# HOW TO COMPLAIN

We aim to make it right for you if things go wrong

Lloyds Bank Corporate Markets plc in Jersey



LLOYDS BANK INTERNATIONAL

### 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 branch to talk to a member of the team. Or call us on: **0345 730 9461** 

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 Commercial customer please contact your Relationship Manager, or call us on: **01534 845 012** (Lines are open 9am–5pm Mon to Fri excluding UK public holidays.)

From overseas: +44 1534 845 012

Alternatively, write to us at: Senior Manager, Commercial Banking, Lloyds Bank Corporate Markets plc, PO Box 10, 9 Broad Street, St. Helier, Jersey JE4 8NG.

## 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 Website: www.ci-fo.org Jersey local phone: 01534 748 610 Guernsey local phone: 01481 722 218 International phone: +44 1534 748 610

# 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

# Go to islands.lloydsbank.com

Call us Jersey

0345 730 9461

Visit your local branch

#### 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.

Lloyds Bank International is the registered business name of Lloyds Bank Corporate Markets plc in Jersey. Lloyds Bank Corporate Markets plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Incorporated in England and Wales, Company No. 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. Authorisation can be checked on the Financial Services Register at www.fca.org.uk

Services provided by Lloyds Bank Corporate Markets plc, Jersey Branch will be subject to the regulatory regime applicable in Jersey which differs in some or all respects from that of the UK. Further information about Lloyds Bank Corporate Markets plc, Jersey Branch's regulatory status is set out below.

The Jersey branch of Lloyds Bank Corporate Markets plc's principal place of business is 9 Broad Street, St. Helier, Jersey JE2 3RR and is licensed by the Jersey Financial Services Commission to carry on deposit-taking business under the Banking Business (Jersey) Law 1991 and general insurance mediation business under the Financial Services (Jersey) Law 1998. Lloyds Bank Corporate Markets plc has also notified the Jersey Financial Services Commission that it carries on money service business. Lloyds Bank Corporate Markets plc, Jersey Branch subscribes to the Jersey Code of Practice for Consumer Lending.

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