

# Our Signature Commitments

## Mid Market Charter



The full range of pledges in the Bank of Scotland 2016 Mid Market Charter are as follows:

<b>Building effective relationships</b>	We will spend time getting to know your business, including offering to spend at least one full day a year with you and your team, listening and learning. We will build strong relationships within your company, and provide you with access to our leadership team.
<b>Bringing you expertise locally</b>	Our local relationship and specialist teams will proactively support your business' financial management needs by offering reviews of your Working Capital, Risk Management, Debt Capacity and Liquidity Management.
<b>Accessing our Group</b>	We will provide you with easy access to all of our Group's offerings in support of your business and personal needs including Retail Banking, Scottish Widows, Lex Autolease, Black Horse Finance and LDC.
<b>Local credit engagement</b>	Our local credit teams are committed to delivering quick and well informed decisions. We will offer you the opportunity to meet with your dedicated Credit Analyst as part of our transparent and open process.
<b>Investing in digital</b>	We will continue to invest in our digital capability to help simplify our products and services.
<b>Helping you protect your business</b>	We will help you protect your business against fraud and cyber crime with a programme of activities to build awareness and offer practical advice regarding prevention.
<b>Making switching easy</b>	When you switch to us, we will agree with you at the outset how long the process will take and appoint a dedicated team with a named leader to handle the transfer within the desired timeframe.
<b>Raising productivity</b>	We will introduce our manufacturing clients to the Manufacturing Technology Centre to identify opportunities for cost saving and improved productivity.
<b>Helping Britain Prosper</b>	Under Lloyds Banking Group's Helping Britain Prosper plan Mid Markets and SME Banking have committed to: <ol style="list-style-type: none"> <li>1. Increase the amount of net lending by <b>£2billion per year</b></li> <li>2. Arrange and provide new funding support of <b>£500million</b> for the Social Housing Sector</li> <li>3. Provide <b>£1billion</b> of new funding to UK manufacturers</li> <li>4. Train <b>120 apprentices</b> a year through our sponsorship of the Lloyds Bank Advanced Manufacturing Training Centre</li> <li>5. Help <b>5,000 businesses</b> start exporting their products and services for the first time in 2016</li> </ol>

All lending is subject to status.

The commitments made within this Charter do not constitute contractual terms. If you believe that we have failed to meet any of these commitments in your experience, we will investigate the circumstances and provide you with a response.

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

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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration Number 169628.

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.

The Lloyds Banking Group includes companies using brands including Lloyds Bank, Halifax and Bank of Scotland and their associated companies. Introductions will be made to selected companies within the Lloyds Banking Group. More information on the Lloyds Banking Group can be found at [lloydsbankinggroup.com](http://lloydsbankinggroup.com).

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