

Club, Charity, Society, non-personal trust or other non-personal organisation – CC&S



(e.g. local authorities, parish councils, schools (state, independent or private), Credit Unions and limited companies)

Guidance notes

This form can be used to make changes to “Your Authority to operate your account(s)” (“Authority”) and/or change the name of your Organisation.

Please note this form does not constitute a new Authority but varies your existing Authority with us.

If you need to change an existing signatory’s name (e.g. following marriage) please complete form **11528** “Confirmation of Changes to customer name”.

If you are only making a change to the address please complete form **11527** “Confirmation of Changes to customer address”.

Amendments to the form must be countersigned by the signatories in Section 9. Correction fluid cannot be used to alter forms.

Please write clearly in the white spaces with capital letters or cross the boxes.

1 Organisation details

Full name of the Organisation

Branch sort code

Account number

Note: This variation applies to all of the accounts relating to this Organisation. Complete a separate form for accounts relating to any other Organisation.

2 Type of change

Do you want to add a new signatory?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	If yes please complete Sections 1, 6, 7, 8, 9 and 10.
Do you want to add a new individual who is a non-signatory? (i.e. a beneficial owner, director, trustee or other controlling official of the Organisation).	<input type="checkbox"/>	<input type="checkbox"/>	If yes please complete Sections 1, 6, 7, 9 and 10.
Do you want to remove a signatory/individual?	<input type="checkbox"/>	<input type="checkbox"/>	If yes please complete Sections 1, 5, 7 and 9.
Do you want to change the signing instructions?	<input type="checkbox"/>	<input type="checkbox"/>	If yes please complete Sections 1, 7 and 9.
Do you want to change the name of the Organisation?	<input type="checkbox"/>	<input type="checkbox"/>	If yes please complete Sections 1, 3, 7 and 9.
Do you want to change the address of the Organisation in addition to any of the above changes?	<input type="checkbox"/>	<input type="checkbox"/>	If yes please complete Section 1, 4 and 9.
Do you want to amend the signature of an existing signatory?	<input type="checkbox"/>	<input type="checkbox"/>	If yes please complete Section 1, 8 and 9.

3 Change of Organisation name

New name of the Organisation

Has the nature of the Organisation changed significantly?
Yes No

If yes please contact your Relationship Manager as a new account may be required.

Date effective from

4 Change of address and/or addressee of the Organisation

New official address of the Organisation

New contact name (if applicable)

Contact numbers and area dialling codes (if applicable)
Telephone

Mobile

Fax

New correspondence address of the Organisation (if different from official address) if applicable

Date effective from

5

Deletions

Is the current Bank contact being removed?
If **yes** complete section 4?

Yes No

First removal

Full name

Is the deleted party an Online for Business registered user for this Organisation? Yes No

Does the deleted party receive SMS text messages for this Organisation?

Second removal

Full name

Is the deleted party an Online for Business registered user for this Organisation? Yes No

Does the deleted party receive SMS text messages for this Organisation?

Third removal

Full name

Is the deleted party an Online for Business registered user for this Organisation? Yes No

Does the deleted party receive SMS text messages for this Organisation?

Fourth removal

Full name

Is the deleted party an Online for Business registered user for this Organisation? Yes No

Does the deleted party receive SMS text messages for this Organisation?

6

Additional parties

In all cases each new party must complete Section 10, as well as any other relevant sections.

First new party

Will the new party be a signatory on the account(s)?
(please cross box in all cases) Yes No

Full name

Third new party

Will the new party be a signatory on the account(s)?
(please cross box in all cases) Yes No

Full name

Second new party

Will the new party be a signatory on the account(s)?
(please cross box in all cases) Yes No

Full name

Fourth new party

Will the new party be a signatory on the account(s)?
(please cross box in all cases) Yes No

Full name

7

Confirmation of signatories and signing instructions

Is the Organisation unincorporated (e.g. a club)?

If **yes** only complete Section 7.1.

If **no** only complete Section 7.2 (e.g. incorporated organisation/limited company).

By completing this section you are confirming your signatories (i.e. the remaining signatories and any new signatories you are adding using this form) and the signing instructions on your account(s).

This confirmation will replace your existing Authority in relation to your signatories and how they can operate the accounts.

Non-signatories must not be listed in this section. **Please rule a line across all spaces left blank.**

7.1

Confirmation of signatories and signing instructions for unincorporated organisations e.g. clubs

Please set out below the names of **all** your continuing signatories and new signatories and the signing instructions. Do not include deleted signatories.

If there are more than six signatories please cross here. These signatories must be listed on the Appendix to Your Instruction to vary form **12519** and they will be subject to the signing instructions set out below. Form **12519** must be attached to this form.

Full name

Position held

Signing instructions (to be completed in all cases)

Please indicate the combination of signatures from the list above that the Bank must receive before carrying out any transaction on the Organisation's account(s).

Any one Any two All to sign Other (please specify)

If you select "**Any one**" then each of the signatories listed above has individual authority without any restriction to authorise any transaction. Therefore each of these signatories will be able, for example, to withdraw money from any of your accounts or set up an overdraft or loan (which may be without your knowledge or the knowledge of the other directors/signatories). We will not be obliged to make enquiries about the purpose of any transaction or the signatory's authority to conduct them.

If you apply for internet or telephone banking or any of our cards or other services these signing instructions may no longer apply. For example, if you set a restriction of "Any two" to sign and you apply for internet banking, any one of your authorised users for internet banking will be able to carry out transactions online and the "**Any two**" restriction will not be applied.

