

How to make a Complaint?

We always try to provide great service, but sometimes things are not up to our high standards. If you consider you have cause to complain please contact us so we can put things right as soon as possible via:

complaints@lhv.com

Please help us by providing the following information, as clearly as possible:

- Client Name
- Full name of company representative
- Phone number and best time to contact you
- Account or loan details
- Details of the matter that you are complaining about
- Any action that you wish us to take to resolve your complaint
- The name of your relationship manager or lending director.

We will promptly acknowledge receipt of your complaint and may seek further information from you to ensure we have understood the issue correctly.

Whilst not all of our clients are eligible to complain under UK regulations, we aim to treat all of our complainants in line with the regulatory timescales as far as possible.

We will try to provide a response as soon as we can; aiming to gain your agreement to our resolution within 3 days. If we reach agreement with you within 3 days we will issue you with a summary resolution communication, explaining what we have done to sort out the matter you have raised.

Where complaints take longer to investigate and resolve, we will keep you updated. Initially this will include a written acknowledgement of your complaint.

Depending on the nature of the complaint, there are some defined timescales that are set by relevant laws and regulations, for us to issue a final response to you:

- If your complaint relates to a payment service (e.g. card payment, Account Information Service, Direct Debit or payment transaction) we aim to issue a final response within 15 business days of receiving your complaint;

In exceptional circumstances, where we are unable to issue a final response within 15 business day we will keep you updated, and issue this within 35 business days.

- If your complaint is not about a payment service, but about another matter, we aim to issue a final response as soon as possible, but at least within 8 weeks of receiving your complaint.

We will keep you updated as we progress our investigation, and we will always try our best to respond sooner.

If you are unhappy with the response you receive, or we take longer than the timescales set out above, we will provide you with any rights of referral that you may have:

- Depending on your eligibility, you may be able to refer your complaint to [Financial Ombudsman Service \(FOS\)](#)
- You will need to refer your complaint within 6 months of our final response letter

FOS contact details are as follows:

Website: www.financial-ombudsman.org.uk

Telephone: 0800 023 4567

You may also be able to refer your complaint to the Financial Conduct Authority (FCA) and details can be found at: [Report information about a payment services or e-money firm.](#)