

# COMMERCIAL BANKING

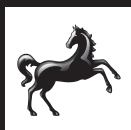
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## CARDNET®

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How to complain



LLOYDS BANK

## Making a complaint

### Please tell us and we'll do our best to put it right

Cardnet® aims to give you the highest level of service. So if we make a mistake, or if there is something you feel we could do better, please tell us and we'll do our best to put it right.

This leaflet helps to show you what to do if you're not satisfied with the service we provide. These are the steps we ask you to take to help us deal with your complaint as quickly as possible.

Remember, most problems that arise can be resolved quickly if you talk to us as soon as possible.

When you call us you will need to have your merchant account number(s) to hand. Please remember, for security reasons, never to send this information to us by email.

## 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:



Telephoning our Cardnet Helpline on **01268 567100**.



Emailing us at

**cardnet\_complaints@lloydsbanking.com**



Writing to us at the following address:

Cardnet Merchant Services

Phoenix House

Christopher Martin Road

Basildon

Essex SS14 3EZ

We will handle customer complaints as follows:

- If your complaint relates to payment services we aim to issue a final response within 15 days after receiving your complaint. 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 will aim to resolve all complaints well before this deadline.

## Contact the Financial Ombudsman Service

If you remain dissatisfied, you may be able to refer your case to the Financial Ombudsman Service\* for an independent review. This is a free, independent dispute resolution service for customers of most UK banks, building societies, insurance companies and other financial institutions.

Their details are as follows:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Their telephone number is **0800 0234567** (from a landline) or **0300 1239123** (from a mobile).

You will find more information on the Financial Ombudsman Service website, including details about eligibility at **[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**

We value your custom and want to resolve your complaint for you.

The Financial Ombudsman Service will only consider your complaint once you've tried to resolve it with us, so please take up your concerns with us first and we'll do all we can to help.

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

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

## For more information

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 Contact us on 01268 567100

 [cardnet\\_complaints@lloydsbanking.com](mailto: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 the Next Generation Text (NGT) Service (previously Text Relay/ Typetalk) or if you would prefer to use a Textphone, please feel free to call us on 0345 601 6909 (lines open 7am–8pm, Monday–Friday and 9am–2pm Saturday).

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### 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.

