more payment options, increasing our range of currencies and extending cut-off times on our existing ones. We've also removed the phone service.
- We've updated some product and service specific conditions. They're now simpler and easier to read. There's more about which ones in the Guide.
- We're proud to be part of the same family as Halifax and Bank of Scotland. You can now visit any of our branches to do your everyday banking.

Other important changes we're making that you should read in the Guide include:

- Changes to the notice period we'll give you if we need to close your account or end a payment service.
- Delaying payments you've asked to make if we suspect fraud.

- Refunds for micro-enterprises and small charities affected by certain scams.
- When we can immediately end our agreement with you.

Read your new terms and conditions

i Check your accounts and overdraft still work for you

When we make changes, you should check you're still happy with your accounts and overdraft. If you are then there's nothing for you to do, your new account terms and conditions will start automatically. If you don't want to accept them, you can ask us to close your accounts or end your overdraft without charge before the changes are made. Just let us know before 26 November 2025 and we can help you with that too. You'll still need to pay any remaining charges in full on your accounts and pay back your overdraft before you close or end them, plus any outstanding interest and fees.

We're here to help and support you

If you'd like to talk to us or have any other questions, please call us on 0345 072 5555 we'll be happy to help.

We're here between 8am and 6pm,



Monday to Friday, and from 9am to 2pm on Saturday. Closed on UK public holidays.

Yours sincerely,

John Ramage
Head of Accounts & Deposits



Guide to Changes

We'll apply any changes to your account charges from December 2025.

Your terms and conditions explained

The terms and conditions are in three sections. Together they form **Your Agreement** with us:

- 1. General Conditions** – this includes key information about your relationship with us.
- 2. Product Specific Conditions** – these are additional terms and conditions that apply to the particular type of account you hold.
- 3. Account Charges & Processing Times** – this covers our charges and provides information about payments such as how long they'll take to reach the person you want to pay.

Your new terms and conditions

General Conditions changes

Notice we give for terminations will be longer and we're updating suspension rights

We'll be changing the notice period that we will give to you if we are closing your account or terminating a payment service. From **28 April 2026**, the notice period will increase from two months to 90 days, unless there are situations where we can terminate immediately or on a different notice period.

We'll update the termination and suspension rights in **Your Agreement**, to make it clearer when we can either terminate or suspend your account or payment service. These changes also take effect on 28 April 2026.

We may delay payments if we suspect fraud

If we suspect fraud in a payment you ask us to make to another UK account, we may delay the payment for up to four Business Days while we ask you for more information. We won't delay longer than we need to and will refund you any charges or interest you have to pay as a result of the payment being delayed.

Refunds for micro-enterprises and small charities for Authorised Push Payment (APP) scams

A micro-enterprise is a business that employs less than ten people and has an annual turnover and/or balance sheet of two million Euros or less, or equivalent value. The General Conditions explain more about what a micro-enterprise is.

We've updated our terms and conditions to reflect that we'll pay you back for APP scams if you're a micro-enterprise or a small charity - where you're tricked into transferring money to a fraudster through a bank transfer. For example, they may pose as a solicitor you're dealing with in a property purchase and give you bank details of an account they control.

When we can end our agreement with you and close your account

We've added an additional circumstance where we can terminate our agreement with you immediately.

If you don't provide 'know your customer' information when we ask for it, we'll issue a notice to close. We've clarified that we can also immediately close any new accounts you apply for in the period from us issuing the notice, and the original account being closed.

Both you and us are Data Controllers under Data Protection laws

We're adding wording to explain that, in most cases, we expect both of us to be "Data Controllers" under data protection laws. This means we're both responsible for personal data when we provide banking products to you.

We've clarified how our Foreign Exchange Rate works

We've made it clearer that we'll use the **Lloyds Bank Foreign Exchange Rate** when you make or receive payments in a different currency from your account — unless we've agreed to use a different rate with you.

We're also making it clearer that when you exchange foreign currency, we add the rate available to us when we obtain these currencies, plus a margin. The margin is the difference between the **Lloyds Bank Foreign Exchange Rate** you pay and the rate available to us for these currencies.

Customers that aren't micro-enterprises or small charities - We can convert payments unless you ask us not to

The Payment Services Regulations contain lots of requirements about payment accounts, but we don't need to apply all of these requirements to our customers that aren't micro-enterprises or small charities. These are called corporate opt-outs.

