CARD LOSS ASSISTANCE

Terms and Conditions

July 2018

LLOYDS BANK
LLOYDS BANK INTERNATIONAL
Card Loss Assistance

The service is provided by Citymain Administrators Ltd. Registered in England and Wales company number 03979666. Registered Office: 3000 Lakeside, North Harbour, Western Road, Portsmouth, Hampshire PO6 3EN.

Protecting Your Card

Losing Your debit and credit Card could be costly and inconvenient, which is why we are offering you comprehensive assistance for you and other members of your household in conjunction with Citymain.

You do not need to register your cards to access these benefits. However, if you do register these with Citymain, they will be able to help you more quickly.

To register your cards please call 023 9400 0969.

Benefit Summary

Card Loss Assistance

- Card registration
- 24-hour helpline for reporting the loss of Cards and ordering replacements.
Card Loss Assistance service

Terms and Conditions of the Card Loss Assistance service

1.1 General information:

This service is included as a benefit of your Island Premier Current Account. The cost of this Card Loss Assistance service is included as part of your standard monthly account fee.

We recommend that you review the benefits of this service to ensure it continues to meet your needs. If you or Lloyds Bank Corporate Markets plc trading as Lloyds Bank International close your account, or Lloyds Bank Corporate Markets plc terminates the service provided through your account, the service will stop immediately unless you are moving from one qualifying account to another which also includes this service.

This Card Loss Assistance service is provided by Citymain Administrators Ltd. (part of the SPB UK & Ireland Group Companies), registered in England and Wales, No. 03979666. Registered Office: 3000 Lakeside, North Harbour, Western Road, Portsmouth, Hampshire PO6 3EN.

1.2 Definitions:

we / us: Citymain Administrators Ltd. whose Registered Office details are stated above.

you / your: The holder(s) of the current account stated above.

your family: Any of the following people providing they normally live with you: your husband, wife, civil partner or partner; your children (including foster children); your relatives; and your domestic employees.

2. Scope of service:

Card Loss Assistance gives you a 24/7 helpline to cancel lost or stolen cards and sort out replacements in just one call. It provides assistance for you and your family. You can also securely register Passport and Driving Licence numbers, for you and your family, with us for easy access should you lose them. Please note contact in relation to this service can only be made by you.

Note: No insurance cover is included with this service which means it does not provide you with any cover for any financial loss incurred due to the loss or theft of your cards.

2.1 Registering your cards:

It is not compulsory for you to register your cards but if you do choose to register your cards with us it will make it quicker and easier for us to complete a loss report on your behalf if they ever go missing. Register all your financial cards, including credit, debit, bank and building society cards and store cards and those of your family. We recommend you do this as soon as possible. You can do this by calling us on 023 9400 0969 or +44 (0)23 9400 0969 if you’re abroad and have all the cards to hand.

And if card details change it is important to let us know as soon as possible. Up to date card details make it easier for us to make a loss report on your behalf so that we can take steps to cancel the cards as soon as possible with the card issuer(s). These can be updated on the phone.

You also have the option of registering Passport and Driving Licence numbers for you and your family. We can then provide you with these document numbers should you need them for any reason in the future. Information on how to register these details are provided above.
It is important that you check the card numbers you are registering are correct as any errors may cause delays to you during the loss notification process.

2.2 Reporting lost or stolen cards:

If cards are lost or stolen, please call us as soon as possible:
- to report the cards lost or stolen in the UK call 023 9400 0969
- to report the cards lost or stolen whilst abroad +44 23 9400 0969

This service is open 24 hours a day, 7 days a week, 365 days a year.

When you call, we will complete a loss report on your behalf and contact the relevant card issuer(s) to request cancellation and reissue of the cards. Should any of the card issuers require you or your family to contact them separately, we will notify you accordingly.

3. Our liability:

In order to enable us to provide this service, we will rely on you giving us accurate information about the cards and on the card issuers accepting and carrying out our request to cancel and replace those cards on your behalf.

This service does not cover any costs associated with a card loss, such as any fees charged by the card issuer in connection with lost or stolen cards, including but not limited to any amounts which may have to be paid for, a replacement card, and/or any courier costs associated with delivering an emergency replacement card. It is also important to note that as there is no insurance cover included with this service, we have no liability for any financial loss incurred due to the loss or theft of the cards.

The service will be provided to you in accordance with these terms and will be carried out with reasonable skill and care.

We cannot be liable or responsible for any failure or delay in performance of the services that is caused by an event occurring outside of our control. This means an event beyond our reasonable control, including without limitation, strikes, lock-outs or other industrial action by third parties, civil commotion, riot, invasion, terrorist attack or threat of terrorist attack, war (whether declared or not) or threat or preparation for war, fire, explosion, storm, flood, earthquake, subsidence, epidemic or other natural disaster, or failure of public or private telecommunications networks or impossibility of the use of railways, shipping, aircraft, motor transport or other means of public or private transport.

Nothing in these terms will affect any other rights you may have in law. The laws that will apply to this service are the laws of England and Wales.

4. Already benefit from card cancellation service?

You may want to check the details of any card cancellation service you may already have with another provider against the Card Loss Assistance service we offer with your account to ensure you are not paying unnecessarily for the same service.

