

E-mail Policy

Communicating with us through the Internet

At Lloyds Bank plc, we believe that our customers should be able to communicate with us easily and e-mail is a flexible and convenient way for you to do this.

While there are clear advantages in using e-mail, there are also risks involved and you should only authorise the use of e-mail communications between us if you are willing to accept these risks.

You can use this service to send e-mails to, and receive them from, the customer servicing teams Lloyds Bank plc when appropriate.

An easy and flexible communication channel

You can send messages to the team at any time, and they will be answered during normal business hours.

The risks associated with Internet mail

The Internet is a public highway and the risks associated with its use are often overlooked.

Please be aware of the following risks when considering whether e-mail is the most appropriate communication channel for your message:

- Your message could be read, changed or deleted without your knowledge or that of your recipient - the integrity of the message cannot, therefore, be guaranteed.
- You cannot guarantee that your recipient will know that the message will be sent from you.
- Your message could be intercepted or redirected without your knowledge or that of your recipient.
- You will be unable to control the length of time your message will take to reach its destination, or it may never reach its destination.
- Files attached to your e-mail message may contain viruses that could infect computer system(s). To minimise our risk, macro in your file attachments will be disabled before we launch the file. You may need to consider the impact this may have on the integrity of the information you send to us.

Using the Internet mail service

We are unable to accept e-mails to Lloyds Bank plc for the following purposes:

- Payment instructions to us.
- An instruction to us that requires physical signature (for example, withdrawal or change of address instructions).
- Entering into a contract with Lloyds Bank plc or communicating any change in the terms and conditions of a contract.
- Transmission of commercially sensitive information which, if intercepted by a third party, could in our sole judgement, cause damage to Lloyds Bank plc.
- Where receipt of time critical information or instructions is involved.

Please use a more traditional means of communication (e.g. letter) to avoid misuse in these circumstances.

E-mails from Lloyds Bank plc

If you send an e-mail to Lloyds Bank plc, we will normally reply to you by e-mail except in the following circumstances:

- When your e-mail message tells us not to do so.
- Where Lloyds Bank plc, in our sole judgement, believe that the use of e-mails is contrary to our or your best interests.
- If our reply would contain confidential information and we have not obtained from you, separate confirmation of your e-mail address.

Please note that, unless you otherwise inform us in writing:

- By communicating with us by e-mail, you will be deemed to consent to our replying by e-mail and to understand and accept the risks associated therewith.
- Provided we are reasonably satisfied that the e-mail address is authentic, we will normally respond by e-mail to requests for account balances, transaction details and other confidential information.

Protecting your systems

Lloyds Bank plc had put in place safeguards to ensure that it does not transmit viruses, through the use of virus checking software.

However, we cannot be held responsible for any viruses transmitted to our customers' systems. Please ensure you have appropriate virus protection in place to safeguard your systems.

Using the Internet mail

You will need a PC with Internet access, an e-mail address and software that reads e-mail messages and attachments using industry standard software packages.

Disclosure of liability

Unless we have been negligent, Lloyds Bank plc will not be liable to the customer for any breach of confidentiality nor for any loss which may occur as a result of any delay or error in transmission, receipt, review systems failure, the interruption of or alternation to any message or as a consequence of any risk associated with e-mail including, but not limited to, these risks explained in these guidelines. In any event, Lloyds Bank plc is not liable for any indirect or consequential losses or damages.

Our website address

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Important Notice

The limitations set out in this document are intended to protect you, and therefore until such time that e-mail becomes a secure environment incorporating identification and encryption components, we cannot accept instructions requiring authentication, for example, withdrawal or change of address instructions. Our priority is to remain sensitive to our obligations of confidentiality and security.