



What should I report?

A Speak Up concern will involve some form of wrongdoing or misconduct, where there is a risk to colleagues, customers or our business. You'll find some examples below to show what is and what is not typically considered as Speak Up. Please note this is not an exhaustive list, and if you witness or suspect wrongdoing, please report it using one of the reporting methods available.

What is a Speak Up concern?

- Failure to comply with law, regulations, Group Policies, procedures, or customer treatment standards.
- Inappropriate behaviour that is not in line with Group Values or Personal Behaviour Standards, including any form of discrimination, harassment (including sexual harassment) or victimisation.
- Criminal activity such as theft, fraud, financial crime, bribery and corruption, or modern slavery/labour exploitation.
- Breaches of financial accounting and auditing obligations.
- Health and safety concerns (impacting the public and/or colleagues).
- Damage to the environment, or concerns about misleading customers or shareholders (e.g. 'greenwashing').
- Action or inaction that could contribute to a miscarriage of justice.
- Behaviour that may harm the reputation or financial wellbeing of Lloyds Banking Group.
- Any attempts to conceal any of the above.

What is not typically a Speak Up Concern

Complaints relating to your own personal employment situation can usually be addressed more effectively by your line manager or someone more senior in your business area. Some examples of situations that are not typically a Speak Up concern are shown below:

- Relationship breakdown with colleagues or management.
- Performance management concerns.
- Redundancy appeals, if you are dissatisfied with the redundancy process.
- Queries about contracted hours or flexible and hybrid working.
- Your personal pay and reward package.
- Issues involving property and facilities (that are not related to health and safety).

You can also find more information via the Colleague Harassment & Grievance Support site (accessible via Group Interchange / Life@LBG / Let's Talk – Harassment & Grievance).

If you are uncertain and would like further guidance please contact [Group Conduct Investigations](#).