We're applying a corporate opt-out to Regulation 57 of the Payment Services Regulations. This means that unless you've asked us not to, we, or a correspondent bank acting on our behalf may convert payments made to a beneficiary account in a currency that is different to the currency in the payment instruction. Where we convert payments, we'll let you know the exchange rate used. Where our correspondent converts, we'll let you know the exchange rate used where this information is made available to us.

We're no longer monitored by the Lending Standards Board

We've removed reference to the Standards of Lending Practice as we're no longer subscribed to the Lending Standards Board.

If you use any services shown in the Product Specific Conditions section of the Guide, these updates will also apply.

When we will and won't be responsible for money you lose

We're including information about when we will and won't be responsible for money you lose. If you're making a claim against us because you've lost money, we won't be responsible for:

- money you lose which isn't directly linked to the incident leading you to claim against us. This applies whether or not we could have reasonably foreseen that you would lose that money; and

- any loss of profit, loss of business, loss of goodwill or any form of special damages.

Letting you know about changes to interest rates

When there's a change to an interest rate because of a reference rate change, we'll let you know by updating our website within five business days.

Refunds and what happens if something goes wrong

We're including a section called 'What happens if something goes wrong?' This covers how we can help you and what you need to do if something goes wrong with a payment. Your right to a refund will depend on lots of things, such as what has gone wrong and whether you're a micro-enterprise or not.

We're applying an additional corporate opt-out to Regulations 75 and 77 of the Payment Services Regulations. This means that if you're not a micro-enterprise or small charity, you won't have full refund rights for unauthorised payments.

What happens when cheque payments go wrong

We're updating the wording about what happens if a cheque payment goes wrong and how we'll refund you if we make a mistake.

Ending Your Agreement

We now make it clear that we can end Your Agreement for additional reasons. For example, where there are anti-money laundering

reasons, where a pension scheme is wound up, where you cease to be a corporate entity or where you don't tell us about a change in the ownership of your business in advance. We'll update the termination and suspension rights in your terms and conditions again with effect from 28 April 2026.

Product Specific Conditions changes

We've updated product and service specific conditions. They're now simpler and easier to read. We've listed which ones and the links to them. If you use any of these services, read the ones relevant to you and share with anyone else who needs to be aware.

Updates to Business Debit Card, Cashpoint and Keycard

- We're adding details about electronic wallets. From next year, you'll be able to store your Business Debit Card in one place and make payments through it.
- We've removed your user guide as information about Business Debit Card, Cashpoint and Keycard has been moved to your Product Specific Conditions and our website.
- For business accounts with one authorised signatory, you can now apply for new Business Debit Cards online. For more details on how to apply, visit our website. We'll make this available for multi-sign businesses in 2026.
- Daily cash machine withdrawal limits are no longer listed in your Product Specific Conditions; you'll find them on our website.
- If you need to block an authorised user's use of the Business Debit Card, please contact us directly.
- If your account closes, we may end your Business Debit Card service immediately.

Your updated Terms

Bulk Cash Services

Updates to Carrier Cash Direct Service

Changing your account

In future, to use a different account for this service, you'll need to write to us. We'll update our records within 10 business days.

Changing your premises address

If you're moving, let us know at least 10 business days before you change premises. Contact your relationship team (if you have one) or get in touch in the usual way.

If you don't tell us this way, we can't take responsibility if anything goes wrong. Once we're told, we'll update our records within 10 business days.

Our responsibilities

We're making it clearer what we will and won't be responsible for:

- We're not responsible for any problems with cash delivery or issues caused by your agreement with the carrier or anything else outside our control.
- If money gets lost or stolen while we or our subcontractors have it, we'll pay you back up to £7,500 for each deposit or collection.
- Apart from the above, our total liability in a year is limited to the amount you've paid us for the service during that time.

Your updated Terms

Updates to Bulk Cash Till Service

Changing locations

To change a location used for the service, you'll need to tell us at least 10 business days in advance using the form we give you. If you don't use the form or don't tell us, we won't be responsible for any lost money. We'll update our records within 10 business days of receiving your request.

Our responsibilities

We're making it clearer what we will and won't be responsible for:

We're responsible for making sure your account reflects the amount shown in the daily balance certificate from the security company.

We're not responsible for:

- collecting, delivering, or processing the cash. These activities are managed by the security company.
- any lost money or issues caused by the security company or your agreement with them.

