

Your Agreement

Product Specific Conditions Branch Delivery Service

Contains additional terms and conditions for the Branch Delivery Service that you receive from us.

1. Meanings of words we use

BGC

A bank giro credit form from a UK clearing bank or UK building society.

Bundle

A bundle of up to 250 **Cheques** together with a **BGC** and a paper list of **Cheques**.

Business Day

Mondays to Fridays except public and bank holidays. Most services are available 9am to 5pm but some branches may have shorter opening times.

Cheques

Any of the following if they are payable in sterling and drawn on a UK clearing bank or UK building society:

- Cheques, Travellers Cheques and Bankers Drafts;
- Government Payable Orders and Warrants issued by HM Paymaster General; and
- UK Postal Orders.

Clearing Centre

The premises we choose at which your **Cheques** and **BGCs** will be processed.

Customer Preparation Checklist

The checklist we provide to you setting out the way that **Cheques** and **BGCs** must be prepared by you.

Delivery Firm

The carrier you contract with and which acts solely on your behalf to transport **Cheques** from your premises to the agreed branch.

Instruction Materials

All documents, information and other materials we provide to you or tell you about related to the **Service**. For example, guidance we have written down or guidance we give you over the phone. This includes the **Customer Preparation Checklist**, client information book and a stationery list.

Security Carrier

Our security carrier, which acts solely on our behalf to transport **Cheques** from our branch and deliver them to our **Clearing Centre**.

Service

The Branch Delivery Service supplied by us under these Product Specific Conditions.

2. What is the Branch Delivery Service?

It is a delivery service for the transportation of your bulk **Cheques** from the agreed branch to the **Clearing Centre**. More details about the way the **Service** works are set out in the **Customer Preparation Checklist**.

By using the **Service**, you confirm that you have full capacity and authority to enter into and perform the obligations set out in these Product Specific Conditions.

3. What do you need to read to understand your agreement with us?

These Product Specific Conditions are just one part of the agreement between you and us relating to the **Service**. You also need to read:

- The General Conditions
- The authority you have given to us
- Your application form for the **Service**
- The Account Charges and Processing Times brochure

4. What happens if the documents which make up the agreement say different things?

If these Product Specific Conditions say one thing, and the General Conditions say another, these Product Specific Conditions will apply.

5. When is the Service available?

We cannot guarantee that the **Service** will always be available. For example, the **Service** could be unavailable due to issues with the **Security Carrier**.

6. What rules will we follow when we are providing the Service?

We will use reasonable care and skill and take reasonable steps to make sure that no **Cheques** are lost or damaged or destroyed while they are in our or the **Security Carrier's** physical possession and/or control.

We will not be able to provide the **Service** in the way set out in these Product Specific Conditions, or at all, if doing so would mean we would break the law, a regulation or any agreement we have with another person.

7. How does the Service work?

You will deliver your bulk **Cheques** to the branch or branches, which have been agreed in writing with your relationship team.

Unless you tell us otherwise in writing, we will accept any sealed **Bundles** of **Cheques** (together with the relevant documents) which you or your **Delivery Firm** delivers to the agreed branches.

You must prepare **Bundles** of **Cheques** and **BGCs** in line with the **Customer Preparation Checklist**.

You must use the self-sealing clearing bag provided by us.

The self-sealing clearing bag must be delivered to the agreed branch by the agreed cut-off time on **Business Days**. The cut-off times are agreed with the branch as their collections times differ.

If you choose a **Delivery Firm** to make deliveries to the agreed branch or branches, the self-sealing clearing bag must be placed inside any **Delivery Firm** specific packaging.

The self-sealing clearing bag must be handed to a branch employee in line with the procedure agreed with your relationship team. The branch employee will complete the tear-off receipt and return it to you or your **Delivery Firm**.

The branch employee may reject the clearing bag if it contains or is believed to contain anything other than **Cheques** or **BGCs** (for example, if it contains cash) or if it appears to have been tampered with. The branch employee will hand the rejected clearing bag back to you or your **Delivery Firm**. We will not be responsible for any money you lose or for anything your employees or your **Delivery Firm** does or does not do in relation to this process.

We will arrange for the bulk **Cheques** to be delivered to the **Clearing Centre** on your behalf.

Items delivered to the agreed branch or branches will be transported to the **Clearing Centre** within six **Business Days**.

Once items are received at the **Clearing Centre**, **Cheques** will be processed in line with the Product Specific Conditions for the Bulk Cheque Processing service.

8. How do you change the person/Delivery Firm who delivers your clearing bags to the branch?

You must tell your relationship team.

9. Can we change or choose a different branch for the delivery of Cheques?

Yes, we may choose a different branch from time to time. We will not be responsible for any money you lose or costs you have to pay if we do so.

10. What rules do you need to follow when you are using the Service?

You must:

- have and maintain all necessary licenses, permits, registrations, consents and authorisations, which you are required to have by law
- comply with any security procedures we or others tell you about
- co-operate with us and provide us with information we need relating to the **Service**.

11. What are you and we responsible for relating to the Service?

Our total liability to you arising out of connection with the **Service** in any period of 12 months (or such lesser period as we have been providing the **Service** to you) up to the date when the liability was incurred, whether in contract, tort, delict or otherwise, in each case howsoever caused including if caused by negligence, will not be more than:

- the amount (if any) of any refund we are required to provide to you for a payment by law; and
- 150% of the charges, which you have paid for the Bulk Cheque Processing service in respect of that period.

Unless we are responsible to you by law or under our agreement with you relating to the **Service**, we will not be liable in tort, negligence, delict or in any other way for:

- your fraud; or
- any failure by you to use, or to make sure that the **Service** is used, is in line with these Product Specific Conditions and any other instructions we provide from time to time.

12. How should we contact each other about the Service?

The General Conditions set out information about contacting each other, but there are some additional things you need to know about this **Service**.

If you have missing work, you should contact our iPSL Research & Adjustment Team on **0345 1650414**, Option 2.

If you need more stationery, you should contact the Bulk Stationery Team by email at **corp.bulkstationery@lloydsbanking.com**

13. What charges will you pay for the Service?

There are no charges for the **Service**. The General Conditions set out how and when we will tell you if we introduce charges.

If we introduce charges, they will be collected from the account chosen in your application form for the Bulk Cheque Processing service, or any other account we have since agreed with you in writing.

14. When can we suspend or end the Service?

The General Conditions set out information about closure and suspension of accounts and services, but there are some additional things you need to know about this **Service**.

We can end the **Service** where you no longer have an account with us and/or where you no longer receive our Bulk Cheque Processing service.

We can suspend the **Service** if the Cheque and Credit Clearing Company suspends the service provided to us, where we have concerns about security or where we need to protect the security, reputation or integrity of the **Service**.

Tell us what you think of this communication

We won't ask for any personal
information in this survey.



Our service promise

Please let us know if you have a problem – we're here to help. See our complaints process on our 'Help & Support' page at business.bankofscotland.co.uk/complaint

Find out more

 **Speak to your relationship team**

 **[bankofscotland.co.uk/business](https://business.bankofscotland.co.uk/business)**

Please contact us if you would 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

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