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# HOW TO COMPLAIN

We aim to make it right  
for you if things go wrong  
Lloyds Bank Corporate  
Markets plc in Guernsey

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**LLOYDS BANK**

LLOYDS BANK INTERNATIONAL

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## How to tell us about a problem

If you want to make a complaint – about anything – it's best to talk to a member of staff first, either in one of our branches or over the phone. It's the quickest way for us to look into the problem and sort it out.

Come and see us in any of our offices to talk to a member of the team. Or call us on: **0345 744 9900**

From overseas: **+44 1539 736 626**

Alternatively, write to us at: Lloyds Bank Corporate Markets plc, PO Box 12, Villiers House, 2 Victoria Street, Douglas, Isle of Man IM99 1SS.

If you are a corporate customer please contact your Relationship Manager, or call us on: **01481 706 308**  
(Lines are open 9am–5pm Mon to Fri – excluding UK public holidays.)

From overseas: **+44 1481 706 308**

Alternatively, write to us at: Senior Manager, Commercial Banking, Lloyds Bank Corporate Markets plc, PO Box 123, 1 Smith Street, St. Peter Port, Guernsey GY1 2JN.

## We take any complaint seriously

Many issues can be dealt with straight away, but some do take a little time to investigate thoroughly. If this happens, we'll arrange for a specialist from our Customer Relations team to resolve the issue. Our aim is to resolve your complaint within eight weeks.

## If, together, we can't find a solution...

If you are not satisfied with our final response to your complaint, you can refer your complaint to the Channel Islands Financial Ombudsman (CIFO).

You must contact CIFO about your complaint within six months of our final response letter or CIFO may not be able to review your complaint.

You must also contact CIFO within six years of the event complained about or (if later) two years of when you could reasonably have been expected to become aware that you had a reason to complain.

You can contact CIFO at:

Channel Islands Financial Ombudsman (CIFO)  
PO Box 114, Jersey, Channel Islands JE4 9QG.

Email: [enquiries@ci-fo.org](mailto:enquiries@ci-fo.org)

Website: [www.ci-fo.org](http://www.ci-fo.org)

Guernsey local phone: **01481 722 218**

International phone: **+44 1534 748 610**

Separately, you may wish to refer your complaint to our regulator, the Guernsey Financial Services Commission. If you wish to do this you should write to the Commission at the following address:

Guernsey Financial Services Commission, PO Box 128,  
Gategny Court, Gategny Esplanade, St Peter Port,  
Guernsey GY1 3HQ.

You may refer your complaint at any time, however the Commission may ask you to wait until you have received our final response before they are able to respond.

You may refer to both the CIFO (as outlined above) and the Commission if you wish.

## Our promise

**We always aim to give you quality products and excellent service. We know that occasionally, things can go wrong. So if you ever feel the need to complain, we make you this promise:**

We'll do our very best to resolve it immediately. If we can't sort things out to your satisfaction straight away, we'll make sure you have the name and contact details of the person or team dealing with your complaint.

Lloyds Bank Corporate Markets plc is authorised and regulated in the UK as the non-ring fenced bank of the Lloyds Banking Group. The Jersey, Guernsey and Isle of Man Branches of Lloyds Bank Corporate Markets plc are each separately licensed as regulated deposit-takers in their respective jurisdictions.

Lloyds Bank Corporate Markets plc is independent from Lloyds Bank plc, which is authorised and regulated in the UK as the ring fenced bank of the Lloyds Banking Group. For more information on ring-fencing visit [international.lloydsbank.com/ringfencing](https://international.lloydsbank.com/ringfencing)

# Get in touch

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Go to [islands.lloydsbank.com](https://islands.lloydsbank.com)



Call us

Guernsey 0345 744 9900



Visit your local branch

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## Important information

Lloyds Bank Corporate Markets plc's registered office: 25 Gresham Street, London EC2V 7HN. Incorporated in England and Wales, with company number 10399850. Lloyds Bank Corporate Markets plc in the UK is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration number 763256.

The Guernsey Branch of Lloyds Bank Corporate Markets plc, principal place of business: 1 Smith Street, St Peter Port, Guernsey GY1 2JN is licensed by the Guernsey Financial Services Commission to carry on a deposit-taking business under the Banking Supervision (Bailiwick of Guernsey) Law 2020; as an insurance intermediary under the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law 2002; to undertake credit business under the Lending, Credit and Finance (Bailiwick of Guernsey) Law 2022, Part II; and is also registered with the Guernsey Financial Services Commission as a money service provider.



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