

# Commercial Banking Servicing Guide

## THINGS YOU CAN DO ONLINE

The quickest and easiest way to do everyday banking tasks is online. Here are the things you can do using **Business Internet Banking**:

### Transactions & Balances

- view/print statements
- download/export transactions
- view charge/credit card
- view treasury deposit

### Manage my accounts

- order a new cheque book
- order new credit books
- order a debit card replacement
- stop a cheque
- open a savings account

### Payments & Transfers

- transfer funds between accounts
- make faster payments
- set up & manage periodic payments
- create bulk payments
- make international payments

### Manage my Permissions & Business Details

- change online users
- add payment controls
- add/remove people on your account
- change your business address

You can do even more on Commercial Banking Online. For example, you can manage your currency accounts and make CHAPS payments too.

If you would like to discuss which online service is best for your business, get in touch with your Relationship Manager.

## Business Banking Mobile App – search 'Bank of Scotland Business' in the app store

Securely on your mobile, without needing your card or card reader, get quick access to your accounts:

- check your balance and transactions
- view statements

- make payments
- deposit cheques

## Call us if you need help using any of our online services

### Business Internet Banking

**☎ 0345 300 2924** Lines are open 7am to 11pm, 7 days a week

### Commercial Banking Online or Corporate Online

**☎ 0808 202 1390** Lines are open 8am to 6pm Monday to Friday.

## WHEN TO CONTACT US

### Everyday Banking "Please act on this request"

#### Payments

- stop a cheque
- cancel/set-up/amend a standing order
- cancel a direct debit
- make a payment
- transfer funds between accounts

#### Account Requests

- check account balances
- order new cheque/paying in books
- order/cancel debit card
- order foreign currency/sterling cash
- order paper statements

**☎ 0345 300 0268**

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

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

You will have the option to identify yourself and self serve before being passed to a colleague.

### Client Servicing "I need help with..."

#### Queries

- query a transaction
- request information on charges

#### Account Requests

- set up additional accounts
- close an account
- amend the signatories/signing rules on accounts
- change your business address
- arrange large cash withdrawals from branch
- order loan statements
- manage loan repayments
- check loan balance

**☎ 0345 982 5350**

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

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

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

✉ **CommercialClientServicingSME@lloydsbanking.com**

### Additional Banking Services "For further help..."

#### Cards:

##### Business Charge/Credit Cards:

Helpdesk:  
**0345 607 1703**  
Lost/Stolen Cards:  
**0800 028 8335**

##### Corporate Charge Cards:

**LloydsCorpCards@tsysmsema.com**  
Helpdesk & Lost/Stolen:  
**0800 096 4496**  
Administrator:  
**0345 602 9535**

#### Payments:

**International Payments Helpdesk:**  
**0345 300 0101**

For enquiries regarding international payments and currency accounts

**Bacs Helpdesk: 0345 982 5325**

**GRPBACSCOR@lloydsbanking.com**

For technical support with BACSTEL-IP

**SEPA Direct Debit Helpdesk:**  
**0345 604 7380**

**GRPSEPAD@lloydsbanking.com**

For all SEPA direct debit queries including referrals and refunds

### To report fraud

**☎ 0345 300 0268** (+44 131 203 3138) from outside the UK. Lines are open Mon-Fri 7am-8pm, Sat 9am-2pm  
Or you can email us on **CommercialClientServicingSME@lloydsbanking.com**



## Coronavirus help and support

If you are concerned about the impact of coronavirus on your business, we've put in place some support and information to help at [business.bankofscotland.co.uk/business-home/coronavirus](https://business.bankofscotland.co.uk/business-home/coronavirus)

### 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](https://bankofscotland.co.uk/business/contactus)

### If you need extra help

**If your vision is impaired** - 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/](https://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](https://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