



Lloyds of Watford

IN-HOUSE COMPLAINTS PROCEDURE

We are committed to providing a professional service to all our clients and customers. When something goes wrong, we need you to tell us about it. This will help us to improve our standards.

We will where appropriate, make reasonable adjustments for consumers who might be disadvantaged because of factors such as their age, infirmity, disability, lack of knowledge, lack of linguistic or numeracy ability, economic circumstances, bereavement or do not speak English as a first language.

If you have a complaint, please put it in writing, including as much detail as possible. We will then respond in line with the timeframes set out below (if you feel we have not sought to address your complaints within eight weeks, you may be able to refer your complaint to the Property Ombudsman to consider without our final viewpoint on the matter).

What will happen next?

- We will send you written acknowledgment of the receipt of your complaint within 3 working days of receiving it, enclosing a copy of this procedure.
- We will then investigate your complaint. This will normally be dealt with by the office manager who will review your file and speak to the member of staff who dealt with you. A formal written outcome of our investigation will be sent to you within 15 working days of receipt of the original complaint.
- If, at this stage, you are still not satisfied, you should contact us again and we will arrange for a separate review to take place by a senior member of staff.
- We will write to you within 15 working days of receiving your request for a review, confirming our final viewpoint on the matter.
- If you are still not satisfied with our final viewpoint (or more than 8 weeks has elapsed since the complaint was first made) you can request an independent review from The Property Ombudsman without charge.

The Property Ombudsman

Unit 159756

PO Box 7169

Poole

BH15 9EL

admin@tpos.co.uk

01722 333 306

www.tpos.co.uk

www.tpos.co.uk/consumers/make-a-complaint

Please note the following:

You will need to submit your complaint to The Property Ombudsman within 12 months from the date of our final viewpoint, including any evidence to support your case.

The Property Ombudsman requires that all complaints are addressed through this in-house complaint procedure, before being submitted for an independent review.