

Cardnet

# How to complain.

We aim to make it right  
if things go wrong.



Lloyds TSB | for the journey...

# Is there something you're not happy with?

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@lloydstsb.co.uk**
- writing to us at the following address:

Cardnet Merchant Services  
Cardnet House  
Paycocke Road  
Basildon  
Essex SS14 3HX

## Our promise:

We will always try to resolve your issue promptly.

As soon as we have received your complaint we will respond to it as quickly as we can, usually by the end of the next working day. If we can't respond within this time (for example, we may need to refer your complaint to a specialist area), we will write to you within five working days to either:

- tell you what we have done to resolve the problem, or
- acknowledge your complaint and let you know how to contact the person or team dealing with your case.

We will also:

- provide you with regular updates.
- let you know our final response within eight weeks from when you first contacted us about your complaint.

## 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, South Quay Plaza,  
183 Marsh Wall, 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.

Please contact us if you'd like this in another format such as large print, Braille or audio.

**[www.lloydstsbcardnet.com](http://www.lloydstsbcardnet.com)**

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We may monitor or record phone calls with you in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

Please remember we cannot guarantee the security of messages sent by email.

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