

# How to voice your concerns

## Resolving your complaints with us

We aim to provide excellent customer service whenever you deal with us. If we do not achieve this, please tell us so we can have the opportunity to put things right.

### You can write or speak to:



your relationship manager or anyone in your relationship manager's team



your case handler or anyone else in your case handler's team



the relevant contact at the location that first dealt with the matter (for example, a branch or service centre).



Alternatively, you can contact us **here**.

### You can expect us to:

- take your complaint seriously and respond 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 possible
- be fair in our assessment, putting matters right if we have caused you inconvenience, distress, disadvantage or loss
- learn from our mistakes.



**BANK OF  
SCOTLAND**

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 final response.

We will handle customer complaints as follows:

- If your complaint relates to payment services or e-money (for example, a direct debit or an online transaction) we aim to issue a final response within 15 business days after receiving your complaint. Should something outside of our control cause a delay, we will have a maximum of 35 business days to respond.
- For other types of complaint, where the Financial Conduct Authority's (FCA) rules apply, the FCA gives us eight weeks to issue a final response.

You may contact your relationship manager at any time should you wish to discuss progress or any other matter relating to the complaint.

Our final response will address all of your concerns, confirm whether the complaint is being upheld or rejected and, if eligible, provide details of referral rights to the Financial Ombudsman Service if you remain dissatisfied with the outcome.

## What to do if you are unhappy with how we have handled your complaint

If you are unhappy with our response, you should contact your relationship manager as soon as possible, including details of further information that may be applicable to the case. We will consider any new information and either provide an updated decision or reaffirm our prior position.

You can expect us to:

- fully evaluate the reason(s) for your dissatisfaction
- consider any new information and respond accordingly.

If you have a complaint and we have not issued our response within eight weeks from the date you first raised your complaint, or if you are dissatisfied with our response, you can ask the Financial Ombudsman Service for an independent review.

The Financial Ombudsman Service will only consider your complaint once you have tried to resolve it with us, so please come to us first and we will do all we can to help.

## Taking your complaint further

The Financial Ombudsman Service (FOS) is a service set up by Parliament to resolve complaints between financial businesses and their customers.

To refer a complaint to the FOS, you must meet the FOS eligibility criteria. The FOS will consider complaints from:

- a private individual
- a micro-enterprise which has a group annual turnover or balance sheet of up to €2 million and fewer than 10 staff
- a small business which has a group annual turnover of up to £6.5 million and fewer than 50 staff or a balance sheet total of less than £5 million
- a guarantor that has provided a guarantee or security in respect of an obligation of a micro-enterprise or small business
- a charity which has an annual income of less than £6.5 million
- a trustee of a trust which has a net asset value of less than £5 million.

Further information on the Financial Ombudsman Service, including more detailed guidance on those who are eligible to complain, can be found at [financial-ombudsman.org.uk](https://financial-ombudsman.org.uk)

Alternatively, you can phone **0800 023 4567** (or **+44 20 7964 0500** if you're calling from outside the UK) or email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Raising a complaint with us will not affect any rights you may have to pursue the issue through formal legal proceedings.

## Our service promise

If you experience a problem, we will always try to resolve it as quickly as possible. Please bring it to the attention of any member of staff.

Our complaints procedures for businesses with an annual turnover of up to £25 million are published at [business.bankofscotland.co.uk/help/contact-us/complaints-procedure](https://business.bankofscotland.co.uk/help/contact-us/complaints-procedure) For businesses with an annual turnover of £25 million or more, they can be found at [business.bankofscotland.co.uk/help/account-management/voice-your-concerns](https://business.bankofscotland.co.uk/help/account-management/voice-your-concerns)

Visit [business.bankofscotland.co.uk/corporate-solutions](https://business.bankofscotland.co.uk/corporate-solutions)

## Additional support

Please contact us if you'd like this information in an alternative format such as braille, large print or audio.

If you have a hearing or speech impairment you can use Text Relay (previously Typetalk).

## Important information

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.

Please note that any data sent via email is not secure and could be read by others.

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Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS).

Please note that due to FSCS and FOS eligibility criteria not all business customers will be covered.

Lloyds Banking Group is a financial services group that incorporates a number of brands including Bank of Scotland. More information on Lloyds Banking Group can be found at [lloydsbankinggroup.com](https://lloydsbankinggroup.com)

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