

What to do if you have a complaint



Please tell us if you have any cause for complaint

If you're not completely happy with our service, we'd like to hear about it – that way, we can do something to put it right.

At Lombard we do everything we can to make sure our customers get the best possible service. However, sometimes, we don't get things right first time.

When that happens, we always encourage you to tell us about your complaint, so that we can put matters right.

We want to:

- make it easy for you to tell us about your complaint
- give your complaint the attention it deserves
- resolve your complaint fairly without delay
- make sure you are satisfied with how your complaint was resolved

How to make contact

If you have a complaint about any aspect of our service then we would like to hear from you.

You can contact us by phone, in person, in writing or by email at the following address:

Customer Relations Team
Lombard
PO Box 520
Rotherham
S63 3BR

Telephone 0845 877 8888

Email customerfeedback@lombard.co.uk

Textphone 0800 404 6163

Complaints made by email

If you send us a complaint by email, we will usually respond to your email address. However, there may be occasions when we will need to respond to you by post to ensure privacy or where we need to enclose copies of documents.

How we will handle your complaint

We aim to resolve your complaint straight away. However if we have not been able to do so within one week, we will write to tell you:

- why we have not yet resolved your complaint
- who is dealing with your complaint
- when we will contact you again

We will usually resolve most complaints within two weeks. If your complaint is particularly complex, it may take longer.

We will contact you regularly until your complaint has been resolved.

If you are still not satisfied

If we can't agree an acceptable resolution to your complaint within eight weeks we will:

- send you a letter giving our reasons for the delay and an indication of when we expect to provide a decision

Or

- Issue Lombard's decision letter, which will explain our final position.

You may be eligible to refer your complaint to the Financial Ombudsman Service.

We will send you a leaflet telling you more about the Financial Ombudsman Service and explaining your referral rights if we haven't been able to resolve your complaint within eight weeks and with our decision letter.

You may also refer your complaint to the Finance & Leasing Association (FLA) which will look into your complaint, work with all parties and try to find a solution.

You can contact the FLA at:

The Compliance Manager
Finance & Leasing Association
15-19 Kingsway
London
WC2B 6UN
Telephone 020 7420 9624

The Financial Ombudsman Service

We are covered by the Financial Ombudsman Service in relation to financial agreements regulated by the CCA and contracts of general insurance. If we cannot reach agreement with you, our Customer Relations Team will send you a Final Response letter. This letter will clearly set out our position in relation to your complaint.

Our aim is to resolve all complaints internally. However if you are not satisfied with our suggested resolution, or if eight weeks have passed since you first brought your complaint to our attention, you may be able to refer your complaint to the Financial Ombudsman Service. If you want the Financial Ombudsman Service to look into your complaint, you must contact them within six months of the date of any final response issued.

You can write to them at:

Financial Ombudsman Service, South Quay Plaza,
183 Marsh Wall, London E14 9SR
Alternatively you can telephone: 0845 080 1800.

Further helpful information can be obtained by visiting the Financial Ombudsman website on:
www.financial-ombudsman.org.uk

The Financial Ombudsman Service offers a free independent service and can help with most financial complaints. However, there are some limitations on what the Financial Ombudsman Service can look into, and further information about this can be obtained from the Ombudsman directly.

We are committed to resolving your complaint fairly and quickly. In most cases this can be done if you contact us as soon as possible. We will try to resolve your complaint by listening to your concerns and agreeing a solution with you.

Lombard North Central Plc is an appointed representative of The Royal Bank of Scotland plc, which is authorised and regulated by the Financial Services Authority.

Lombard North Central PLC

Registered Office: 3 Princess Way, Redhill, Surrey RH1 1NP.

Registered in England: No. 337004.