

## Useful information

All changes made to this form must be made in manuscript by striking out and/or adding appropriate wording and initialising the changes.

Please cross through all sections which are not completed.

References to "I" / "we" / "our" or "the Business" in Sections 1 to 10 and also Section 12 are the Business named below and (as the context requires) to the Business and financial and other affairs of that Business.

\* Fields marked with an asterisk must be completed.

Once approval has been gained, please send completed form to your Relationship Manager.

## 1 Customer Data Privacy Notice

### Who looks after your personal information

Your personal information will be held by Lloyds Bank plc, part of the Lloyds Banking Group. More information on the Group can be found at [www.lloydsbankinggroup.com](http://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;
- from 25 May 2018 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 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 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.

### 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 <http://commercialbanking.lloydsbank.com/privacy/> 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 contact us using [https://secure.lloydsbank.com/retail/contact\\_us/how-we-can-help.asp](https://secure.lloydsbank.com/retail/contact_us/how-we-can-help.asp)

You can also call us on, 0345 602 1997 or from abroad +1733 347 007.

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 or from abroad +1733 347 007 and tell us you want to speak to our Data Privacy Officer.

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## 2 Business details

<b>Business name *</b>		<b>Address for correspondence *</b> (this should be the Business address where the initial cards are to be delivered)	
<b>Introducer Bank *</b>			
<b>Company Registration Number (CRN) *</b>		<b>Postcode</b>	
0			
<b>Standard Industry Classification Code (SIC Code) *</b> If less than 8 characters, please precede with zero's			

We require at least 2 programme administrators (PAs) to govern your programme successfully. To list additional PAs, please attach the 'Programme/Travel Administrator form' to the back of this application.

### Primary Programme Administrator's details

<b>Title *</b> Mr Mrs Miss Ms Other (please specify)		<b>Title *</b> Mr Mrs Miss Ms Other (please specify)	
<b>Full name *</b>		<b>Full name *</b>	
<b>Position *</b>		<b>Position *</b>	
<b>Business contact numbers and area dialling codes *</b>			
Telephone		Telephone	
Mobile		Mobile	
Fax		Fax	
<b>E-mail address *</b>		<b>E-mail address *</b>	
<b>Date of birth *</b>		<b>Date of birth *</b>	
D D / M M / Y Y Y Y		D D / M M / Y Y Y Y	
<b>Password *</b>		<b>Password *</b>	
<b>Your signature *</b>		<b>Your signature *</b>	
<b>Date *</b>		<b>Date *</b>	
D D / M M / Y Y Y Y		D D / M M / Y Y Y Y	

## 3

## Statement dates

When in the month would you like your statement to be produced?

2nd 9th 17th 26th

Please select one statement address (for paper statements only):

Cardholder Primary PA

What type of statements do you require:

e-statements (e-statement via Online Card Management System (OCMS)) paper statements (paper statements will be sent monthly)

(Please select Primary PA only if you would like bulk delivery of Cardholder statements)

## 4

## Payment

Please indicate which Payment Facility you require:

Company Pay Facility

(Business settles outstanding balance on behalf of all cardholders)

Individual Pay Facility (Cardholder settles own statement balance and reclaims as expenses in line with company policy. Please note, payment is at the cardholder's option. The cardholder is not liable to make payment)

For all card programmes, please complete the Direct Debit instruction on the last page of this application.

It is possible to set up a Diversion Account to divert specific chosen spend types to an account that will in turn be settled by a central Business Account. More details can be found in Section 9 of this application and can be agreed during implementation.

## 5

## Card details

For all new cardholders, the first card will be sent to the primary Programme Administrator

Card appearance:

Standard

For any subsequent renewal or replacement cards please send to: (please cross appropriate box):

Programme Administrator

Cardholder's address on file

Business name to appear on cards (if required, please indicate text in boxes, 21 characters, no symbols)

## 6

## Cash access and cardholder limits

Cardholder single transaction limit (£) (set at programme level for fraud control, can be adjusted at cardholder level)

All cardholders authorised for cash access?

All

Selected

Will cash access be required?

Yes

No

Maximum monthly cash withdrawal (£)

## 7

## Online Card Management System (OCMS)

OCMS, the online card management system, is available to the Programme Administrator and all cardholders. Your VAT reports will be available for you to download via OCMS.

Please speak to your Lloyds Bank Relationship Manager if you would like to make use of the account management functionalities of OCMS.

## 8

## Expense Confirmation Form

For use by Businesses who do not have an electronic expense management system.

This Expense Confirmation Form enables the cardholder to obtain reimbursement in respect of Business spend. Cardholders must complete the form and submit it to the Business to enable payment and reconciliation of the Corporate MultiPay Business account.

Do you require an Expense Confirmation Form?

Yes

No

The Expense Confirmation Form will be enclosed with the cardholder statement.

## 9

## Merchant Category Group blocking

To be completed by either the programme administrator or cost centre manager.