Signatories with Full Powers to operate the account(s)

Please set out below the names of your Full Power signatories* and the signing instructions for payments and non-payment transactions on your account(s).

*Subject to the restrictions set out below (if any), Full Power signatories are authorised by the Organisation to:

- give instructions to the Bank to pay to or debit from the account(s) (whether in credit or overdrawn or becoming overdrawn as a result) all your cheques, CHAPS and international payments, standing orders, direct debits, drafts, bills, negotiable instruments, documentary credits or other similar instruction in accordance with the Authority and to countermand the same;
- open new accounts in the name of the Organisation, and to close any such accounts;
- arrange advances to the Organisation by way of loan or overdraft;
- approve and authorise the signing on behalf of the Organisation of any indemnities or counter-indemnities which the Bank may require from time to time;
- approve, authorise and execute any agreement with the Bank for the provision of banking services;

- arrange for the granting of any documentary or other credits, guarantees or other undertakings by the Bank or its agents, in the UK or abroad;
- subject to the terms and conditions referred to in the General terms and conditions of the Authority, approve, authorise and execute any agreement (whether committed or optional) with regards to:
 - entering into the purchase, sale or exchange of any foreign exchange and/or securities;
 - entering into any transactions relating to or involving the purchase, sale, exchange, payment or setting off of sums of money determined by reference to present or future interest or currency exchange rates including (without limitation) interest rate and currency swaps, caps, collars and floors, forward rate agreements, forward foreign exchange contracts and options on any such transactions
- withdraw, purchase, or sell or otherwise deal with any of the Organisation's property or securities lodged with the Bank for safekeeping and to sign any documentation in connection with any such transaction;
- approve any change to the Authority as set out in Section 9 of this form;
- discuss with and receive information from the Bank about the account(s).

If there are more than six Full Power and/or four Limited Power signatories please cross here. These signatories must be listed on the Appendix to Your Instruction to vary form **12519** and they will be subject to the signing instructions set out below. Form **12519** must be attached to this form.

Full name

Position held

Signing instructions (to be completed in all cases)

Please indicate the combination of Full Power signatures that the Bank must receive before carrying out the following transactions on the Organisation's account(s).

Signing instructions for payments

Any one

Any two

All to sign

Other (please specify)

Details of any financial cap restrictions (e.g. up to £10,000)

Signing instructions for any non-payment transactions (i.e. change of address, overdrafts etc.)

Any one

Any two

All to sign

Other (please specify)

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If you select "Any one" for "payments" then each of the Full Powers signatories listed above has individual authority without any restriction to authorise any payment (up to any financial cap set above). If you select "Any one" for "non-payments" then each of the Full Powers signatories has individual authority without any restriction to authorise any non-payment transaction, including any of those listed above. In either case this may be without your knowledge or the knowledge of the other directors/signatories. We will not be obliged to make enquiries about the purpose of any transaction or the signatory's authority to conduct them.

If you apply for internet or telephone banking or any of our cards or other services these signing instructions may no longer apply. For example, if you set a restriction of "Any two" to sign and you apply for internet banking, any one of your authorised users for internet banking will be able to carry out transactions online and the "Any two" restriction will not be applied.

Signatories with Limited Powers to operate the account(s) (payments and account information only)

Please set out below the names of any Limited Power signatories* and the signing instructions for payments.

* Subject to the restrictions set out below (if any), Limited Power signatories are authorised by the Organisation to:

- give instructions to the Bank to pay to or debit from the account(s) (whether in credit or overdrawn or becoming overdrawn as a result) all your cheques, CHAPS and international payments, standing orders, direct debits, drafts, bills, negotiable instruments, documentary credits or other similar instruction in accordance with the Authority and to countermand the same;
- discuss with and receive information from the Bank about the account(s).

Full name

Position held

Signing instructions for payments (to be completed in all cases if appointing Limited Power signatories)

Please indicate the combination of Limited Power signatures that the Bank must receive before carrying out any payments on the Organisation's account(s).

Any one

Any two

All to sign

Other (please specify)

Details of any financial cap restrictions (e.g. up to £5,000)

If you select "Any one" for "payments" then each of the Limited Powers signatories listed above has individual authority without any restriction to authorise any payment (up to any financial cap set above). Each will be able to withdraw money from any of your accounts (which may be without your knowledge or the knowledge of the other directors/signatories). We will not be obliged to make enquiries about the purpose of any transaction or the signatory's authority to conduct them.

If you apply for internet or telephone banking or any of our cards or other services these signing instructions may no longer apply. For example, if you set a restriction of "Any two" to sign and you apply for internet banking, any one of your authorised users for internet banking will be able to carry out transactions online and the "Any two" restriction will not be applied.

Note: This section only needs to be signed by new signatories.

First new signatory

Your full name

Signature

Date

Position held

Third new signatory

Your full name

Signature

Date

Position held

Second new signatory

Your full name

Signature

Date

Position held

Fourth new signatory

Your full name

Signature

Date

Position held

By signing you confirm that the information given in this form is accurate, that the specimen signatures of all new signatories are correct and that all existing and new signatories are authorised to act on behalf of the Organisation in transactions and when dealing with the Bank. The terms of your most recent Authority to the Bank will apply.

New signatories who are being added to the account using this form cannot sign this declaration.

Parties being deleted on this form are permitted to sign this declaration.

