

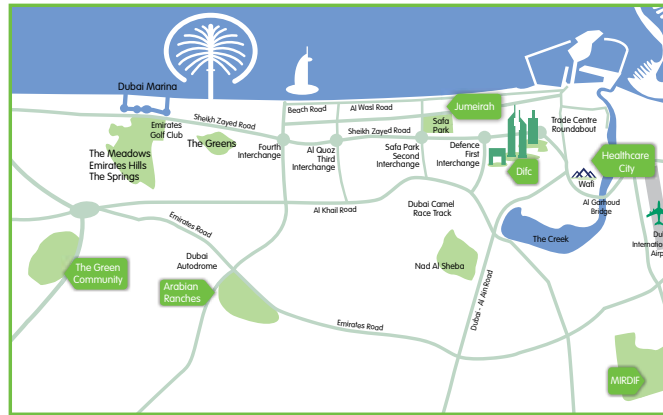
And finally...

Lloyds TSB aims to give you the highest level of service. If you're not happy then we're not either. So if we have made a mistake and if there is something you feel we could have done better, please tell us and we'll do our best to put it right.

When you call us, you will need to have some key information to hand so we can help you.

What you will need:

- Have all relevant bank details - your account number, card, policy or investment number (please remember for security reasons never send this information to us by email)
- Tell us how you think the problem should be resolved
- Provide photocopies of any relevant supporting paperwork, keeping the originals for your own records



Main Branch

Jumeirah

Al Wasl Road, opposite Safa Park,
Open 8.30am – 5.30pm, Saturday
to Thursday except Tuesday,
9.00am–5.30pm

Customer Service Centres

Arabian Ranches

The Community Centre
Open 9am–6pm, Saturday
to Thursday

The Green Community

The Market Place
Open 9am–6pm, Saturday
to Thursday

Dubai Healthcare City

Behind Wafi City
Open 9am–6pm, Saturday to
Thursday

Mirdif

Ground Floor, Uptown Mirdif
Open 9am–6pm, Saturday to
Thursday

www.lloydstsb.ae

Contacting Us

Telephone

04-3422000

Fax

04-3422660

Email

information@lloydstsb.ae

Lloyds TSB Bank plc has a license issued by the UAE Central Bank to carry on banking business in the United Arab Emirates. Lloyds TSB Bank plc (Registered in England & Wales). Registered Number 2065, 25 Gresham Street, London EC2V 7HN. Lloyds TSB Bank plc is authorized and regulated by the Financial Services Authority for investments in the UK. Rules and regulations made under the Financial Services and Markets Act 2000 for the protection of investors, including the Financial Services Compensation Scheme, do not apply to the investment business of companies within the Lloyds TSB Group carried out from offices outside the United Kingdom. Lloyds TSB Bank plc is a wholly-owned subsidiary of Lloyds TSB Group plc whose office is Henry Duncan House, 120 George Street, Edinburgh EH2 4LH.

Our service promise

How to voice your concerns

Step 1

Let your usual contact know

We need to know the nature of your complaint and your viewpoint as to how you think the problem should be resolved. We will then try to resolve your issue quickly.

You can do this by:

- Contacting your Personal Relationship Manager, Business Manager or a member of our Customer Service team
- Calling into our branch
- Telephoning us using the number shown on your statement
- Writing to us at the address shown on your statement

Our Promise:

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 cannot respond within this time (for example, we may need to refer your complaint to a specialist area), we will write to you within 5 working days, to either:

- Tell you what we have done to resolve the problem, or
- Acknowledge your complaint and let you know when you can expect a full response. We will also let you know how to contact the person or team dealing with your case.

We always aim to resolve your complaint at this stage. However, if for any reason you are still not happy, then please see Step 2 for what to do next.

Step 2

Follow up with our Customer Care Team

To do this you can:

- Ask the person you raised the complaint with, to do this for you, or
- **Write to:**
Head of Customer Services, Lloyds TSB, Al Wasl Rd, Opposite Safa Park, Jumeira, P.O Box 3766, Dubai
- **Email:**
information@lloydstsb.ae
For the attention of:
Customer Service. If contacting us by email, do not include any of your account details, or
- **Call us at:** +971 4 342 2000

Our Promise:

- We will follow up the facts
- We will respond to you within 5 working days or, if it will take longer, tell you when you can expect a full response.
- We will let you know our final response within 8 weeks from when you first contacted us about your complaint.

If for any reason you are still dissatisfied with our final response, or if we have not issued our final response within 8 weeks from you first raising the complaint, then you can ask for an appointment with the Regional Manager.

Please see Step 3 for what to do next.

Step 3

Contact the Regional Manager

If you remain dissatisfied:

- You can refer your case to the Regional Manager for review. You may contact the Regional Manager by email or telephone (see Step 2 for contact details).

Our Promise:

- Our Customer Care team will give your contact details to the Regional Manager. They will also provide the Regional Manager with all the information on your case
- You will have an appointment with the Regional Manager within 1 week.

We value your custom and want to resolve your complaint for you. The Regional Manager will only consider your complaint once you have tried to resolve it through Steps 1 & 2.