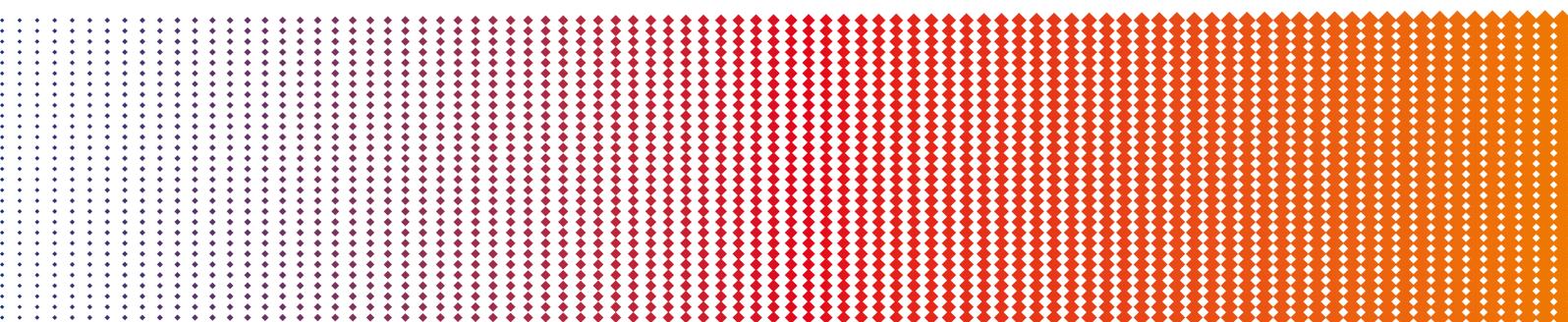


WHAT TO DO IF YOU HAVE A COMPLAINT



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:

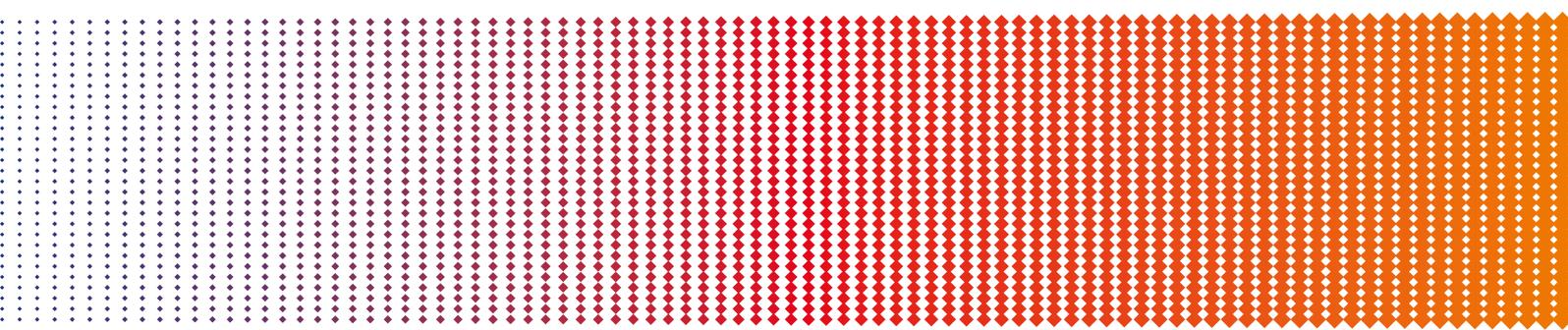
Customer Services Team
Lombard
PO Box 520
Rotherham
S63 3BR

Telephone 0345 877 8888
Email lombardqueries@lombard.co.uk
Text Relay 18001 0345 877 8888

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.

Lines are open 9am to 5pm Monday to Friday. Calls will be charged at local rate, calls from landlines are typically charged up to 10p per minute; calls from mobiles typically cost between 10p and 40p per minute. Calls from landlines and mobiles may be included in free call packages. Business rates and calls from other networks may vary, calls may be recorded.



The Financial Ombudsman Service

We are covered by the Financial Ombudsman Service in relation to financial agreements regulated by the Financial Conduct Authority 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:
The Financial Ombudsman Service,
Exchange Tower, London E14 9SR

Alternatively you can telephone:
0800 023 4567

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.

