



Online Helpdesk
PO Box 800
Tredegar Park
Newport
South Wales
NP10 8SB

Mr Colin Taylor
Trustees of Staffordshire Business Systems Executive
Pension
33-35 Daws Lane
Mill Hill
London
NW7 4SD

772
ZA905631
G1GXY04M

May 2011



Improving your Internet Banking service.

Dear Mr Taylor

Over the next few weeks we're making some improvements to your Internet Banking service to make it quicker and easier to navigate. These changes will bring Online for Business in line with our personal account Internet Banking service, which was recently voted 'Best online banking provider', in the Consumer Moneyfacts Awards 2011.* We're also introducing some service enhancements:

- Online for Business will be available 24 hours[†] a day, so you can log on whenever you want.
- Our new multiple payments function will enable you to set up several payments in one go, which only need to be authorised once.
- You'll be able to alter the payment reference that accompanies regular payments to existing recipients.
- We already offer a choice of filtering options for searching your statements and now you'll also be able to re-order your transactions to see the most recent ones first or last.
- You'll be able to order cheque books and paying-in books online.
- You'll have a wider variety of help options to choose from, including our new ? help tool.

We're not changing the way you log on, so please continue to use your existing user ID, password and card reader.

We've enclosed a guide that explains the changes in more detail and shows you how we're altering the layout of some of the pages. You can also view this guide online at www.lloydstsb.com/improvingonlineforbusiness Alternatively, for a more detailed overview please see our online demo at www.lloydstsb.com/onlineforbusinessdemo

Our improvements programme is ongoing. The recent introduction of card reader security has enabled us to launch faster payments and increase payment limits, and we plan to update the site with other developments in the future. We're currently working on international payments, which we're hoping to launch later this year, so you'll soon be able to send payments in foreign currencies from your sterling current account.

If you have any queries about the changes, or would like any more information please call our Internet Banking helpline on **0845 3000 116**.[‡]

Yours sincerely

Phil Curme
Head of Direct Channels

*Moneyfacts is the UK's leading independent provider of personal finance information. The awards give customers the chance to vote on the range of financial products available to them. This year's survey went to over 1.4 million people making it one of the largest annual surveys of its kind.

[†]Occasionally we may need to carry out essential maintenance to Online for Business, resulting in some interruption to the service.

[‡]Lines are open from 7am to 10pm Monday-Friday and from 8am to 6pm Saturday and Sunday.

Our service promise

We aim to provide the highest level of customer service possible. However, if you experience a problem, we will always seek to resolve this as quickly and efficiently as possible. If something has gone wrong, please bring this to the attention of any member of staff. The complaint procedures are also published on our website www.lloydstsb.com/business/contactus

Please contact your relationship team or branch if you'd like this in Braille, large print or on audio tape.

www.lloydstsb.com/improvingonlineforbusiness

We accept calls made through RNID Typetalk.

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 TSB Commercial is a trading name of Lloyds TSB Bank plc and Lloyds TSB Scotland plc and serves customers with an annual turnover of up to £15m.

Lloyds TSB Bank plc Registered office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 2065. Telephone: 020 7626 1500.

Lloyds TSB Scotland plc Registered office: Henry Duncan House, 120 George Street, Edinburgh EH2 4LH. Registered in Scotland no. 95237. Telephone: 0131 225 4555.

Authorised and regulated by the Financial Services Authority under registration numbers 119278 and 191240 respectively.

Lloyds TSB Bank plc and Lloyds TSB Scotland plc are covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service.

(Please note that due to the schemes' eligibility criteria not all Lloyds TSB Commercial customers will be covered by these schemes.)

Issue date: May 2011.

Your account overview.

Once you've logged on you'll be taken to the new-look account overview screen and from here you'll be able to select the particular business, account or activities you need. We're changing the layout of the page and to help you get used to it, here are a few pointers:

If you have more than one business they'll be displayed on separate tabs. Select the business you want to look at by clicking on the relevant tab. If you have more than four businesses they'll appear as a list, rather than on tabs.

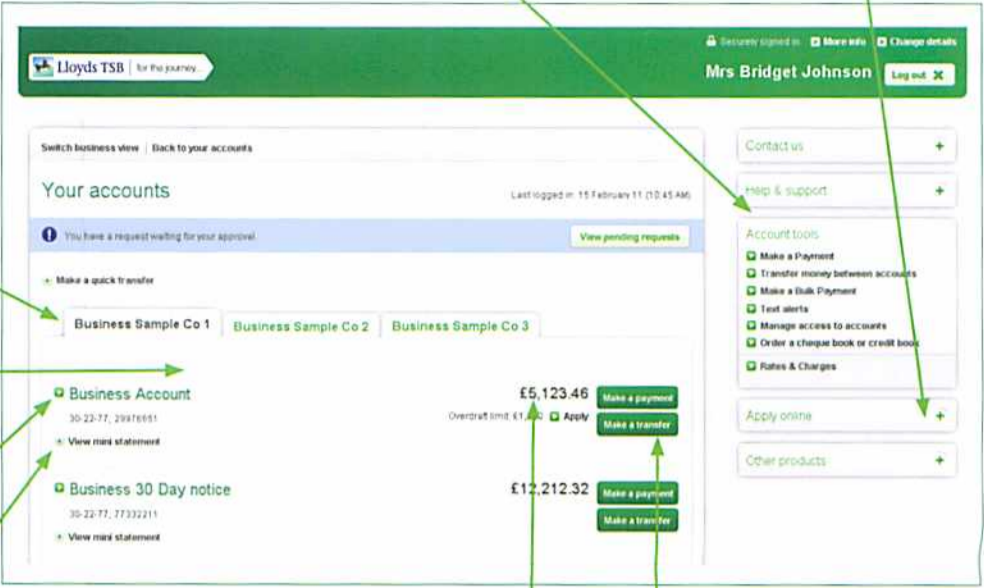
A list of accounts belonging to the business you've selected will be displayed here.