The changes to your Authority as set out in this form must be authorised by the following signatories signing below:

- any two signatories named on the existing Authority must sign; or
- if there is only one signatory named on the existing Authority, that signatory must sign.

Note: Ensure Section 10 is completed for all new parties.

Full name of existing signatory

Signature of existing signatory

Date

Full name of existing signatory

Signature of existing signatory

Date

For bank use only – authorising Authority variation and signature(s)

CC&S Authority variation checklist must be completed and attached in all cases.

All authorised ID&V photocopied documents must be included with any other relevant documentation.

Only complete the sections that are relevant to the changes you would like to make to the Authority.

File number

Location sort code

Authoriser's role:

AAO

BSU Account Manager

LBM

NBC

RM

SHTO Account Manager

I confirm that the Declaration in Section 9 has been signed in accordance with the mandate and the signatories are permitted to authorise the change(s).
I also certify that the information contained within this form is correct.



Authoriser's name

Authoriser's signature

Date

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

www.lloydsbank.com/business

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

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 119278.

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.

When completing this section, this page must be detached.

Once you have completed this page, please return to the address overleaf. PTO

10 New party information
10.1 First party details

For information on how we use your personal and business details, please read the section "Personal and Business Information and Lloyds Banking Group" below.

Your title Mr Mrs Miss Ms Other (please specify)

Your first name(s)

Your surname

Any different name(s) you have had in the last six years

Your date of birth

Your home address (where you live) Postcode

Date you moved there

Your previous home address (if less than 3 years at present address) Postcode

Date you moved there

Your telephone numbers and area dialling codes Home Mobile Work

Do you have an existing Lloyds Bank account? Yes No

If yes complete details below.

Your existing sort code Your existing account number

Your agreement with us

For signatories of an Organisation which is not a separate legal entity: I understand that I will be jointly and severally liable for any existing and future unauthorised borrowing of the Organisation to the Bank.

Your signature (if you will be a signatory to the account(s) you will also need to sign and complete Section 8)

Date

Position in the Organisation (e.g. director, chairperson, beneficial owner, secretary)

If beneficial owner percentage ownership of Organisation

Are you a current telephony user? Yes No

New to bank individual

You will need to provide documentary evidence to prove both your address and identification. This will need to be presented in person at any Lloyds Bank branch, leaflet M54615 "Identification we need from you" explains this to you.

Your nationality

Your country of residence

For bank use only - Personal and Business evidence for new to bank

When you are unable to photocopy ID&V, complete identification section below.

Please note that procedures for the identification of customers can be found on Procedures.

Ensure ID&V is held or obtained for current telephony user.

Details of identification

Type of identification Place of issue

Date of issue Reference number

Nationality

Proof of address (if required)

Type of proof of address Place of issue

Date of issue Reference number

Country of origin

Please confirm whether the party has been identified

Name of authoriser

Location of authoriser

File number of authoriser

Location sort code Job role: AAO LBM NBC RM

I certify that I have seen the original identification documents.

Authoriser's signature Date

Personal and business information and Lloyds Banking Group

Use of business information

When businesses apply for, or hold, products or services provided by us, we may acquire and process information relating to the business as well as personal data of individuals associated with the business. More information about how we use business information is available at www.lloydsbank.com/businessprivacy

Privacy notice

Who looks after your personal information

Your personal information will be held by Lloyds Bank plc which is part of the Lloyds Banking Group. More information on the Group can be found at www.lloydsbankinggroup.com

How we use your personal information

We will use your personal information:

- to provide products and services, manage your relationship with us and comply with any laws or regulations we are subject to (for example the laws that prevent financial crime or the regulatory requirements governing the products we offer).
- for other purposes including improving our services, exercising our rights in relation to agreements and contracts and identifying products and services that may be of interest.

To support us with the above we analyse information we know about you and how you use our products and services, including some automated decision making. You can find out more about how we do this, and in what circumstances you can ask us to stop, in our full privacy notice.

Who we share your personal information with

Your personal information will be shared within Lloyds Banking Group and other companies that provide services to you or us, 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 our customers' needs, run accounts and policies, and provide products and services efficiently. This processing may include activities which take place outside of the European Economic Area. If this is the case we will ensure appropriate safeguards are in place to protect your personal information. You can find out more about how we share your personal information with credit reference agencies below and can access more information about how else we share your information in our full privacy notice.

Where we collect your personal information from

We will collect personal information about you from a number of sources including:

- information given to us on application forms, when you talk to us in branch, over the phone or through the device you use and when new services are requested.
- from analysis of how you operate our products and services, including the frequency, nature, location, origin and recipients of any payments.
- from or through other organisations (for example card associations, credit reference agencies, insurance companies, retailers, comparison websites, social media and fraud prevention agencies).
- in certain circumstances we may also use information about health or criminal convictions but we will only do this where allowed by law or if you give us your consent.

You can find out more about where we collect personal information about you from in our full privacy notice.

Do you have to give us your personal information

We may be required by law, or as a consequence of any contractual relationship we have, to collect certain personal information. Failure to provide this information may prevent or delay us fulfilling these obligations or performing services.

What rights you have over your personal information

The law gives you a number of rights in relation to your personal information including:

- the right to access the personal information we have about you. This includes information from application forms, statements, correspondence and call recordings.
- the right to get us to correct personal information that is wrong or incomplete.
- in certain circumstances, the right to ask us to stop using or delete your personal information.

