

Complaint Handling Policy

April 2020

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 dissatisfied 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 / Relationship Manager, where they have their relationship or directly to the Compliance Department regarding any matter relating to any area of the Bank. Their contact details are:-

Name:	Donatella Seidner
Postal Address:	9 Portman Street, London, W1H 6DZ
Phone Direct:	+44 (0)20-7780-1018
E-Mail:	Donatella.Seidner@hbluk.com

Complaints can be lodged by any reasonable means e.g. by letter, email, phone 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. Responsibility for reviewing the complaint will be assigned to a member of the Bank’s Business Team who will review the complaint and undertake appropriate action to resolve the matter. A detailed, final response will be sent to the complainant as early as possible and within 4 weeks of sending the acknowledgement letter 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 the complainant is not satisfied with the final response, they can refer their 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 address below):

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Financial Ombudsman Service will accept 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/ Relationship Managers or Incharge Branch Operation or Head of Compliance at the contact address given above.