You'll find your account statement by clicking here.

Mini statements will be found here, we'll show the last six transactions on the account.

This is your new Internet Banking service options menu; just click through to complete the task of your choice.

We're also adding a second menu which lists the products you can apply for online.



We'll show the account balance as well as any overdraft limits that apply.

You'll be able to make payments or transfers here.

Our service promise

We aim to provide the highest level of customer service possible. However, if you experience a problem, we will always seek to resolve this as quickly and efficiently as possible. If something has gone wrong, please bring this to the attention of any member of staff. The complaint procedures are also published on our website www.lloydstsb.com/business/contactus

Please contact your relationship team or branch if you'd like this in Braille, large print or on audio tape.

www.lloydstsb.com/business

We accept calls made through RND Typetalk.

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 TSB Commercial is a trading name of Lloyds TSB Bank plc and Lloyds TSB Scotland plc and serves customers with an annual turnover of up to £15m.

Lloyds TSB Bank plc Registered office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 2065. Telephone: 020 7626 1500.

Lloyds TSB Scotland plc Registered office: Henry Duncan House, 120 George Street, Edinburgh EH2 4LH. Registered in Scotland no. 95237. Telephone: 0131 225 4555.

Authorised and regulated by the Financial Services Authority under registration numbers 119278 and 191240 respectively.

Lloyds TSB Bank plc and Lloyds TSB Scotland plc are covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service. (Please note that due to the schemes' eligibility criteria not all Lloyds TSB Commercial customers will be covered by these schemes.)

Issue date: March 2011

Helping you online

Please don't forget we will only ask you to use the 'Sign' function on your card reader to authorise the release of money from your account.

If you have any queries please contact our Internet Banking helpline on **0845 3000 116**. Lines are open from 7am to 10pm Monday-Friday and from 8am to 6pm on Saturday and Sunday.

Changes to Online for Business.

NEW – re-ordering your statement transactions

- When you click through to view your statement, you'll now see the most recent transactions first, instead of last.

Tip: You'll be able to choose to reverse the order of your statement transactions by clicking the green triangle displayed next to the 'Date' field, placing the most recent transaction either at the top or at the bottom.



Statement				
Statement	Payments	Direct Debits & standing orders	Bulk payments	Forecast
Account statement				
01 Feb 2011	MY COMMERCIAL LETTERING	SO	840.00	
01 Feb 2011	MAINTENANCE	SO	250.00	
31 Jan 2011	MY OPENWORLD 4521F47XG	DD	25.00	
31 Jan 2011	DIGITAL 20012454121	DD	45.75	
31 Jan 2011	MOBILE 03221544MIN	DD	35.00	

Statement search options

- Options are available to search your statements by date, amount, transaction type and recipient details. These can now be found at the bottom of your statement page.
- There will also be options for you to print a statement, search your transactions, or export them for use with your own software.
- Exported data columns will be in a different order, so you may need to change the way you use this in your accounting software.

NEW – Multiple payments

- We're improving our multiple payments facility to make it faster. You'll be able to make up to 25 payments in one go by setting them all up together and authorising them once, all at the same time. You'll no longer have to authorise each payment separately.
- Each payment will appear as an individual entry on your statement.

NEW – Regular payment reference information

- You'll be able to alter the payment reference that accompanies regular payments to existing recipients every time a payment is made.

NEW – Cheque and paying-in books

- You'll be able to order cheque books and paying-in books online.

IMPROVED – Help and support

We're improving our help and support sections online and help options will be available as follows:

- Just click on the new **?** button and it'll bring up an information help bubble.
- There's a 'Help and Support' section on the right of the page, where you can search for frequently asked questions.

FREE – Text Alerts

- Are you registered for Text Alerts? They're another great way to keep track of your finances. Our free Text Alerts service delivers account updates direct to your mobile phone.*

Setting up and paying new recipients

The process for paying a new recipient will be slightly different:

- You'll need to set up the new recipient as usual.
- Then, instead of paying them directly after you've set them up, you'll need to return to your recipients list, select them as a payee and continue with the payment from there.

*In order to receive Text Alerts you will need a mobile phone that's registered to a UK network.