

How to voice your concerns

Resolving your complaints with us



Do you have a complaint?

Halifax International sets out to provide the highest level of customer service.

If something has gone wrong, we want to know about it. We will then do everything in our power to put it right.

To ensure we deal promptly, effectively and fairly with any concerns our customers may have, we have established this complaints procedure. These are the steps we ask you to take if you have a complaint about our service. Our staff will be happy to help you with any questions you may have.

Step 1:

Take your complaint to your usual contact

Initially, please put your concerns directly to the person you usually deal with.

Please provide the following information:

- Your name and address
- Details of your complaint
- The relevant Bank details, such as your account number and sort code
- How you think the problem should be resolved
- Photocopies of any supporting paperwork

We will acknowledge your complaint promptly and remain in contact until we have completed a full enquiry and sent you a formal written response.

We will always aim to resolve your complaint at this stage. However, if you are dissatisfied with our initial response, we may refer your complaint to an appropriate manager or specialist area for further investigation.

Step 2:

If you remain dissatisfied after the first stage, please refer directly to the following contact details for your complaint:

Tel: **0845 604 6328**

Fax: **01624 610299**

From overseas:

Tel: **+44 1539 740 750**

Fax: **+44 1624 610299**

Customercare@LloydsTSB-Offshore.com

Or write to us at:

Halifax International,
PO Box 12, Peveril Buildings,
Douglas, Isle of Man, IM99 1SS

To help us maintain security and the quality of service for our customers, we may record or monitor your telephone calls.

Step 3:

If your complaint remains unresolved ask the Bank to issue a 'final response'

If the team handling your complaint is unable to resolve it to your satisfaction, we will provide a "final response." This outlines your complaint and gives our considered response.

Our service promise to you

When you contact us about a complaint, we will try to resolve it within three working days from receipt. If we are unable to do so, we will write to you to confirm receipt of your complaint within the same timescale and will tell you who will be handling your complaint. This may be another specialist area within the bank.

We will aim to give you a full response as soon as possible and will write with regular updates, including details of our progress and the options available to you. We will send these updates at least once a month, commencing four weeks after we receive your complaint.

If after 8 weeks from receipt of your complaint we are unable to provide a 'final response', we will write to you at this point to explain why and when you can expect our 'final response'.

If you remain dissatisfied with the Bank's response you are entitled to send details of your concerns to one of the addresses below depending on whether your account is held in Jersey or the Isle of Man.

Additionally, for Isle of Man customers, if you prefer not to wait for our 'final response' or if we have not sent you a 'final response' within 12 weeks from you first raising the complaint, you may contact the Financial Services Ombudsman Scheme directly.

Isle of Man personal customers only

The Isle of Man has a Financial Services Ombudsman Scheme of which Halifax International is a member. If you are dissatisfied with the Bank's response you may write to the ombudsman at:

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

Jersey customers only

There is no ombudsman scheme available to Jersey customers. However, if you remain dissatisfied with the Bank's response to your complaint, you are entitled to send details of your concerns to the Jersey Financial Services Commission at

PO Box 267, 14 – 18 Castle Street
St Helier, Jersey, JE4 8TP

Please talk to us first

We are able to resolve most of the complaints we receive, so we hope you will always contact us first if you have concerns.

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 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