- the right to receive any personal information we have collected from you in an easily re-usable format when it's processed on certain grounds, such as consent or for contractual reasons. You can also ask us to pass this information on to another organisation.

You can find out more about these rights and how you can exercise them in our full privacy notice.

Other individuals you have financial links with

We may also collect personal information about other individuals who you have a financial link with. This may include people who you have joint accounts or policies with such as your partner/spouse, dependents, beneficiaries or people you have commercial links to, for example other directors or officers of your company.

We will collect this information to assess any applications, provide the services requested and to carry out credit reference and fraud prevention checks. You can find out more about how we process personal information about individuals with whom you have a financial link in our full privacy notice.

How we use credit reference agencies

In order to process your application we may supply your personal information to credit reference agencies (CRAs) including how you use our products and services and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We may also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time, information on funds going into the account, the balance on the account and, if you borrow, details of your repayments or whether you repay in full and on time. CRAs will share your information with other organisations, for example other organisations you ask to provide you with products and services. Your data will also be linked to the data of any joint applicants or other financial associates as explained above.

You can find out more about the identities of the CRAs, and the ways in which they use and share personal information, in our full privacy notice.

How we use fraud prevention agencies

The personal information we have collected from you and anyone you have a financial link with may be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found in our full privacy notice.

How we share personal information about insurance products

If you apply to us for insurance, we may pass your details to the relevant insurer and their agents. If a claim is made, any personal information given to us, or to the insurer, may be put onto a register of claims and shared with other insurers to prevent fraudulent claims.

Our full privacy notice

It is important that you understand how the personal information you give us will be used. Therefore, we strongly advise that you read our full privacy notice, which you can find at www.lloydsbank.com/businessprivacy or you can ask us for a copy.

How you can contact us

If you have any questions or require more information about how we use your personal information please speak to your usual bank contact in the first instance.

If you feel we have not answered your question Lloyds Banking Group has a Group Data Privacy Officer, who you can contact on **0345 602 1997 (+44 1733 347 007)** from outside the UK and tell us you want to speak to our Data Privacy Officer.

Version Control

This notice was last updated in May 2022.

Organisation account details (Please complete in all cases)

Account name

Branch sort code

Account number

For bank use only – complete for the customer to return this section back to the bank

Postcode
TNT

10
10.2

New party information
Second party details

continued

For information on how we use your personal and business details, please read the section "Personal and Business Information and Lloyds Banking Group" below.

Your title Mr Mrs Miss Ms Other (please specify)

Your first name(s)

Your surname

Any different name(s) you have had in the last six years

Your date of birth

Your home address (where you live)

Date you moved there

Your previous home address (if less than 3 years at present address)

Date you moved there

Your telephone numbers and area dialling codes Home Mobile Work

Do you have an existing Lloyds Bank account? Yes No

If yes complete details below.

Your existing sort code Your existing account number

Your agreement with us

For signatories of an Organisation which is not a separate legal entity: I understand that I will be jointly and severally liable for any existing and future unauthorised borrowing of the Organisation to the Bank. Therefore each signatory is separately responsible to the Bank for any existing and future unauthorised borrowing of the Organisation and not just a share of it. Please refer to our separate leaflet on joint and several liabilities for further details.

Your signature (if you will be a signatory to the account(s) you will also need to sign and complete Section 8)

Date

Position in the Organisation (e.g. director, chairperson, beneficial owner, secretary)

If beneficial owner percentage ownership of Organisation

Are you a current telephony user? Yes No

New to bank individual

You will need to provide documentary evidence to prove both your address and identification. This will need to be presented in person at any Lloyds Bank branch, leaflet M54615 "Identification we need from you" explains this to you.

Your nationality

Your country of residence

For bank use only – Personal and Business evidence for new to bank

When you are unable to photocopy ID&V, complete identification section below.

Please note that procedures for the identification of customers can be found on Procedures.

Ensure ID&V is held or obtained for current telephony user.

Details of identification

Type of identification Place of issue

Date of issue Reference number

Nationality

Proof of address (if required)

Type of proof of address Place of issue

Date of issue Reference number

Country of origin

Please confirm whether the party has been identified

Name of authoriser

Location of authoriser

File number of authoriser

Location sort code Job role: AAO LBM NBC RM

I certify that I have seen the original identification documents.

Authoriser's signature Date

Personal and business information and Lloyds Banking Group

Use of business information

When businesses apply for, or hold, products or services provided by us, we may acquire and process information relating to the business as well as personal data of individuals associated with the business. More information about how we use business information is available at www.lloydsbank.com/businessprivacy

Privacy notice

Who looks after your personal information

Your personal information will be held by Lloyds Bank plc which is part of the Lloyds Banking Group. More information on the Group can be found at www.lloydsbankinggroup.com

How we use your personal information

We will use your personal information:

- to provide products and services, manage your relationship with us and comply with any laws or regulations we are subject to (for example the laws that prevent financial crime or the regulatory requirements governing the products we offer).
- for other purposes including improving our services, exercising our rights in relation to agreements and contracts and identifying products and services that may be of interest.

To support us with the above we analyse information we know about you and how you use our products and services, including some automated decision making. You can find out more about how we do this, and in what circumstances you can ask us to stop, in our full privacy notice.

