





**Who looks after your personal information**

Your personal information will be held by Lloyds Bank Corporate Markets plc which is part of the Lloyds Banking Group. More information on the Group can be found at [lloydsbankinggroup.com](http://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 UK and 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 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.
- you will have the right to receive any personal information we have collected from you in an easily re-usable format when it's processed on certain ground, 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 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 credit reference agencies 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. Credit reference agencies will share 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 credit reference, 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.

Contact from your relationship manager.

**Please note: The following information applies to customers who are relationship managed.**

Personal contact is an important part of the service and your relationship manager may contact you personally by mail, telephone, email or text message to inform you about products and services offered by Lloyds Banking Group and others that they think are relevant to you, based on their understanding of your financial needs.

**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/international/privacy.html](http://www.lloydsbank.com/international/privacy.html) 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 the customer's or your personal information please contact us using [international.lloydsbank.com/contact-us](http://international.lloydsbank.com/contact-us). You can also call us on **0345 366 2330** (UK) or **+44 (0)1539 871521** (Outside the UK).

If you feel we have not answered your question Lloyds Banking Group has a Group Data Privacy Officer, who you can contact on **0345 366 2330** (UK) or **+44 (0)1539 871521** (Outside the UK) and tell us you want to speak to our Data Privacy Officer.

**Version Control**

This notice was last updated in February 2022.

I do not have reason to believe that the account holder has become or is becoming incapable of managing their financial affairs. I understand that in these circumstances this facility cannot be set up. I agree to notify you if the account holder is becoming or has become incapable of handling their financial affairs and I understand that you will then cancel this facility immediately.

I understand I have access to the accounts referred to in Section 3.

I understand the authority can be cancelled by the account holder or myself at any time and if cancelled by the account holder I will not receive confirmation from the bank of this.

I acknowledge the authority allows me to:-

- Request Balance and Transactional information.
- Make payments and withdrawals.
- Apply for and use a Cashpoint Card where this is available on the account(s).
- Set up, maintain and cancel Direct Debits or Standing Orders.
- Transfer money between accounts referred to in Section 3.
- Update Marketing Preferences on behalf of the account holder.
- Access the accounts via a local Lloyds Branch upon proof of identification

I acknowledge that I am able to access the accounts in Section 3.

I acknowledge I **do not** have the authority to:-

- Change the account type or name, address and contact details.
- Open or close accounts.
- Make changes to or apply for products or services, including borrowing.
- Access items held in Safe Custody (where applicable).
- Access Telephone/Internet Banking

The bank reserves the right to cancel this authority if we have reasonable grounds to suspect transactions are unauthorised or fraudulent and take appropriate action.

**First person's signature**

Date

**Second person's signature**

Date

I confirm this authority allows the person(s) named in Section 4 access to the accounts I have referred to in Section 3.

I confirm this authority will continue until I provide notice to cancel.

I understand that where I have appointed more than one person you will act on any one of their signatures or instructions.

I acknowledge I am responsible for transactions carried out on my account by the nominated representative(s).

I confirm I must regularly monitor my account(s) and must inform you of any concerns immediately.

To help me do this I have the following options:-

- Text Alerts.
- Monthly paper statements on applicable accounts.
- Mobile and Online Banking.

The bank reserves the right to cancel this authority if we have reasonable grounds to suspect transactions are unauthorised or fraudulent and take appropriate action.

I authorise the person(s) named in Section 4 to:-

- Request Balance and Transactional information.
- Make payments and withdrawals.
- Apply for and use a Cashpoint Card where this is available on the account(s).
- Set up, maintain and cancel Direct Debits or Standing Orders.
- Transfer money between accounts referred to in Section 3.
- Update Marketing Preferences on my behalf.
- Access the accounts via a local Lloyds Branch upon proof of identification

I authorise access as shown in Section 3.