5. How to complain:

We set high standards and seek to provide levels of service that you have the right to expect. However, things can go wrong and if they do, we want you to tell us about them. If you have a complaint about this service please let us know:
- Call us on 0333 999 7940 (local rate call) or,
- Write to the Customer Relations Manager at Citymain Administrators Ltd., 3000 Lakeside, North Harbour, Western Road, Portsmouth, Hampshire PO6 3EN or,
- Email us at customerrelations@citymain.com
We aim to resolve any issues as quickly as possible and you will be advised of our complaints process at the time of contact, alternatively, you may request a copy of our complaints process at any time by contacting us on the options above.

6. Changes to the service:

The document tells you what you need to know about this service. These Terms and Conditions can be subject to change from time to time.

You will be provided with at least 30 days’ notice of any change by letter or electronically, in statement messages or inserts or in any other way which is sent to you individually.

7. Data protection – your information:

Citymain Administrators Ltd (part of the SPB UK & Ireland Group Companies), whose registered office is 3000 Lakeside, North Harbour, Western Road, Portsmouth, Hampshire PO6 3EN, is committed to preserving the privacy of our customers. Please read the following privacy policy to understand how we will use and protect the information that you provide to us.

This service is included as a benefit of your Island Premier Current Account and therefore you consent to the collection, sharing of and use of your information under the terms of this privacy policy with your account provider. We will also share your information with your card issuer when making a loss report on your behalf. We may collect and use the following information:

- your name and contact information (including email address and mobile phone number) and any other contact details;
- your date of birth;
- financial information including card details;
- driving licence and passport numbers;
- records of any correspondence with you regarding any specific enquiry you make.

The information you provide will be used by us to supply you with the services. We may use the information to contact you to obtain your views and feedback on the service and to let you know about important changes to the services we offer and for statistical analysis. We may anonymise personal information and provided individuals are not and cannot be identified from data by itself or when combined with any other data held by us or other persons as relevant, that data will not be subject to this notice or data protection laws. We may use anonymised data for analysis of statistical trends.

We may contact you by post, telephone or email in relation to this service. Your information will not be used or disclosed other than in accordance with this privacy policy, or without your permission, unless required by law. If you would prefer us not to contact you to obtain your views and feedback on the service or you change your mind in the future and would like us to stop contacting you for this purpose, please write to: Citymain Administrators Ltd, 3000 Lakeside, North Harbour, Western Road, Portsmouth, Hampshire PO6 3EN.

We may co-operate with the Police and any other relevant authorities or organisations in connection with any misuse or suspected misuse of the services provided by us or any member of our group of companies. If necessary, we may divulge information about you for this purpose. You have a right to ask for a copy of the data held about you and you may ask us to make any necessary changes to ensure that it is accurate and kept up to date. If you wish to do this, please either write to: Citymain Administrators Ltd, 3000 Lakeside, North Harbour, Western Road, Portsmouth, Hampshire PO6 3EN or email us at customerrelations@citymain.com
We employ security measures to protect your information from access by unauthorised persons and against unlawful processing, accidental loss, destruction and damage. We will retain your information for a reasonable period or as long as the law requires. Any changes to our privacy policy will be notified to you in the appropriate way. All comments, queries and requests relating to our use of your information are welcomed and should be addressed as specified above.
I’d like to get in touch

Go to lloydsbank.com/islands

Visit your local branch

Call us
Jersey 03457 309461
Guernsey 03457 309373
Isle of Man 03457 301280

Between 6:00am and 12:00 midnight (UK time), seven days a week. Calls may be recorded or monitored. Call charges may vary.

Important information
When you speak to us on the phone, some 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.

Lloyds Bank Corporate Markets plc. Registered Office and principal place of business: 25 Gresham Street, London EC2V 7HN. Incorporated in the United Kingdom with company No. 10399850. Lloyds Bank Corporate Markets plc in the UK is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration number 763256. Authorisation can be checked on the Financial Services Register at www.fca.org.uk

Services provided by the Jersey, Guernsey and Isle of Man branches of Lloyds Bank Corporate Markets plc will be subject to the regulatory regime applicable in their respective jurisdiction, which will differ in some or all respects from that of the UK. Further information about the regulatory status of the Jersey, Guernsey and Isle of Man branches of Lloyds Bank Corporate Markets plc is set out below.

The Jersey branch of Lloyds Bank Corporate Markets plc, principal place of business: 11-12 Esplanade, St. Helier, Jersey JE2 3QA is regulated by the Jersey Financial Services Commission to carry on deposit-taking business under the Banking Business (Jersey) Law 1991 and general insurance mediation business under the Financial Services (Jersey) Law 1998 and has also notified the Jersey Financial Services Commission that it carries on money service business. Lloyds Bank Corporate Markets plc, Jersey Branch, subscribes to the Jersey Code of Practice for Consumer Lending.

The Guernsey branch of Lloyds Bank Corporate Markets plc, principal place of business: PO Box 136, Sarnia House, Le Truchot, St. Peter Port, Guernsey GY1 4EN is licensed by the Guernsey Financial Services Commission to take deposits and insurance intermediary business under the Banking Supervision (Bailiwick of Guernsey) Law, 1994, and the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law, 2002 (as amended), respectively, and is also registered with the Guernsey Financial Services Commission as a money service provider.

The Isle of Man branch of Lloyds Bank Corporate Markets plc, principal place of business: PO Box 111, Peveril Buildings, Peveril Square, Douglas, Isle of Man IM99 1JJ is licensed by the Isle of Man Financial Services Authority to conduct deposit-taking and is also registered as an insurance intermediary in respect of general business.

Lloyds Bank International is a trading name of the Jersey, Guernsey and Isle of Man branches of Lloyds Bank Corporate Markets plc.