

# **Complaint Handling Policy**

**2021**

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

Name:	Donatella Seidner
Postal Address:	9 Portman Street, London, W1H 6DZ
Phone Direct:	+44 (0)20-7780-1018
E-Mail:	<a href="mailto:Donatella.Seidner@hbluk.com">Donatella.Seidner@hbluk.com</a>

Complaints can be lodged by any reasonable means e.g. through the Bank’s website, 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 three working days. 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 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 (FOS) on <https://www.financial-ombudsman.org.uk/contact-us/complain-online> or Financial Ombudsman Service, Exchange Tower, London, E14 9SR. FOS is an independent dispute settlement organisation and all Banks are within compulsory jurisdiction of the FOS. FOS will accept complaints from eligible complainants within six months of the date of final response by the Bank.

If further details of the Bank’s Complaint Handling Policy and Procedure are required, please contact any of the Relationship Managers or Incharge Branch Operation or Head of Compliance at the contact address given above.