



# How to voice your concerns

## Resolving your complaints with us

At Lloyds TSB, we aim to provide excellent customer service whenever you deal with us. If we do not achieve this, we would very much like to know so we can have the opportunity to put things right.

### You can write or speak to:

- your Relationship Director
- anyone in your Relationship Director's team
- the relevant contact at the location that first dealt with the matter (e.g. a branch or service centre)
- the relevant contact for day-to-day queries as advised in the "Service Directory" (where in issue)
- using the "Contact Us" link at [www.lloydstsb.com/corporatemarkets](http://www.lloydstsb.com/corporatemarkets).

### You can expect us to:

- take your complaint seriously and positively
- understand the nature of your complaint and how you feel it should be resolved
- advise you whether we can resolve the matter immediately or not
- keep you regularly informed of progress when investigating an unresolved complaint, using your preferred method of communication where at all possible
- be fair in our assessment, putting matters right if we have caused you inconvenience, distress, disadvantage or loss
- learn from our mistakes.

The majority of complaints should be resolved within two working days. When this is not going to be the case, we will provide an acknowledgement of your complaint within five working days unless other arrangements are agreed with you in advance.

After that, we will regularly update you on progress as advised in our acknowledgement until we have completed our investigations and issued our response. You may, of course, contact us at any time should you wish to discuss progress or any other matter relating to the complaint.

### Step 2 – If you are unhappy with our handling of your complaint

If you are unhappy with the time taken to resolve your complaint or the nature of the response you have received, you should contact your Relationship Director as soon as possible.

### You can expect us to:

- fully consider the reason(s) for your dissatisfaction
- provide you with an updated/revised response based on any new information or a confirmation of our prior position
- advise you of the person to whom you should refer if you are not satisfied with the Relationship Director's update or final response – typically this will be the name and address of the appropriate Area or Regional Director.



### Step 3 – Eligibility for the Financial Ombudsman Service

The Financial Ombudsman Service provides support on individual **unresolved** complaints from personal customers and the following business types with a group turnover of up to £1m p.a.

- Sole traders
- Partnerships
- Companies
- Clubs
- Charities
- Unincorporated bodies
- Trusts (inclusion based on net asset value of less than £1m).

Whilst the vast majority of Corporate Markets customer complaints will fall outside the above criteria, you should speak to your Relationship Director if you consider this is not the case for your complaint.

In any event, in order to be eligible for reference to the Financial Ombudsman the complaint must have been fully investigated by us, with a final response having been issued under Steps 1 and 2 above or no response at all having been received by you within 8 weeks of the complaint having been made by you.

Further details on the Financial Ombudsman Service can be found at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk), by telephoning 0845 080 1800, or by writing to:

Financial Ombudsman Service  
South Key Plaza  
183 Marsh Wall  
London  
E14 9SR



### Our service promise

We aim to provide the highest level of customer service possible. If you do experience a problem, we will always seek to resolve this as quickly and efficiently as possible.

[www.lloydstsb.com/corporatemarkets](http://www.lloydstsb.com/corporatemarkets)

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

We accept calls made through RNID Typetalk.

0845 numbers: evening and weekend calls cost 6p plus up to 2ppm from a BT Together landline. Mobile and other providers' charges may vary. 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 Corporate Markets is a trading name of Lloyds TSB Bank plc and Lloyds TSB Scotland plc.

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