Who we share your personal information with

Your personal information will be shared within Lloyds Banking Group and other companies that provide services to you or us, 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 our customers' needs, run accounts and policies, and provide products and services efficiently. This processing may include activities which take place outside of the European Economic Area. If this is the case we will ensure appropriate safeguards are in place to protect your personal information. You can find out more about how we share your personal information with credit reference agencies below and can access more information about how else we share your information in our full privacy notice.

Where we collect your personal information from

We will collect personal information about you from a number of sources including:

- information given to us on application forms, when you talk to us in branch, over the phone or through the device you use and when new services are requested.
- from analysis of how you operate our products and services, including the frequency, nature, location, origin and recipients of any payments.
- from or through other organisations (for example card associations, credit reference agencies, insurance companies, retailers, comparison websites, social media and fraud prevention agencies).
- in certain circumstances we may also use information about health or criminal convictions but we will only do this where allowed by law or if you give us your consent.

You can find out more about where we collect personal information about you from in our full privacy notice.

Do you have to give us your personal information

We may be required by law, or as a consequence of any contractual relationship we have, to collect certain personal information. Failure to provide this information may prevent or delay us fulfilling these obligations or performing services.

What rights you have over your personal information

The law gives you a number of rights in relation to your personal information including:

- the right to access the personal information we have about you. This includes information from application forms, statements, correspondence and call recordings.
- the right to get us to correct personal information that is wrong or incomplete.
- in certain circumstances, the right to ask us to stop using or delete your personal information.

- the right to receive any personal information we have collected from you in an easily re-usable format when it's processed on certain grounds, such as consent or for contractual reasons. You can also ask us to pass this information on to another organisation.

You can find out more about these rights and how you can exercise them in our full privacy notice.

Other individuals you have financial links with

We may also collect personal information about other individuals who you have a financial link with. This may include people who you have joint accounts or policies with such as your partner/spouse, dependents, beneficiaries or people you have commercial links to, for example other directors or officers of your company.

We will collect this information to assess any applications, provide the services requested and to carry out credit reference and fraud prevention checks. You can find out more about how we process personal information about individuals with whom you have a financial link in our full privacy notice.

How we use credit reference agencies

In order to process your application we may supply your personal information to credit reference agencies (CRAs) including how you use our products and services and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We may also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time, information on funds going into the account, the balance on the account and, if you borrow, details of your repayments or whether you repay in full and on time. CRAs will share your information with other organisations, for example other organisations you ask to provide you with products and services. Your data will also be linked to the data of any joint applicants or other financial associates as explained above.

You can find out more about the identities of the CRAs, and the ways in which they use and share personal information, in our full privacy notice.

How we use fraud prevention agencies

The personal information we have collected from you and anyone you have a financial link with may be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found in our full privacy notice.

How we share personal information about insurance products

If you apply to us for insurance, we may pass your details to the relevant insurer and their agents. If a claim is made, any personal information given to us, or to the insurer, may be put onto a register of claims and shared with other insurers to prevent fraudulent claims.

Our full privacy notice

It is important that you understand how the personal information you give us will be used. Therefore, we strongly advise that you read our full privacy notice, which you can find at www.lloydsbank.com/businessprivacy or you can ask us for a copy.

How you can contact us

If you have any questions or require more information about how we use your personal information please speak to your usual bank contact in the first instance.

If you feel we have not answered your question Lloyds Banking Group has a Group Data Privacy Officer, who you can contact on **0345 602 1997 (+44 1733 347 007)** from outside the UK and tell us you want to speak to our Data Privacy Officer.

Version Control

This notice was last updated in May 2022.

Organisation account details (Please complete in all cases)

Account name

Branch sort code

Account number

For bank use only – complete for the customer to return this section back to the bank

Postcode	TNT

When completing this section, this page must be detached.

Once you have completed this page, please return to the address overleaf. PTO

10
10.3

New party information
Third party details

continued

For information on how we use your personal and business details, please read the section "Personal and Business Information and Lloyds Banking Group" below.

Your title Mr Mrs Miss Ms Other (please specify)

Your first name(s)

Your surname

Any different name(s) you have had in the last six years

Your date of birth

Your home address (where you live)

Date you moved there

Your previous home address (if less than 3 years at present address)

Date you moved there

Your telephone numbers and area dialling codes

Do you have an existing Lloyds Bank account?

If yes complete details below.

Your existing sort code Your existing account number

Your agreement with us

For signatories of an Organisation which is not a separate legal entity: I understand that I will be jointly and severally liable for any existing and future unauthorised borrowing of the Organisation to the Bank. Therefore each signatory is separately responsible to the Bank for any existing and future unauthorised borrowing of the Organisation and not just a share of it. Please refer to our separate leaflet on joint and several liabilities for further details.

Your signature (if you will be a signatory to the account(s) you will also need to sign and complete Section 8)

Position in the Organisation (e.g. director, chairperson, beneficial owner, secretary)

If beneficial owner percentage ownership of Organisation

Are you a current telephony user?

New to bank individual

You will need to provide documentary evidence to prove both your address and identification. This will need to be presented in person at any Lloyds Bank branch, leaflet M54615 "Identification we need from you" explains this to you.

Your nationality

Your country of residence

For bank use only – Personal and Business evidence for new to bank

When you are unable to photocopy ID&V, complete identification section below.

Please note that procedures for the identification of customers can be found on Procedures.

Ensure ID&V is held or obtained for current telephony user.

