

Our Corporate Cards provide a range of payment options for travel, entertainment and business supplies to help you streamline payment processes and drive efficiencies in your organisation.

A Corporate Card is a short-term working capital facility with an agreed overall limit (minimum £25,001).

Existing Customers Online Servicing

Commercial Card Internet Servicing gives administrators 24/7 access to accounts and statements. Administrators can make changes to cardholder accounts and authorisation parameters. You can even design personalised cards.

[Log on to Commercial Card Servicing](#)

Lloyds Bank Corporate Cards

Available to existing Lloyds Bank customers

Limits from £25,001

Up to 59 days' interest free credit

Multiple currencies available

Pay both B2B suppliers who accept card payments and non-card accepting suppliers

Subject to full credit assessment

You will remain 100% liable for the repayment of the outstanding balance

Is my business eligible?

To apply for a Corporate Card you need to:

- Require the card for business use
- Have a minimum annual spend of £25,001
- Be a sole trader, partner or director with authority to borrow on behalf of your business

- Be aged 18 or over

What we'd need to know

Key factors to support your application:

- Clear evidence of affordability of the limit requested
- Detail of security available to support your limit
- Details of other lending you have in place

Travel Spend

We offer a range of physical and virtual card payment accounts to help you manage this key area of expenditure.

[Read our customer stories](#)

B2B Payments

Our solutions can help your organisation to streamline and take control of the payment, reconciliation and reporting of B2B supplier payments.

[Read our customer stories](#)

Central Government and Public Sector

The card based solutions and management tools we provide drive back office efficiencies through simplified processes, reduced administrative burden and improved working capital.

[Read our customer stories](#)

Types of Corporate Card

Corporate MultiPay

Pay across multiple categories – travel, entertainment and business supplies.



Up to 59 days' interest free credit



Use in person (including contactless), online or by phone



Card details can be embedded with key suppliers



Allows automated VAT reclaim (level 2 and 3 merchants)

Corporate MultiPay

Corporate Charge Card

Effective management of travel and entertainment expenses.



Up to 59 days' interest free credit



Use in person (including contactless), online or by phone



Card details can be embedded with key suppliers

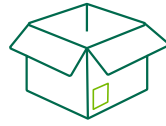


Not compatible with automated VAT reclaim

Corporate Charge Card

Corporate Purchasing Card

To pay and aid reconciliation of high value business supplies.



Up to 59 days' interest free credit



Cards (including contactless) used to procure goods or services



Card details can be embedded with key suppliers



Allows automated VAT reclaim (level 2 and 3 merchants)

Corporate Purchasing Card

To help you compare our Commercial Card currency conversion charges with other providers you can [find the percentage mark up over the European Central Bank rates here](#).

[View our Virtual Card Solutions](#)

How can Corporate Cards help my business?

Enhance working capital

Extend your payment cycle and take advantage of supplier early payment discounts, while you pay later.

Streamline reconciliation

Eliminate administrative tasks from your Accounts Payable allowing colleagues to focus on activities that add value to the business.

Greater visibility and control

Our solutions give you full oversight of how colleagues are spending across your organisation and provide tools to use that information to your advantage.

Simplify expense re-claim processes

With online expense management, your colleagues can process their expenses and Approvers authorise them – even on the move.

VAT compliant reporting

Automated reporting can make the VAT reclaim process easier.

Online access to your accounts 24/7

Administrators and cardholders can access their accounts in real-time with Commercial Card Internet Servicing.

Commercial Cards: Finding the right solution for your business



LLOYDS BANK

Online reporting and expense management

With Commercial Card Data Management (CCDM) you can access MI to understand spending patterns and inform supplier management, as well as automate expense management and reduce admin.

[Existing customer CCDM login](#)

Product Terms and Conditions

Ensure you're up to date with our products and services' latest small print.

[Terms and conditions](#)

Corporate Cards forms and guides

Here you'll find the latest copies of our Programme Administrator Guides, Cardholder Guides, Terms and Conditions and the forms you'll need to manage your card programme.

[View forms and guides](#)

Useful Contacts

Should you need assistance once your programme is set up please contact the relevant team.

[Contact us](#)

Credit and charge cards for smaller businesses.

For businesses with a turnover up to £25 million.

[Credit and charge cards](#)