Your updated Terms**Updates to the Bulk Cheque Processing Service and Branch Delivery Service****Our responsibilities for both services**

We're making it clearer what we will and won't be responsible for:

- We're only responsible for losses related to the service. If something goes wrong, the most we'll pay is any refund we're legally required to give, plus up to 150% of the charges you've paid us for the bulk cheque processing service in that 12-month period (or less, if used for a shorter time).
- We're not responsible for losses caused by fraud or if the service isn't used as set out in the Product Specific Conditions or other instructions we've given you.

Need more stationery?

We've updated our contact details. Email the Bulk Stationery Team at: corp.bulkstationery@lloydsbanking.com

Your updated Terms

Updates to the Premier Direct Cash Service

Changing your account

In future, to use a different account for this service, you'll need to write to us. We'll update our records within 10 business days.

Changing your premises address

If you're moving, let us know at least 10 business days before you change premises. Contact your relationship team (if you have one) or get in touch in the usual way. If you don't tell us this way, we can't take responsibility if something goes wrong. We'll check the new address is eligible for cash delivery or collection. If it is, we'll update our records within 10 business days.

Resolving queries and discrepancies

We now aim to resolve general queries within three business days and discrepancies within five business days, regardless of the money involved.

Our responsibilities

We're making it clearer what we will and won't be responsible for:

- We're not responsible for any loss, damage, or claims related to cash delivery or your agreement with the carrier.
- We're only responsible if money is lost or stolen while it's with us or our sub-contractors. In that case, we'll reimburse you.
- Apart from that, our total liability in any 12-month period is limited to what you paid us for the service during that time.

Your updated Terms

E-Payments services

Updates to the Bacstel-IP Service

Bacstel-IP Direct and Indirect submitters

Definitions

We're making some of the definitions in the "Meaning of words we use" section clearer.

Our responsibilities

We're making it clearer what we will and won't be responsible for:

- We're only responsible for losses related to the service or how we provide or expect to provide the service under these Product Specific Conditions and/or your use of the service. If something goes wrong, the most we'll pay is any refund we're legally required to give, plus up to £5,000 or the fees you paid us during that period, whichever is higher.
- If you lose money due to Bacs, we'll only cover what we can recover from them.

We're not responsible for:

- losses caused by misuse of the service or if you or your contacts don't follow the Product Specific Conditions.
- lost profits, lost business, lost goodwill, or indirect losses even if they were foreseeable. This applies even if the issue involves software, or third party software, contract or warranty breaches, negligence or any other legal reason someone might be held responsible for harm or loss, even if they didn't mean to cause it or weren't careless.

Need any help with this service?

We're updating our contact details. If you need help with the service, email us at GRPBACSCOR@lloydsbanking.com or call 0345 982 5325, or use any other number we give you.

Notice of service changes

We're updating how much notice we give before making changes. The General Conditions explains more about this. If Bacs requires us to make a change straightaway, we'll give you as much notice as they allow.

Your updated Terms including your charges

Updates to PCO Pay and Pay and Collect Online (PCO)

Definitions

We're making some of the definitions in the "Meaning of words we use" section clearer.

Notice of service changes

We're updating how much notice we give before making changes. The General Conditions explains more about this. If Bacs requires us to make a change straightaway, we'll give you as much notice as they allow.

Confidential information

You must keep all service-related and Bacs information confidential, including anything shared by Bacs or its members.

Our responsibilities for PCO Pay

We're making it clearer what we will and won't be responsible for:

- We're only responsible for losses related to the service or how we provide or expect to provide the service under these Product Specific Conditions. If something goes wrong, the most we'll pay is any refund we're legally required to give, plus up to £5,000 or the fees you paid us during that period, whichever is higher.
- If we use a third party to help provide the service, they won't be responsible for more than we are.
- If your loss is due to Bacs, we'll only be responsible for what we can recover from Bacs.
- You're responsible for any loss we suffer if you or any contacts breach these Product Specific Conditions.
- We're not responsible if you lose money caused by faulty equipment used by you, your agents, or subcontractors, or if you use our service in a way that's not recommended, authorised, or intended — or if you break any laws while using it.

Our responsibilities for Pay & Collect Online (PCO)

We're now clearer about when we're responsible if something goes wrong.

- We're only responsible for losses directly related to the service. If something goes wrong, the most we'll pay is any refund we're legally required to give, plus up to £5,000 or the fees you paid us during that period, whichever is higher.
- We're not responsible for losses or damage caused by network or communication failures.
- If any loss you suffer relates to Bacs, we're only responsible for what we can recover from the Bacs scheme.