Merchant Category Group (MCG) blocking will prevent cardholder spend on certain goods and services. This functionality is optional, but by setting this at the business level will restrict all cardholders on this account. As an alternative, you can set these at an individual card level using the cardholder application.

Will you require MCG blocking?

Yes

No

This declaration should be signed in accordance with your existing Bank mandate or a Resolution.

1. I/ We request you to issue a Corporate MultiPay ("the Card") to cardholders as determined by the Business from time to time and in accordance with the Terms and Conditions attached to this agreement. I/ We acknowledge that these Cards will be issued subject to the Corporate MultiPay Conditions of Use, attached to the Cardholder Application, as amended from time to time, a copy of which, as in effect at the date of this agreement, has been supplied to me/us.
2. You are authorised to debit our account stated in the attached Direct Debit authorisation with all transactions effected under the Cards together with any interest thereon and with any fees or charges whether the account is in credit or overdrawn as a result of such debit. I/We will be responsible for any overdraft created together with any interest thereon.
3. I/ We have read and agree to the Terms & Conditions included with this application.
4. By signing this application I/we confirm that:
  - I/We (or the group which the Business forms part of) has an annual turnover of £15m or more, or that my Relationship Manager has confirmed the Corporate MultiPay service is appropriate for me/us.
5. Declaration for Exemption Relating to Businesses.
 

By signing this application I/we confirm that:

  - i I am/We are entering this agreement wholly or predominantly for the purposes of a business carried on by me/us or intended to be carried on by me/us.
  - ii I/we understand that I/we will not have the benefit of the protection and remedies that would be available to me/us under the Consumer Credit Act 1974 ("CCA") if this agreement were a regulated agreement under the CCA.
  - iii I/we understand that this declaration does not affect the powers of the court to make an order under section 140B of the CCA in relation to a credit agreement where it determines that the relationship between the creditor and the debtor is unfair to the debtor.
  - iv I am/We are aware that, if I am/We are in any doubt as to the consequences of the agreement not being regulated by the CCA I/we should seek independent legal advice.

For and on behalf of (Business name)

Your signature(s)

Date \*

DD / MM / YY

**Instructions to your Bank or Building Society to pay by Direct Debit**



## To the Manager

**The name(s) on your account \***

Date \_\_\_\_\_

Banks and Building Societies may not accept Direct Debit Instructions for some type of accounts.

## The Direct Debit Guarantee



- If an error is made in the payment of your Direct Debit by Lloyds Bank plc or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society:
  - If you receive a refund you are not entitled to, you must pay it back when Lloyds Bank plc asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

Please detach this Guarantee and keep it for your records.

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

We accept calls via Text Relay.  
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.  
Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS).

**We aim to provide the highest level of customer service possible.**

If you do experience a problem, we will always seek to resolve this as quickly and efficiently as possible. If you would like a copy of our complaint procedures, please contact your relationship manager or any of our offices.

If you would like a copy of our complaint procedures, please contact your relationship manager or any of our offices. You can also find details on our website, at [www.loydsbankcommercial.com/contactus](http://www.loydsbankcommercial.com/contactus)

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## For Lloyds Bank use only – Relationship Manager's approval

Business  
sector: Commercial SME

Corporate	Please indicate relevant sub-sector	Industrials	Consumer and Services	Natural resources	C.R.E	Global funds	Global S.F.I	Global insurance	Global banks
Mid-Markets	Please indicate relevant sub-sector	High Turnover (HTO)		Mid-Turnover					
Other									

Relationship Manager to confirm with Corporate Customer their legal entity (please select appropriate box). \*

Public Limited Company      Limited Company      Club/Societies which are set up as a body corporate i.e Ltd Co, Plc, company limited by guarantee or an LLP      Sole traders

Company Limited by Guarantee      Limited Liability Partnership      Partnerships with three partners or less      Charities

Partnerships with more than 3 partners      Education establishment under the control of a Local Authority      Franchises      Education establishments not under the control of a Local authority

Governments      District / County Councils      Other

Relationship Manager to confirm Corporate annual turnover \*  
<£1m      >£1m – <£25m      >£25m      Relationship Manager to confirm number of employees (Approx) in Corporate Organisation

CRiSP ID \*

\* Use Client CRiSP ID (as opposed to Group CRiSP ID)

Scheme limit agreed \*

£

Card fee \*

£

Account number \*

Client Development Manager initials (if applicable)

Client Services Team File ID (if applicable)

Lloyds Bank Relationship Manager's File ID \*

Lloyds Bank Relationship Manager's name \*

Lloyds Bank Relationship Manager's work number including area dialling code \*

Lloyds Bank Relationship Manager's e-mail address\*

Lloyds Bank Relationship Manager's Cost Centre \*

Branch/office stamp \*

Lloyds Bank Relationship Manager's signature \*

Date \*

Please forward approval form to:  
Lloyds Bank Card Services, PO BOX 6061, Milton Keynes, MK7 8LE.

