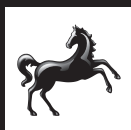


COMMERCIAL BANKING



CARDNET®

How to complain



LLOYDS BANK


Making a complaint

We aim to give you the highest level of service, however, if things go wrong, and you need to make a complaint, please let us know as soon as possible and we'll do our best to put it right.

Contact us

We need to know the nature of your complaint and how you think the problem should be resolved.

You can do this by calling, emailing or writing to us.

 **0126 856 7100.**

 **cardnet_complaints@lloydsbanking.com**

 Cardnet Merchant Services
Phoenix House
Christopher Martin Road
Basildon
Essex SS14 3EZ

When you call us, please have your merchant account number(s) to hand. For security reasons, never send this information to us by email.

How we deal with your complaint

We will try to resolve it within three working days, but when we can't, we'll provide acknowledgement within **five working days**, unless other arrangements are agreed with you in advance.

If your complaint relates to payment services we aim to issue a final response within **15 days** after receiving it. Should something outside of our control cause a delay, we will have a maximum of **35 days**.

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, but we'll aim to resolve all complaints well before this deadline.

Our final response will address your concerns and confirm if the complaint is being upheld or rejected. If you remain dissatisfied with the outcome and if you are eligible*, we'll provide details of referral rights to the Financial Ombudsman Service (FOS).

*Please note that due to the schemes' eligibility criteria not all Lloyds Bank business customers will be covered by these schemes.

The Financial Ombudsman Service (FOS)

The Financial Ombudsman Service is a service set up by Parliament to resolve complaints between financial businesses and their customers. They can consider complaints from individuals, certain small businesses and charities. Further information on the Financial Ombudsman Service, including details of those who are eligible to complain, can be found on their website **www.financial-ombudsman.org.uk** or you can write to:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Alternatively if you want to reach them by phone their contact details are as follows:

- Call **0800 023 4567**, which is normally free for people ringing from a “fixed line” phone – but charges may apply if you call from a mobile phone.
- Call **0300 123 9123**, charged at the same rate as 01 or 02 numbers on mobile phone tariffs.
- Call **+44 20 7964 0500**, if you’re outside the UK.

Business Banking Resolution Service

If your complaint is not eligible for the Financial Ombudsman Service, you may be able to have your complaint reviewed by the Business Banking Resolution Service (BBRS).

The BBRS is an independent organisation set up voluntarily by participating banks to resolve disputes.

The BBRS is free to use and has different eligibility considerations from the Financial Ombudsman Service. For further information, please refer to their website, www.thebbrs.org or email contactus@thebbrs.org or telephone on **0345 646 8825**.

Raising a complaint with us will not affect your rights to pursue the issue through formal (legal) proceedings.

For more information

 Contact us on 01268 567100

 cardnet_complaints@lloydsbanking.com

Please contact us if you would 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 Relay UK. More information on the Relay UK Service can be found at: relayuk.bt.com/

Important information

Cardnet® is a registered trademark of Lloyds Bank plc.

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 may be read by others.

Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 2065. Telephone: 0207 626 1500.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 119278.

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.