Details of identification

Type of identification Place of issue Date of issue Reference number Nationality

Proof of address (if required)

Type of proof of address Place of issue Date of issue Reference number Country of origin

Please confirm whether the party has been identified

Name of authoriser

Location of authoriser

File number of authoriser

Location sort code Job role: AAO LBM NBC RM

I certify that I have seen the original identification documents.

Authoriser's signature Date

Personal and business information and Lloyds Banking Group

Use of business information

When businesses apply for, or hold, products or services provided by us, we may acquire and process information relating to the business as well as personal data of individuals associated with the business. More information about how we use business information is available at www.lloydsbank.com/businessprivacy

Privacy notice

Who looks after your personal information

Your personal information will be held by Lloyds Bank plc which is part of the Lloyds Banking Group. More information on the Group can be found at www.lloydsbankinggroup.com

How we use your personal information

We will use your personal information:

- to provide products and services, manage your relationship with us and comply with any laws or regulations we are subject to (for example the laws that prevent financial crime or the regulatory requirements governing the products we offer).
- for other purposes including improving our services, exercising our rights in relation to agreements and contracts and identifying products and services that may be of interest.

To support us with the above we analyse information we know about you and how you use our products and services, including some automated decision making. You can find out more about how we do this, and in what circumstances you can ask us to stop, in our full privacy notice.

Who we share your personal information with

Your personal information will be shared within Lloyds Banking Group and other companies that provide services to you or us, 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 our customers' needs, run accounts and policies, and provide products and services efficiently. This processing may include activities which take place outside of the European Economic Area. If this is the case we will ensure appropriate safeguards are in place to protect your personal information. You can find out more about how we share your personal information with credit reference agencies below and can access more information about how else we share your information in our full privacy notice.

Where we collect your personal information from

We will collect personal information about you from a number of sources including:

- information given to us on application forms, when you talk to us in branch, over the phone or through the device you use and when new services are requested.
- from analysis of how you operate our products and services, including the frequency, nature, location, origin and recipients of any payments.
- from or through other organisations (for example card associations, credit reference agencies, insurance companies, retailers, comparison websites, social media and fraud prevention agencies).
- in certain circumstances we may also use information about health or criminal convictions but we will only do this where allowed by law or if you give us your consent.

You can find out more about where we collect personal information about you from in our full privacy notice.

Do you have to give us your personal information

We may be required by law, or as a consequence of any contractual relationship we have, to collect certain personal information. Failure to provide this information may prevent or delay us fulfilling these obligations or performing services.

What rights you have over your personal information

The law gives you a number of rights in relation to your personal information including:

- the right to access the personal information we have about you. This includes information from application forms, statements, correspondence and call recordings.
- the right to get us to correct personal information that is wrong or incomplete.
- in certain circumstances, the right to ask us to stop using or delete your personal information.

- the right to receive any personal information we have collected from you in an easily re-usable format when it's processed on certain grounds, such as consent or for contractual reasons. You can also ask us to pass this information on to another organisation.

You can find out more about these rights and how you can exercise them in our full privacy notice.

Other individuals you have financial links with

We may also collect personal information about other individuals who you have a financial link with. This may include people who you have joint accounts or policies with such as your partner/spouse, dependents, beneficiaries or people you have commercial links to, for example other directors or officers of your company.

We will collect this information to assess any applications, provide the services requested and to carry out credit reference and fraud prevention checks. You can find out more about how we process personal information about individuals with whom you have a financial link in our full privacy notice.

How we use credit reference agencies

In order to process your application we may supply your personal information to credit reference agencies (CRAs) including how you use our products and services and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We may also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time, information on funds going into the account, the balance on the account and, if you borrow, details of your repayments or whether you repay in full and on time. CRAs will share your information with other organisations, for example other organisations you ask to provide you with products and services. Your data will also be linked to the data of any joint applicants or other financial associates as explained above.

You can find out more about the identities of the CRAs, and the ways in which they use and share personal information, in our full privacy notice.

How we use fraud prevention agencies

The personal information we have collected from you and anyone you have a financial link with may be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found in our full privacy notice.

How we share personal information about insurance products

If you apply to us for insurance, we may pass your details to the relevant insurer and their agents. If a claim is made, any personal information given to us, or to the insurer, may be put onto a register of claims and shared with other insurers to prevent fraudulent claims.

Our full privacy notice

It is important that you understand how the personal information you give us will be used. Therefore, we strongly advise that you read our full privacy notice, which you can find at www.lloydsbank.com/businessprivacy or you can ask us for a copy.

How you can contact us

If you have any questions or require more information about how we use your personal information please speak to your usual bank contact in the first instance.

If you feel we have not answered your question Lloyds Banking Group has a Group Data Privacy Officer, who you can contact on **0345 602 1997 (+44 1733 347 007)** from outside the UK and tell us you want to speak to our Data Privacy Officer.

Version Control

This notice was last updated in May 2022.

Organisation account details (Please complete in all cases)

Account name

Branch sort code

Account number

For bank use only – complete for the customer to return this section back to the bank

Postcode	TNT

10	New party information	continued
10.4	Fourth party details	

For information on how we use your personal and business details, please read the section "Personal and Business Information and Lloyds Banking Group" below.

Your title Mr Mrs Miss Ms Other (please specify)

Your first name(s)

Your surname

Any different name(s) you have had in the last six years

Your date of birth

Your home address (where you live)

 Postcode

Date you moved there

Your previous home address (if less than 3 years at present address)

 Postcode

Date you moved there

Your telephone numbers and area dialling codes
Home
Mobile
Work

Do you have an existing Lloyds Bank account? Yes No

If yes complete details below.

