

Commercial Banking Servicing Guide



THINGS YOU CAN DO ONLINE

The quickest and easiest way to do everyday banking tasks is **online**. To confirm your identity, you will need the following whenever you log in: **Authentication/Debit card, card reader, card PIN**

Transactions & Balances

- **statements** (view, print, search, download)
- view charge/credit card
- view treasury deposit
- **check account balance**

Manage my accounts

- order new cheque/credit book
- order a debit card replacement
- **stop a cheque**
- open a savings account
- open banking data sharing
- apply for/amend overdraft
- open fixed term deposit
- **add/withdraw deposit**
- **update maturity instructions**
- **Asset Finance – Obtain a Quote or Apply Online**

Business Credit & Charge Cards

- apply for/manage card account
- view card account details
- see recent card transactions
- real time card management

Payments & Transfers

- transfer funds between accounts
- make faster payments/manage payee list
- manage/view future dated payments
- **standing order (set up, amend, view)**
- **create/manage bulk payments**
- **make international payments**
- **cancel a direct debit**

Manage my permissions & business details

- **change online users**
- **add payment controls**
- **add/remove people from your account**
- **change your business address**
- **close an account**
- **amend the signatories/signing rules on accounts**
- update personal/contact details

Please use the search tool at business.bankofscotland.co.uk/help.html for additional help and support.

Mobile App

You can **download the app** via the **Apple Store** or **Google Play**. Fingerprint and face ID is now available with compatible devices to get quick access to your accounts.

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|---------------------------------------|-------------------|-----------------|-----------------------------|
| • check your balance and transactions | • view statements | • make payments | • deposit cheques up to £5K |
|---------------------------------------|-------------------|-----------------|-----------------------------|

Business Internet Banking

Help and Support available at business.bankofscotland.co.uk/help.html

Call us if you need help using any of our online services: Please have your **Telephone Banking security number/password** with you when you call so we can identify you.

0345 300 2924 Lines are open 7am-8pm Monday to Friday, 9am-2pm Saturday with effect from 1st January 2024

Commercial Banking Online

Commercial Banking Online Support Centre

0808 202 1390 or **+44 1264 839 415** from abroad. Lines are open 8am-6pm, Monday to Friday

WHEN TO CONTACT US

Everyday Banking
"Please act on this request"

0345 300 0268

or **+44 131 203 3138** from abroad

Lines are open 7am-8pm, Monday to Friday, 9am-2pm Saturday, except UK Bank Holidays

Account Requests

- order foreign currency/sterling cash
- order paper statements

Payments

- cancel/amend/set up a standing order
- make a payment
- transfer funds between accounts

Client Servicing
"I need help with..."

CommercialClientServicingSME@loydsbanking.com

0345 982 5350

or **+44 131 203 3140** from abroad

Lines are open 9am-5pm Monday to Friday, except UK Bank Holidays

Queries

- query a transaction
- request information on charges

Account Requests

- set up additional accounts
- arrange large cash withdrawals from branch
- order loan statements
- manage loan repayments
- check loan balance

You may be asked security questions to verify your identity. These questions can include details of recent transactions so please have this information to hand when calling.

Additional Banking Services
"For further help..."

Business Charge/ Credit Cards:

Helpdesk:

0345 607 1703

Lost/Stolen Cards:

0800 028 8335

Multipay/

Corporate Charge Cards:

LloydsCorpCards@tsysmsemea.com

Helpdesk & Lost/Stolen:

0800 096 4496

Administrator:

0345 602 9535

International

Payments Helpdesk:

0345 300 0101

Bacs Helpdesk:

0345 982 5325

GrpBacsCor@loydsbanking.com

SEPA Direct Debit Helpdesk:

0345 604 7380

GRPSEPADD@loydsbanking.com

REPORTING FRAUD

0345 300 0268 or **+44 131 203 3138** from abroad. Lines are open 7am-8pm, Monday to Friday, 9am-2pm Saturday, except UK Bank Holidays. Or, you can email CommercialClientServicingSME@loydsbanking.com

Protect your business from fraud

Our Service Promise

If you experience a problem, we will always try to resolve it as quickly as possible. Please bring it to the attention of any member of staff. Our complaints procedures are published at bankofscotland.co.uk/business/contactus

If you need extra help

If your vision is impaired - please contact us if you'd like this information in an alternative format such as Braille, large print or audio.

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

If you need to tell us something

When you call us - calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service. **Due to coronavirus we are very busy** - please check online first for support. Only call with urgent questions and bear with us if hold times are longer.

Things you need to know

Fair Lending - we adhere to The Standards of Lending Practice which are monitored and enforced by the LSB: www.lendingstandardsboard.org.uk

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



Protected