

I want to be sure my complaint is taken seriously

Our promise

Our aim is to offer great products and excellent service, but sometimes things can go wrong. If you need to complain, we promise:

- To do our best to put things right as soon as we can
- You'll receive contact details of the person or team dealing with your complaint
- To give your complaint our full attention and commit to resolving the issue for you no matter how you choose to tell us about it, whether it's by phone, in branch, online or in writing

If you have a complaint, we like to talk to you about it as soon as possible and most of our customers agree. The majority of complaints are resolved there and then.

Let us know if there's a problem

 ims@lloydsbank.co.uk

 Call us on (44) 01422 861098

 Write to us at Lloyds Bank plc, IMS
Customer Service, PO Box 3413,
Sheffield, S4 7YB, United Kingdom

Important information

Your call 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.

If you need to call us from abroad, or prefer not to use our 0845 number, you can also call us on (44) 01422 861098.

Lloyds Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration no. 119278.

We are covered by the Financial Services Compensation Scheme (FSCS).

Information correct as at April 2018.



HOW TO COMPLAIN

Putting things right



LLOYDS BANK

How to raise your concern

When you contact us please include the following information so we can resolve your complaint as quickly as possible:

- Your account details
- As much information as possible
- Any actions you wish us to take to resolve your complaint



Call or Email us on

Toll free Malaysia – 1-800 81 7654

Phoning from Hong Kong – (852) 2847 3131

Phoning from Singapore – (65) 6416 2890

UK Free Phone – 0800 092 7227

UK Inclusive Minutes – 0345 835 6612

International number – (44) 01422 861098

Email – ims@lloydsbank.co.uk

You can call and speak to our specially trained advisers who will help resolve your complaint over the phone. These advisers can take advice from specialist areas so you don't need to be passed on to another department.



Write to us

As it takes longer for a letter to reach us, it will take us longer to respond if you use this method. Write to us at **Lloyds Bank plc, IMS Customer Service, PO Box 3413, Sheffield, South Yorkshire, S4 7YB, United Kingdom.**

We will contact you by phone once we receive your letter, so it's important that you provide your phone number and information on the best time to contact you.

Please be aware that we find complaints received in writing take longer to resolve as it can be difficult for us to get back in contact with you. We want to make sure your complaint is resolved as quickly as possible so please consider phoning us.

How we'll handle your complaint

Our aim is to provide a great customer experience. If you have a concern, we will try to resolve it as quickly as possible. If you are not happy with our response and your complaint is eligible, we will advise you how you can refer it to the Financial Ombudsman Service.

If we don't manage to resolve the complaint within five days we will write to give you an update and let you know when you can expect a full response.

We'll also let you know the name and contact details of the person or specialised team dealing with your case.

Once all the details of the complaint have been investigated, (we may call you for further details) we will issue a 'final response' to your complaint. The Financial Conduct Authority (FCA) gives us a maximum of eight weeks to resolve complaints but we will aim to get your complaint resolved well before this deadline.

If we can't agree a solution

Lloyds Bank is a member of the Financial Ombudsman Scheme, which offers an independent review service. So if you're still not happy after we've tried to put things right, you can ask the Ombudsman to look at your case for free.

Financial Ombudsman Service (FOS)



Write to:
South Quay Plaza, 183 Marsh Wall, London E14 9SR



Telephone:
0800 023 4567 or 0300 123 9123 or from abroad (44) 02079 640500



Email:
complaint.info@financial-ombudsman.org.uk



For more information, visit
www.financialombudsman.org.uk

Please bear in mind that the Financial Ombudsman will only help if you've already referred your complaint to us and you're still not happy.