You're responsible for:

- any losses, costs (including VAT), damages, liability or claims (even if caused by negligence) we suffer, if you or a PCO user breaches **Your Agreement** or misuses the service.
- any data entered into the service by you or on your behalf. We're not responsible for errors in that data or how it's entered.

Your updated Terms

Updates to Public Key Infrastructure (PKI)

We've made some small changes to our Digital Identification Service PKI Customer Agreement and Digital Identification Service Reference Document. These changes include updates from a third-party supplier about security procedures.

Your new documents

International Cash Management (ICM)

The following ICM changes apply to:

- 'Requests for Transfers' (MT101/pain.001)
- 'Customer Statement Messages' (MT940/camt.053)

Some changes to our ICM fees and where to find them

ICM Inter-group transfers Payments between entities in your group structure.	Free
Transaction fees Transfers between 2 unconnected Lloyds clients.	Fees for payments between unconnected Lloyds clients are now the same as payments to non-Lloyds clients. You can find the updated fees in the ICM charges schedule. This change starts from December 2025 for CHAPS payments. Other payment types will follow in early 2026.
ICM Tariffs	ICM tariffs will all be in the ICM Charges Schedule to make things clearer for you. To get a copy, please contact us in the usual way.

Our responsibilities for 'Requests for Transfers' or 'Customer Statement Messages' services

We have made it clear what we're responsible for when it comes to 'Requests for Transfers' and 'Customer Statement Messages'.

Request for Transfers – outward and inward

- Your refund rights for transfers are explained in the General Conditions. Beyond that, we're not responsible for issues with outward or inward transfer requests.
- For inward transfers, we're not liable if you or the forwarding bank make a mistake, are late, or fail to send the request.
- We're not bound by any promises made by our employees or agents unless confirmed in writing.

Customer Statement Messages – outward and inward

- We're not bound by any promises made by our employees or agents unless confirmed in writing.

- We're only responsible for losses caused by our fraud, negligence, or wilful default.
- For inward messages, we simply pass on information from the forwarding bank — we don't control its accuracy and aren't responsible if it's wrong.

Updates to ICM documents

We've updated the International Cash Management Product and Service Specific Conditions to make them simpler and easier to read. This includes updates to our charging schedules. If you'd like copies of these, contact us in the usual way or the Onboarding Team.

Our payment definitions will be clearer

We're making our payment definitions clearer to match ISO 20022, the international standard for exchanging payment data. This means you'll see changes to message names and how we describe charges on our documents.

Account Charges and Processing Times changes

Returned Item Fee

Our Returned Item Fee will go up from £7 to £11.50.

We'll charge for stopping cheques

From **1 December 2025**, we'll be able to charge £10 if you ask us to stop a cheque for any reason. We'll contact you before any charges begin.

Changes when paying in cheques and cash

- From **1 November 2025**, you'll be able to pay cheques into your account by post. You can find more details about this on our website.
- From **31 December 2025**, the Post Office® will no longer accept cheques. You can still pay cash into your account at a Post Office® using your debit card. This will appear in your account straightaway.

Text alerts for account balances and payments are being removed

We're removing Business Text Alerts from your terms and conditions. This means we'll no longer accept new registrations. If you already have text alerts set up, they'll continue for now.

To check your account balance and transactions, you can use the Business Mobile Banking app or log in to Online for Business.

Later cut-off times for foreign currency payments

Send money with later currency cut-off times and improved value dates—giving you more flexibility and faster payments.

Currency	New Cut-Off Time	New Value Date (if changing)
USD	17:40	
CAD	16:30	
AUD	16:30	
PLN	09:30	Same business day
NZD	16:30	
JPY	16:30	
CNY	11:30	Next business day
CHF	11:45	
SEK	11:45	
AED	16:30	
HKD	13:45	
THB	13:45	Next business day
MXN	13:45	
CZK	09:30	Same business day
HUF	09:30	Same business day
ROM	09:30	Same business day

- Cut off times for file imports will be 20 minutes earlier than the above times.
- Cut off times for manual payments will be around an hour earlier than above.
- The time difference between cut off times and manual payment times will stay the same.

You can find the full list of currently available currencies, cut-off times and value dates, in the **Payment Transaction Brochure**

We'll reflect any changes to our available currencies, cut off times and value dates in this brochure in the coming months.

New payment options for international payments

You'll be able to make payments to all jurisdictions (including the European Economic Area (EEA)) using all three charging codes below on Online for Business. There'll be more options for payments to the EEA, including through Commercial Banking Online, in 2026.