Your existing sort code Your existing account number

Your agreement with us

For signatories of an Organisation which is not a separate legal entity: I understand that I will be jointly and severally liable for any existing and future unauthorised borrowing of the Organisation to the Bank. Therefore each signatory is separately responsible to the Bank for any existing and future unauthorised borrowing of the Organisation and not just a share of it. Please refer to our separate leaflet on joint and several liabilities for further details.

Your signature
(if you will be a signatory to the account(s) you will also need to sign and complete Section 8)

Date

Position in the Organisation (e.g. director, chairperson, beneficial owner, secretary)

If beneficial owner percentage ownership of Organisation %

Are you a current telephony user? Yes No

New to bank individual

You will need to provide documentary evidence to prove both your address and identification. This will need to be presented in person at any Lloyds Bank branch, leaflet M54615 "Identification we need from you" explains this to you.

Your nationality

Your country of residence

For bank use only – Personal and Business evidence for new to bank

When you are unable to photocopy ID&V, complete identification section below.

Please note that procedures for the identification of customers can be found on Procedures.

Ensure ID&V is held or obtained for current telephony user.

Details of identification

Type of identification Place of issue

Date of issue Reference number

Nationality

Proof of address (if required)

Type of proof of address Place of issue

Date of issue Reference number

Country of origin

Please confirm whether the party has been identified

Name of authoriser

Location of authoriser

File number of authoriser

Location sort code Job role: AAO LBM NBC RM

I certify that I have seen the original identification documents.

Authoriser's signature

 Date

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- for other purposes including improving our services, exercising our rights in relation to agreements and contracts and identifying products and services that may be of interest.

To support us with the above we analyse information we know about you and how you use our products and services, including some automated decision making. You can find out more about how we do this, and in what circumstances you can ask us to stop, in our full privacy notice.

Who we share your personal information with

Your personal information will be shared within Lloyds Banking Group and other companies that provide services to you or us, 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 our customers' needs, run accounts and policies, and provide products and services efficiently. This processing may include activities which take place outside of the European Economic Area. If this is the case we will ensure appropriate safeguards are in place to protect your personal information. You can find out more about how we share your personal information with credit reference agencies below and can access more information about how else we share your information in our full privacy notice.

Where we collect your personal information from

We will collect personal information about you from a number of sources including:

- information given to us on application forms, when you talk to us in branch, over the phone or through the device you use and when new services are requested.
- from analysis of how you operate our products and services, including the frequency, nature, location, origin and recipients of any payments.
- from or through other organisations (for example card associations, credit reference agencies, insurance companies, retailers, comparison websites, social media and fraud prevention agencies).
- in certain circumstances we may also use information about health or criminal convictions but we will only do this where allowed by law or if you give us your consent.

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Do you have to give us your personal information

We may be required by law, or as a consequence of any contractual relationship we have, to collect certain personal information. Failure to provide this information may prevent or delay us fulfilling these obligations or performing services.

What rights you have over your personal information

The law gives you a number of rights in relation to your personal information including:

- the right to access the personal information we have about you. This includes information from application forms, statements, correspondence and call recordings.
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We will collect this information to assess any applications, provide the services requested and to carry out credit reference and fraud prevention checks. You can find out more about how we process personal information about individuals with whom you have a financial link in our full privacy notice.

How we use credit reference agencies

In order to process your application we may supply your personal information to credit reference agencies (CRAs) including how you use our products and services and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We may also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time, information on funds going into the account, the balance on the account and, if you borrow, details of your repayments or whether you repay in full and on time. CRAs will share your information with other organisations, for example other organisations you ask to provide you with products and services. Your data will also be linked to the data of any joint applicants or other financial associates as explained above.

You can find out more about the identities of the CRAs, and the ways in which they use and share personal information, in our full privacy notice.

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The personal information we have collected from you and anyone you have a financial link with may be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found in our full privacy notice.

How we share personal information about insurance products

If you apply to us for insurance, we may pass your details to the relevant insurer and their agents. If a claim is made, any personal information given to us, or to the insurer, may be put onto a register of claims and shared with other insurers to prevent fraudulent claims.

Our full privacy notice

It is important that you understand how the personal information you give us will be used. Therefore, we strongly advise that you read our full privacy notice, which you can find at www.lloydsbank.com/businessprivacy or you can ask us for a copy.

How you can contact us

If you have any questions or require more information about how we use your personal information please speak to your usual bank contact in the first instance.

If you feel we have not answered your question Lloyds Banking Group has a Group Data Privacy Officer, who you can contact on **0345 602 1997 (+44 1733 347 007)** from outside the UK and tell us you want to speak to our Data Privacy Officer.

Version Control

This notice was last updated in May 2022.

Organisation account details (Please complete in all cases)

Account name

Branch sort code

Account number

For bank use only – complete for the customer to return this section back to the bank

Postcode	TNT

Authority variation checklist



For Clubs, Charities and Societies (CC&S) accounts

This checklist must be completed and sent to the Mandate Variation Unit (MVU) with every Authority variation or replacement Authority. Please complete this form in all cases.

1 Account details

Sort code Account number

Care: For Retail CC&S accounts on PBS it is the branch's responsibility to complete all tasks. A PBS enquiry 201 will identify whether it's a Commercial or Retail account detailed in the Market Sector field. For queries on the Retail accounts please contact the Personal Banking Manager.

