



Community Policy

We recognise that we have a responsibility to support those communities that we serve as a business. We will use our business expertise and resources, and encourage our staff, to help benefit local communities. We have chosen three main areas for our community involvement:

Education

We work in partnership with educational bodies to help create opportunities for young people and adults.

Economic and social regeneration

We help to encourage economic and social regeneration by helping to develop new forms of community-based financial initiatives; providing access to finance for small business; and encouraging enterprise and entrepreneurship.

Charitable support for communities

We believe we have a responsibility to make a positive difference in the communities we serve as a business. This support is provided through the work of the four independent Lloyds TSB Foundations and our staff involvement in local communities. We also support charities through our charity of the year and through counter appeals.

Group-wide benefits

Corporate community investment benefits our business. It helps build customer loyalty, enhances our reputation and helps generate goodwill among a wide variety of stakeholders, including staff, customers and the media. Our policy provides a framework to co-ordinate Group-wide community activity and maximises both the return on the Group's investment and our impact on society.



Day-to-day benefits for staff

Our community policy is a framework for considering future community support. Community requests are assessed for compatibility with our chosen focus areas of education, economic and social regeneration and charitable support. If a request for support is declined it will be because it does not fit within our policy and ongoing commitment and extensive support to our chosen areas.

How we deal with...

...requests for charitable support

A charitable donation is a gift of cash or kind that is not dependent on any return, either through branding, publicity or recognition.

The majority of our charitable support is given by the four independent Lloyds TSB Foundations which cover England and Wales, Scotland, Northern Ireland and the Channel Islands. They receive one per cent of the Group's pre-tax profits, averaged over three years, instead of the dividend on their shareholding.

Each of the four Foundations have published guidelines and will support organisations which promote education and training and help meet social and community needs. They are unable to support organisations which are not registered charities, individual appeals, overseas expeditions, animal welfare, environmental conservation appeals, historic restoration, fabric appeals for places of worship, sponsorship or marketing appeals, or activities that are the responsibility of central or local government.

...requests for sponsorship

Sponsorship requests are those that provide a commercial return through exposure of Lloyds TSB's company name or brand.

You should forward any local requests for sponsorship to your branch who will liaise with their Local Director office where local priorities are determined.

As a general guide we do not support individuals or overseas activity and would prefer local initiatives to follow the national programme.

The Group Sponsorship department deals with the national sponsorship programme. Any requests for sponsorship that refers to a specific product should be forwarded to the relevant business unit within Lloyds TSB.

...staff involvement in the community

Support for staff involvement in community causes is channelled through the Lloyds TSB Foundations' Matched Giving Scheme. This matches pound for pound within a set budget the money raised, and time given, by staff for charities which fall within the Foundations' guidelines.

The Foundations are unable to match funds raised for or time given to a school unless it is a registered charity in its own right that caters exclusively for pupils with special needs and is not LEA-funded. The scheme is therefore now unable to match fundraising for mainstream schools and involvement in Parent Teacher Association activities even when there is benefit to pupils with special needs.

We also recognise the benefits to staff (in terms of personal development) of working in partnership with schools, local community groups and charities. Staff involvement in these initiatives takes place at the discretion of local management.

...counter appeals

We support major charity appeals launched by the Disasters Emergency Committee, which represents the major British overseas aid charities and certain sponsored appeals such as Children in Need, Comic Relief and the Royal British Legion.

We also support three counter appeals across the branch network each year, through the sale of pin badges and distribution of collecting boxes.

Requests for local counter appeal support should be directed to the relevant branch who will determine local policy in consultation with their Local Director office. But no more than one counter appeal will be possible in any branch at any one time.