

Our service promise

C&G Savings

C&G Savings is a division of Lloyds TSB Bank plc, which is a signatory to the Banking Codes and is authorised and regulated by the Financial Services Authority.

We have a reputation for providing excellent service and it's a reputation we work hard to maintain. But we also recognise that sometimes things can go wrong. So if there's a problem with the service you receive from us or with your savings account itself, this leaflet explains what to do.

Telling us if things go wrong

Step one

First, please talk to us and let us know what the problem is. The chances are it can be sorted out quickly by the manager of the branch or part of the business you are dealing with – so please contact them first or call our helpline on 0845 602 0022.

Step two

If things can't be resolved straightaway, your complaint will be passed to our complaints handling team – or you can write to us direct at:

C&G Savings
Customer Service Recovery Centre
Two Brindley Place
PO Box 63
Birmingham
B1 2AB

We'll send you formal confirmation that we have received your complaint within five business days. We'll then look into it and write to you again within four weeks with our view and any proposals for resolving the issue. If, for any reason, we are still looking into your complaint after four weeks, we will immediately write to you and let you know how things are progressing.

Step three

If you're unhappy with our response, the manager of our Customer Service Recovery Team will carry out a final review.

If we still cannot reach an agreement with you to settle your complaint, we'll send you a "final response". You can then refer your complaint to the Financial Ombudsman Service. The decision of the Financial Ombudsman Service will be binding upon us.

If the matter is still outstanding after eight weeks, then we'll write to let you know that even though we have not completed our investigation, you are entitled to take the matter to the Financial Ombudsman Service without waiting any longer. It is, however, very unusual for things to go on this long.

The Financial Ombudsman Service

The Financial Ombudsman Service (FOS) is an independent complaint resolution scheme, set up under the Financial Services and Markets Act, to resolve individual disputes between customers and financial services firms quickly and with minimum formality.

The FOS will ask you to follow the process explained in this leaflet and bring your complaint to us before they will get involved themselves. You can contact the FOS by:

- e-mailing complaint.info@financial-ombudsman.org.uk
- telephoning 0845 080 1800 or
- writing to them at:
Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

If you go to the FOS, it doesn't mean that you then cannot take us to court. You can. But following the complaints procedure set out by the Financial Ombudsman Service is usually a quicker option and is free.

Although you must go through the three steps of the procedure explained in this leaflet before you ask the Financial Ombudsman Service to investigate a complaint, you can put enquiries to the FOS at any time.

Data Protection Act

Under the Data Protection Act you have the right to obtain a copy of the personal information we hold about you. If you would like to see this, please contact C&G Savings, Lloyds TSB Bank plc, DSAR Team, Charlton Place 2, Drop Zone C-57, Charlton Road, Andover SP10 1RE. (Please note that there is a charge for this service.)

We may contact you by letter or telephone about our products and services and those of Lloyds Banking Group, which we think may be of interest to you. If you don't want to receive this information from us, please contact your local branch or call the C&G Savings Helpline on 0845 602 0022.

To find out more...

- Visit any C&G branch
- Log on at cheltglos.co.uk
- Call us on 0845 602 0022 (open 8.45am – 5pm Monday to Friday)

Textphone services

If you have a hearing or speech impairment and access to a textphone, to contact us please call **0845 300 4195** (lines are open 8.45am – 5pm Monday to Friday).

Braille, large print and audio

If you would like us to provide this leaflet in Braille, large print or on audio, please call the C&G Savings Helpline on **0845 602 0022**, or contact any C&G branch and we will be happy to arrange it.

C&G Cheltenham & Gloucester

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C&G Cheltenham & Gloucester

built around you