2 Checklist (please complete in full)

Required actions	Action taken
<p>Nominated Business Champion (NBC)/Accredited Account Opener (AAO) actions:</p> <p>Q1 Does the impacted account have a signature mandate database (SMD) record? If yes go to question 2. If no please refer to the appropriate RM/LBM to complete customer request.</p> <p>Q2 Are more than 4 parties being added to the account? If yes please refer to the appropriate RM/LBM to complete customer request. If no go to question 3.</p> <p>Q3 Does the Organisation have an overdraft, overdraft facility, loan or a PBS 72 indicator? If yes please refer to the appropriate RM/LBM to complete customer request. If no go to question 4.</p> <p>Q4 Is the Organisation changing to incorporated? (i.e. a limited company) If yes please refer to the appropriate RM/LBM to complete customer request. If no please complete the checklist below with this Authority variation form 12453.</p>	
<p>1 Check signature mandate database record exists. Note: If no a replacement Authority must be taken. You can consider requesting MVU to search for the current Authority.</p>	<p>SMD record checked <input checked="" type="checkbox"/></p>
<p>2 If Customer entity/type is changing a new account will be required (e.g. becoming a company).</p>	
<p>3 If the Organisation name is changing – complete Section 3 of this form. Note: If the nature of the Organisation is changing significantly a new account will be required. Refer to RM if applicable.</p>	
<p>4 If you are adding new parties to the account, ensure ID&V is taken where appropriate. Note: When upgrading a telephony user ensure full ID&V is held, if not ensure it is taken. If the party is completing the ID&V at a different branch complete your address details on Section 10 to ensure it is returned to you. Note: When more than four parties are being added a replacement Authority will be required.</p>	<p>ID&V received <input checked="" type="checkbox"/></p>
<p>5 If you are removing parties/signatories ensure all liabilities are considered and appropriate action taken (see reverse for guidance). Full names of deleted parties <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Note: If all existing key account parties are removed, a new account may be required. Refer to RM if applicable.</p>	<p>Other liabilities considered <input checked="" type="checkbox"/> Deleted signatory must remain as Beneficial Owner/KAP (add details in Section 3 overleaf) <input checked="" type="checkbox"/></p>
<p>6 If you are deleting a party and they are the current bank contact ensure new contact details are taken.</p>	<p>New details provided <input checked="" type="checkbox"/></p>
<p>7 Ensure Section 7 is fully complete in all cases. Note: Ensure all remaining and new parties are listed in Section 7. Use SMD to review existing signatories.</p>	<p>Section 7 checked <input checked="" type="checkbox"/></p>
<p>8 The changes set out in this Authority variation form 12453 must be signed/authorised as set out in Section 9:</p> <ul style="list-style-type: none"> any two signatories named on the existing Authority must sign; or if there is only one signatory named on the existing Authority, that signatory must sign. <p>in exceptional cases, the changes can be authorised by:</p> <ul style="list-style-type: none"> (For unincorporated Organisations) an amending resolution or authority passed in accordance with the rules, regulations or constitution of the Organisation; or (For incorporated Organisations) an amending resolution passed by the board of directors and certified by a director or the secretary. <p>Note: Before submitting you must check that the signatories are recorded on SMD and are permitted to authorise the change. If SMD specifies signatories as "Limited Powers" then they are not authorised to sign Section 9. Where "Full" and "Limited" is not mentioned the signatory can be assumed as "Full Powers".</p>	<p>Signatures checked <input checked="" type="checkbox"/> Resolution enclosed <input checked="" type="checkbox"/> Declaration signed <input checked="" type="checkbox"/></p>

Required actions	Guidance notes
9 Ensure the variation form is authorised to confirm all tasks and considerations have been made.	
10 For replacement Authorities only. Confirm that the profile has been checked and that any parties not named on this Authority can be removed from bank records. If adding a party take 'Key Account Party details' form 12492 to capture personal details.	Profile checked and existing parties not on replacement Authority can be removed <input checked="" type="checkbox"/>

Any other supporting information for the Mandate Variation Unit

The branch is responsible for ensuring that all documents are collated and submitted unless the request has been referred to RM.

Contact name

Contact number including area dialling code

File number

Role:

AAO

LBM

NBC

RM

Return address

Postcode

TNT code

Authority variation form **12453**.

ID&V for New to Bank parties must be enclosed if required.

Once **all** actions have been confirmed and all paperwork is present send with this checklist to: Lloyds Bank PLC, Sighthill North, 2 Bankhead Crossway North, Edinburgh, EH11 4DT (TNT 65).

OR

Appropriate replacement Authority and if required 'Key Account Party details' form **12492**.

Organisation amending resolution authorising changes.

MLRO Waiver (granted in exceptional circumstances only).

Relationship Manager to consider exposure and recourse re liabilities.

Consider the impact of releasing this individual from joint and several liability on lending, contingent liabilities and security.

Securities/Loans/Overdrafts – consider debt exposure and recourse re liabilities.

Bonds, Indemnities and Guarantees

For further guidance contact BIGs unit.
Note: MVU check for Guarantees by Relationship only

Responsibility

Confirm considered

Online for Business – MVU will cancel access for any deleted party

Responsibility

MVU

Confirm considered

SMS Text Alerts – MVU will cancel alerts for any deleted party

MVU

Open credits – MVU will cancel facilities for any deleted party

MVU

Business debit card – MVU will cancel facilities for any deleted party

MVU