I acknowledge the person(s) named in Section 4 **do not** have the authority to:-

- Change the account type or name, address and contact details.
- Open or close accounts.
- Make changes to or apply for products or services, including borrowing.
- Access items held in Safe Custody.
- Access Telephone/Internet Banking

#### First customer's signature

Date

#### Second customer's signature

Date

Lloyds Bank Corporate Markets plc is authorised and regulated in the UK as the non-ring fenced bank of the Lloyds Banking Group. The Jersey, Guernsey and Isle of Man branches of Lloyds Bank Corporate Markets plc are each separately licensed as regulated deposit-takers in their respective jurisdictions.

Lloyds Bank Corporate Markets plc is independent from Lloyds Bank plc, which is authorised and regulated in the UK as the ring fenced bank of the Lloyds Banking Group. For more information on ring-fencing visit [international.lloydsbank.com/ringfencing/](http://international.lloydsbank.com/ringfencing/).

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

Lloyds Bank Corporate Markets plc. Registered Office and principal place of business: 25 Gresham Street, London, EC2V 7HN. Incorporated in England and Wales with company number 10399850. Lloyds Bank Corporate Markets plc in the UK is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 763256. Authorisation can be checked on the Financial Services Register at [www.fca.org.uk](http://www.fca.org.uk).

Services provided by the Jersey, Guernsey and Isle of Man branches of Lloyds Bank Corporate Markets plc will be subject to the regulatory regime applicable in their respective jurisdiction, which will differ in some or all respects from that of the UK. Further information about the regulatory status of the Jersey, Guernsey and Isle of Man branches of Lloyds Bank Corporate Markets plc, is set out below.

The Jersey branch of Lloyds Bank Corporate Markets plc, principal place of business 9 Broad Street, St Helier, Jersey JE2 3RR, is licensed by the Jersey Financial Services Commission to carry on deposit-taking business under the Banking Business (Jersey) Law 1991 and general insurance mediation business under the Financial Services (Jersey) Law 1998 and has also notified the Jersey Financial Services Commission that it carries on money service business. Lloyds Bank Corporate Markets plc, Jersey branch, subscribes to the Jersey Code of Practice for Consumer Lending.

The Guernsey Branch of Lloyds Bank Corporate Markets plc, principal place of business 1 Smith Street, St Peter Port, Guernsey GY1 2JN, is licensed by the Guernsey Financial Services Commission to carry on deposit-taking business under the Banking Supervision (Bailiwick of Guernsey) Law 2020; as an insurance intermediary under the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law, 2002 (as amended); to undertake credit business under the Lending, Credit and Finance (Bailiwick of Guernsey) Law, 2022, Part II; and is also registered with the Guernsey Financial Services Commission as a money service provider.

The Isle of Man branch of Lloyds Bank Corporate Markets plc, principal place of business, Villiers House, 2 Victoria Street, Douglas, Isle of Man IM1 2LN, is licensed by the Isle of Man Financial Services Authority to conduct deposit-taking and is also registered as an insurance intermediary in respect of general business.

Lloyds Bank International and Lloyds Bank International Private Banking are the registered business names of Lloyds Bank Corporate Markets plc in Jersey and the Isle of Man.

**Branch checklist**

**Identification of people who will operate the account**

**First person – new customer**

Proof of identity

What document has been seen?

  

Document photocopied, certified correctly and attached to this form



Proof of address

What document has been seen?

  

Document photocopied, certified correctly and attached to this form



**Second person – new customer**

Proof of identity

What document has been seen?

  

Document photocopied, certified correctly and attached to this form



Proof of address

What document has been seen?

  

Document photocopied, certified correctly and attached to this form



**First person – existing customer**

Confirmed ID&V is recorded on PBS



**Second person – existing customer**

Confirmed ID&V is recorded on PBS



**Identification of the account holder or holders**

**First customer**

If account holder present, confirmed ID&V verified is recorded on PBS



If account holder present; KYC update due, KYC refreshed



**Second customer**

If account holder present, confirmed ID&V verified is recorded on PBS



If account holder present; KYC update due, KYC refreshed



**Form completed by**

Branch name

Branch sort code

Branch direct telephone number including area dialling code

Staff member's name

Staff member's file number

Branch stamp (containing your branch sort code and the day's date)