



With you when it matters

Financial Abuse Support

For customers of Lloyds Bank, Halifax, Bank of
Scotland, MBNA, Scottish Widows or Black Horse

LLOYDS BANK
FOUNDATION
England & Wales





Not having to pay the loan for a few months is going to make such a huge difference!

Financial abuse is a powerful but often undocumented form of domestic abuse. Financial control, exploitation and sabotage often result in victims staying with abusive partners for longer and makes rebuilding lives even more challenging.

Yet if survivors are a customer of **Lloyds Bank, Halifax, Bank of Scotland, MBNA, Scottish Widows or Black Horse**, extra help is at hand. These financial services companies have worked with domestic abuse charities and the Lloyds Bank Foundation to establish a dedicated Specialist Support Team to help customers who experience domestic abuse.

Our expert domestic abuse partners — Surviving Economic Abuse and Tender — have trained the Specialist Support Team to understand the dynamics of domestic abuse and how it manifests. Alongside extensive empathy skills, the Team combine this knowledge with understanding of financial services to explore how they can best support customers.

Who can the Specialist Support Team help?

The Team can only help their own customers, but that includes anyone who uses Lloyds Bank, Halifax, Bank of Scotland, MBNA, Scottish Widows or Black Horse.

It covers all of their services – from bank accounts, to credit cards, to mortgages, insurance and pensions.

How can the Specialist Support Team help?

They will explore how they can help with any of their customers' financial products or services. Customers might want to secure or split accounts, or open new ones. They might want to assess their mortgage situation or share concerns about fraud. Whatever the issue is, if it's about a customer's financial needs, they will explore how they could help.

Given the complexity of financial abuse and banking regulations, the Team might not be able to give an answer straight away. However, they will work with survivors and colleagues across different areas, to understand and explore their options – and in days rather than weeks.

Will survivors have to disclose their abuse?

The survivor will need to let the Team know they have experienced abuse, but they do not need to disclose details of that abuse. The Team will only ask about the financial services they use.

How can survivors access the service?

Survivors can only access the Specialist Support Team through a charity referral. It is not a public number. They can either call or email the Team. The Team will need to speak to them but can arrange a time to call that is convenient, and safe, for the survivor.

Why can't everyone contact the Team?

We want to ensure this service is safe and relevant for survivors, therefore we work with people who are already being supported by charities that specialise in domestic abuse. We do this to reduce the risk of perpetrators using the service to increase their abuse. Working with charities also helps the Team to roll out the support gradually which ensures we're able to refine the service in response to more requests.

Can we just go in branch?

While these organisations have been raising awareness of domestic abuse among all colleagues, it is only by contacting the Specialist Support Team that survivors can be sure of accessing tailored support. They have received in-depth training on domestic abuse so will be better able to help. Their approach also means they have more flexibility to explore what help they can provide.

If a customer would like to contact the Specialist Support Team, either they, or you as their Support Worker, can use the dedicated numbers below:

Lloyds Bank: 0800 0065 703

Halifax: 0800 0854 475

Bank of Scotland: 0800 1218 278

mbna: 0800 028 0428

Lines open: 8am–6pm, Monday–Friday

or email

FinancialAbuseSupportTeam@lloydsbanking.com

In the meantime, here are some general tips to help customers protect themselves...



Change any **PIN and passwords** if someone else has access to them



Change **where financial correspondence** (such as letters or statements) **is sent**, especially if others have access to the post



Ask for post to be sent to a **different address** if possible



Choose to **receive correspondence digitally** (on online banking or apps), rather than through the post



Remember cash withdrawals and purchases **display location information** on statements and transactions histories

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