

# Complaints

**What to do if you  
are a customer and  
wish to complain**



International

## **If you have any cause for complaint please tell us – we want to put it right**

We aim to provide the highest possible standard of service to our customers. However, there may unfortunately be occasions when we don't meet your expectations. When this happens it is important that we try to resolve the issue both quickly and to your satisfaction.

If you are unhappy with any aspect of our service, please tell us – so we can then act upon your comments. It is only by letting us know of your concerns that we can ultimately improve our service.

This leaflet explains fully the complaints procedure for our customers.

### **Our complaints procedure**

We want your banking to be problem free. An important part of our customer service policy is that all complaints, which you may have about our banking services, are fully investigated.

We will endeavour to resolve complaints within 24 hours of you advising us of your concerns made either in person, by telephone, electronically or in writing. If it is going to take longer to resolve your complaint we will acknowledge your complaint and will let you know how long it may take to respond more fully.

The Bank has 2 stages in our complaint procedures so, if your complaint is not resolved to your satisfaction at your initial point of contact, we will then take you through the process.

**Information on our complaints procedure can be provided to our disabled customers in Braille, audio or large print upon request.**

#### **Stage 1**

Most customers' concerns can be resolved at the initial point of contact with us, as the people in these areas are best placed to deal with your complaint quickly and efficiently.

We have also made it easy for you to complain by allowing you to advise us of your concerns by any medium you choose, by personal contact, by electronic means or by writing.

If we cannot resolve your complaint within 24 hours we will endeavour to resolve and respond to your complaint within 10 working days. If for some reason we need further time to investigate we will acknowledge your complaint and let you know within 5 working days and will communicate thereafter, on a weekly basis. A full response will be sent to you within 4 weeks of your initial complaint.

Whilst we will do our utmost to ensure your complaint is resolved to your satisfaction there may be occasions where you are still not satisfied with the full response you have received. If this is the case, we will guide you to stage 2 of the process.

**For stages 1 & 2 the contact details are as follows:**

Customer Relations Manager

PO Box 519

Halifax House

31-33 New Street

St Helier

Jersey JE4 5UB

Tel: **0845 604 6328**

From overseas tel: **+44 (0)1539 740750**

Fax: **+44 (0)1534 759280**

Email: **customerrelations@halifaxinternational.com**

**Stage 2**

If your complaint has not been resolved at Stage 1, your complaint will be passed to Senior Management to review and a final response will be issued to you within 10 working days. If for some reason we need further time to investigate your complaint we will let you know within 5 working days and will communicate, thereafter, on a weekly basis.

The whole complaints process (Stages 1 & 2) should not take any longer than 8 weeks. If you have not received a final response within 8 weeks of the Banks receipt of your complaint you can take your complaint to the Isle of Man Financial Services Ombudsman, although the Bank may contact you to request more time to fully deal with your complaint.

## **Personal customers only**

The Isle of Man has introduced a Financial Services Ombudsman Scheme of which Bank of Scotland International is a member.

**If the matter cannot be resolved satisfactorily after stage 2, you are then able to refer your complaint to the Ombudsman.**

The contact details for the Ombudsman are as follows:

Financial Services Ombudsman Scheme, Government Building, Lord Street, Douglas, Isle of Man IM1 1LE.

## **About Us**

Halifax International is a registered business name in Jersey and Isle of Man for Lloyds TSB Offshore Limited.

Lloyds TSB Offshore Limited. Registered Office: PO Box 160, 25 New Street, St Helier, Jersey, JE4 8RG. Registered in Jersey, number 4029. Regulated by the Jersey Financial Services Commission. The Isle of Man branch of Lloyds TSB Offshore Limited is licensed by the Isle of Man Financial Supervision Commission to take deposits and carry on investment business and is registered with the Insurance and Pensions Authority in respect of General Business. Business Address: Po Box 111, Peveril Buildings, Peveril Square, Douglas, Isle of Man IM99 1JJ.

## **General**

Telephone calls may be recorded for training, quality monitoring or evidential purposes.

## **Financial**

Lloyds TSB Offshore Limited places funds with other parts of the Lloyds Banking Group and thus its financial standing is linked to that of the Lloyds Banking Group. Prospective depositors should satisfy themselves as to the financial standings of Lloyds TSB Offshore Limited and its parent based upon publicly available information. An abridged version of Lloyds TSB Offshore Limited's latest financial statements is available on [www.lloydstsb-offshore.com](http://www.lloydstsb-offshore.com)