

COMMERCIAL BANKING



TravelLink

Product & Services Terms & Conditions



LLOYDS BANK



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Core Banking Agreement

“**The Agreement**” contains terms, conditions and important information that apply to certain of our products and services.

Those products and services can be identified as they state in the header Core Banking Agreement.

Important Information

The following documents detail both your and our rights and obligations in relation to the **Products**.



RELATIONSHIP TERMS & CONDITIONS

These contain the general relationship terms and conditions for all **Products** under **The Agreement**;



PRODUCT & SERVICES TERMS & CONDITIONS

These contain additional terms and conditions for a specific **Product** provided under **The Agreement**; and



GENERAL INFORMATION ON PAYMENTS, CHARGES & CONTACTS

This contains the general information you will need to know in respect of payments and standard charges under **The Agreement**. Also included are general contact details and information on large print, Braille and call recording.

You need to read

Product & Services Terms & Conditions, relating to a **Product** that we agree to provide to you alongside the Relationship Terms & Conditions and the General Information On Payments, Charges & Contacts.

You can find a copy of each of these at lloydsbank.com/corebankingagreement or request a copy from your relationship team.



1. Definitions

- 1.1 Words and expressions as defined in the Relationship Terms & Conditions and the General Information On Payments, Charges & Contacts have the same meaning in these Product & Services Terms & Conditions unless otherwise stated in these Product & Services Terms & Conditions. We also use the following defined terms throughout these Product & Services Terms & Conditions.

Location(s)

means your premises in the UK, our branches or any other address agreed with you.

Travel Order

means orders for the supply of banknotes and/or travellers cheques for delivery to the agreed **Locations** through the **Travellink Service**.

Travellink Service

means a service for the supply of banknotes and/or travellers cheques for delivery to the agreed **Locations**.

TravelLink



A service for the supply of banknotes and/or travellers cheques for delivery to the agreed Locations



2. Travellink Service

- 2.1 The **Travellink Service** enables you to order banknotes and travellers cheques for delivery to agreed **Locations** within the UK. There are limits which apply to the amount of banknotes and travellers cheques that you can order through the **Travellink Service**. These limits can be found on our **Website: resources.lloydsbank.com/cbonlinesupport/#panel-existing-customers**
- 2.2 You must request a date for delivery of the banknotes and/or travellers cheques in a **Travel Order**. **Travel Orders** may be submitted to us up to 28 **Business Days** prior to the requested date for delivery specified in a **Travel Order**. By submitting a **Travel Order**, you give your consent to us to provide banknotes and/or travellers cheques in accordance with your **Travel Order** and debit any account in your name in accordance with clause 2.7.
- 2.3 The earliest date for delivery that may be requested in a **Travel Order** is the next **Business Day**. For deliveries to the Channel Islands and some locations in the Highlands and Islands of Scotland, the earliest date for delivery that may be requested in a **Travel Order** is the third **Business Day** after the date of the request. We must receive a **Travel Order** by no later than 3pm (UK time) on any **Business Day** in order for delivery on the next or third **Business Day** to be requested pursuant to this clause. No deliveries will be made on days which are not **Business Days**.
- 2.4 We will endeavour to deliver the items specified in a **Travel Order** on the date for delivery which you have requested in the **Travel Order**, but we are unable to guarantee the date or time of delivery. If we are unable for any reason to deliver any items referred to in a **Travel Order** or deliver any items by the requested date for delivery, we will not be in breach of **The Agreement** or have any liability to you whether directly or indirectly arising therefrom.
- 2.5 We will deliver items specified in a **Travel Order** to the agreed **Locations** by a courier or any other means that we consider appropriate.
- 2.6 Details of any costs provided to you when you submit a **Travel Order** are based upon the **Lloyds Bank Foreign Exchange Rate** applied by us on the day that the **Travel Order** is submitted.
- 2.7 We may debit any account(s) in your name, whether in credit or overdrawn or becoming overdrawn as a consequence of any such debit, of amounts payable in respect of **Travel Orders** submitted to us from time to time. We shall be under no obligation to supply items specified in a **Travel Order** unless sufficient cleared funds are available in your account(s).
- 2.8 We reserve the right to refuse to deliver any items specified in a **Travel Order** if we suspect that a fraud, improper event or error has occurred in relation to the use of the **Travellink Service**.
- 2.9 On delivery of the banknotes and/or travellers cheques to you, risk will pass to you and we will have no responsibility for the banknotes and/or travellers cheques.
- 2.10 If, following the delivery of items specified in a **Travel Order**, you no longer require the items, you may return all of the items (but not some of them) to us at your own risk and expense. On receipt by us, we will refund the account that we debited with an amount equal to the amount paid by you in respect of the relevant **Travel Order**, provided that we shall be entitled to deduct from such amount any currency exchange losses incurred as at the date of the refund.
- 2.11 Exchange control regulations apply in certain countries which restrict the movement of currency banknotes. It is your responsibility to ensure that you comply with such regulations. We will not be liable for any loss, damage or expense if you breach any such regulations.
- 2.12 You undertake to ensure that each delivery of items pursuant to **Travel Orders** received from us will be checked promptly upon receipt by two of your officials to ensure that the items are in accordance with the relevant **Travel Order** and that any discrepancies will be reported promptly to us.
- 2.13 Nothing in these Product & Services Terms & Conditions limits or excludes our liability in any way under the sections titled "Refunds for incorrectly executed payment instructions", "Refunds for incorrect payment amounts/sums" and "Refunds for unauthorised transactions" in the Relationship Terms & Conditions. Any limitation on your liability under the section titled "Your responsibility for unauthorised transactions" in the Relationship Terms & Conditions will not be affected or prejudiced by any term of these Product & Services Terms & Conditions.
- 2.14 You must receive the **Commercial Banking Online** service from us in order to use the **Travellink Service**.



