

Complaint Handling Policy

The Bank endeavours to deliver a high standard service to all of its customers. To achieve this, we rely and welcome customer feedback to help us improve our products and the services we provide.

In case any Customer is not satisfied with any aspect of their relationship with the Bank, they can bring the same to the notice of the Management for improving our services or redress of grievance.

In order for the bank to maintain high level of customer satisfaction, the Bank encourages Customers to lodge a complaint if they are not happy with any aspect of their relationship with the Bank for whatever reason.

Customers can lodge their complaints with the respective Incharge Branch Operations and or Business/Branch Manager, where they have their relationship or directly to the Group Head of Audit and Compliance regarding any matter relating to any area of the bank. His contact details are:-

Name :	Gareth Elford, Group Head of Compliance
Postal Address:	63 Mark Lane, London, EC3R 7NQ
Phone Direct:	+44 (0) 20 7780 1076
Fax Number:	+44 (0) 20 7681 1272
E Mail:	gareth.elford@habibbankuk.com

Complaints can be lodged by any reasonable means e.g. by letter, fax, email, telex, telephone or in person. Key point is that the person lodging the complaint is himself/herself complainant or must have legitimate authority from the complainant.

The Bank will take appropriate action upon receipt of the complaint. All the complaints will be acknowledged within one working day and resolved as early as possible, but no later than 4 weeks in the ordinary course of business. For more complex complaints, where a prompt solution is not possible within the original envisaged time period, an extension by another 4 weeks will be sought and intimated to the complainant. The majority of cases will be resolved satisfactorily within a maximum period of 8 weeks. However in case of further delays beyond control of the Bank, the complainant will receive a written explanation and an indication as to when that complaint may be resolved. A final letter of response will be issued to complainant by the Complaint Handling Official.

In case complainant is not satisfied with the final response, he/she can refer his/her complaint to Financial Ombudsman Service which is an independent dispute settlement organisation and all Banks are within compulsory jurisdiction of the Financial Ombudsman Service (contact details below):

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Financial Ombudsman Service entertains complaints from eligible complainants within six months of the date of final response by the Bank.

If further details of the Banks Complaint Handling Policy and Procedure are required, please contact any of the Business/Branch Manager or Incharge Branch Operation or Group Head of Audit & Compliance at the contact address given above.

Habib Allied International Bank Plc
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Authorised and Regulated by the Financial Services Authority