Payment codes	This means
OUR/DEBT	The sender pays
SHA/SHAR	The charges are shared. The sender pays the processing fee; any correspondent bank fees deducted from the payment amount after the payment leaves us will be paid by the beneficiary.
BEN/CRED	The beneficiary pays

If you choose OUR, we may charge you a correspondent bank fee. You'll find this fee in the Account Charges & Processing Times section of Your Agreement.

Make international payments in more currencies

You'll be able to make international payments in more currencies on Commercial Banking Online and Online for Business.

We've introduced some new currencies on Commercial Banking Online already and we'll be adding more in the coming months on both Commercial Banking Online and Online for Business.

These new currencies will only be available on the OUR charging code. We won't apply any separate OUR charge. They'll have a value date of D+2. This means the payment will reach the beneficiary bank after two days. The cut-off time for submitting your payments will be 16:30.

New fee for International payments in branch and manual international payments

- There's now a single £28 fee for international payments made in branch. This fee doesn't apply to Single Euro Payments Area (SEPA) payments, which stay the same.
- Manual international payments will also have a single £28 fee. This fee doesn't apply to SEPA payments, which stay the same.

You'll no longer be able to make international payments by phone

We've closed our international payments phone service.

You'll need to use Online for Business, Commercial Banking Online or go to one of our branches.

Using Halifax branches

You can now use any Halifax branch to pay in and withdraw money.

The same terms apply as they do in any Lloyds Bank branch. You can find these in Your Agreement.

New overdraft fee

We'll charge a fee of £12 a month if you don't have an authorised overdraft and your account goes into an unauthorised overdraft of more than £12.

We'll notify you, and we'll continue to charge one fee per month for as long as your account remains in an unauthorised overdraft and you don't have an authorised overdraft in place.

If your account comes out of an unauthorised overdraft and later goes back into one without an authorised overdraft in place, the fee may apply again in a future month.

How we charge for authorised overdrafts of up to £5,000

We're changing how we charge for overdrafts up to £5,000. Instead of a usage fee, we'll now charge a monthly fee every month for authorised overdrafts up to £5,000.

If you take out an authorised overdraft, you'll receive an overdraft facility letter giving you full details of the fees you may have to pay in connection with an authorised overdraft.

If you already have an authorised overdraft with a limit of up to £5,000, we may have sent you a separate letter about this change. Your overdraft facility letter may already include the new fee. If you don't have an authorised overdraft but take one out before 10 December 2025, your overdraft facility letter will include the new fee.

To understand what we mean by authorised and unauthorised overdrafts, please see the definitions in your Account Charges & Processing Times brochure. Not all our business accounts include the option of an authorised overdraft. For more details, please check your Product Specific Conditions.



Security Information

Please note that Lloyds Bank NEVER send emails that ask for confidential or security information. We'll never send you an email asking for your logon details or direct you to a webpage that asks for this information. Visit our online [security pages](#) for more details.

Please note that sending data by email isn't secure. Others could read it.

To help us improve the emails we send you, we collect basic information from your device such as when you open the emails. For more information, please read our [Cookies Policy](#).

Our service promise

Business help and support - We aim to provide you with a high level of service. If you have a query our Help & Support pages can help: lloydsbank.com/business/help

If your hearing or speech is impaired – you can use the Relay UK Service. You can find more information about the Relay UK Service at: www.relayuk.bt.com/

Keeping your money protected – Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS). Please note that due to FSCS and FOS eligibility criteria not all business customers will be covered.

Things you need to know

We don't charge you for the Mobile Banking app but any applicable account transaction charges will still apply. You should also check with your mobile operator as they may charge you for certain services such as downloading or using the app. You will need a smartphone running iOS or Android. The app is not compatible with some older versions of the operating systems – check the Apple App Store or Google Play for more details. Online for Business registration required. Services may be affected by phone signal and functionality. Use of Mobile Banking is subject to our Online for Business Terms and Conditions.

Calls and online sessions may be monitored and/or recorded for quality evaluation, training and to ensure compliance with laws and regulations. Not all Telephone Banking services are available 24 hours a day, 7 days a week.

Occasionally we may need to carry out essential maintenance, resulting in some interruption to service.

We send communications like this, either for legal reasons or to let you know about changes to your accounts or services.

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This information is correct as of September 2025 and is relevant to Lloyds Bank plc products and services only.