prior submissions

Travel Orders may be submitted to us up to 28 Business Days prior to the requested date for delivery specified in a Travel Order



earliest delivery

The earliest date for delivery that may be requested in a Travel Order is the next Business Day

3. Travellers Cheques

- 3.1 The travellers cheques supplied under the **TravelLink Service** are American Express travellers cheques and are provided subject to and with the benefit of the standard terms and conditions of American Express and you agree to comply therewith. In particular, you shall:
- 3.1.1 ensure that all travellers cheques are signed in the upper left corner promptly following delivery; and
- 3.1.2 not resell, consign or transfer travellers cheques to any other individual, company or entity for resale or reuse.



4. Cut-off times

- 4.1 Unless there are specific cut-off times provided in these Products & Services Terms & Conditions, you can find our generic payment cut-off times in the General Information On Payments, Charges & Contacts.

5. Charges

- 5.1 Any charges which are payable in respect of the **TravelLink Service** specifically, will be calculated in the amounts specified in the **Charges Schedule** to these Product & Services Terms & Conditions, or as otherwise agreed between you and us in writing.
- 5.2 Unless otherwise agreed with you, your annual maintenance fee will be deducted from the account you selected in your application for the **Commercial Banking Online** service (or any other account you have since agreed with us).
- 5.3 Unless otherwise agreed with you, you will receive invoices from us each month covering all charges incurred by you in the previous calendar month relating to the submission of **Travel Orders**. We will send a separate invoice to you in respect of each account to be debited with charges. We will debit the account you selected when you submitted the **Travel Order** with the amount due on or after the debit date set out in the invoice. If this places you in an unauthorised overdraft position, we will charge unauthorised borrowing interest at the rate stated in the tariff relating to the relevant account.
- 5.4 If you fail to pay any charges by the date they are due, we may deduct such charges from any account that you hold with us.

“
The travellers cheques
supplied under the
TravelLink Service are
American Express
travellers cheques.
”

6. Other terms

- 6.1 Each of our services and products have separate terms and conditions applying to them (including in the form of other Product & Services Terms & Conditions).
- 6.2 These Product & Services Terms & Conditions apply to the **TravelLink Service** only. Subject to clause 6.3 and clause 6.4, if separate terms and conditions (including in the form of other Product & Services Terms & Conditions) are provided to you by us for the supply by us of any of our other services or products (either electronic, automated or other), the provisions of any such separate agreements will apply to those products and services.
- 6.3 To the extent of any conflict between these Product & Services Terms & Conditions and any other separate terms and conditions relating to the supply of the **TravelLink Service** you receive from us, these Product & Services Terms & Conditions will take precedence.
- 6.4 To the extent of any conflict between these Product & Services Terms & Conditions and any other separate terms and conditions relating to the supply by us of any of our other products and services (either electronic, automated or other), the terms and conditions relating to such other products and services will take precedence in respect of the provision by us to you of those products and services.

7. Contact details

- 7.1 You can contact us:



by telephone on
0808 202 1390
+44 1264 839 415 from a mo-
bile or outside the UK



by post
Lloyds Client Servicing,
Commercial Banking
Operations



or by such other
contact methods as we
may from time to
time advise you.

- 7.2 Further contact details are set out with General Information On Payments, Charges & Contacts.



LLOYDS BANK

CBALB017 (10/18)