



Complaint Handling Procedure

HBL Bank UK – Complaint Handling Procedure

HBL Bank UK is the trading name of HBL Bank UK Limited. You can contact **HBL Bank UK** Ltd by post, telephone, email, online or in person.

HBL Bank UK Ltd Contact Details

Post: 9 Portman Street, London, W1H 6DZ

Tel: +44 (0) 344 809 4258

Email: Complaints@hbluk.com

Online: www.hblbankuk.com

In person: Visit your nearest branch.

(Details on our website above and at the end of this document)

HBL Group

HBL Bank UK Ltd is a standalone (wholly owned subsidiary) of Habib Bank Limited registered in Pakistan, whose trading name is HBL Pakistan. As such we cannot investigate complaints regarding HBL Pakistan, or any of their Branches.

Any complaints received relating to **HBL Pakistan** and the wider HBL Network will be referred via email to HBL Pakistan for further investigation and resolution.

HBL Bank UK has provided a clear link on our website that you should click if you have a complaint regarding HBL Pakistan.





Acknowledging Your Complaint

Where we are unable to resolve your complaint by the third business day following receipt, we will send a written acknowledgement to you.

Handling Your Complaint

A member of the bank's staff will be dedicated to the investigation of your complaint, with oversight from our Compliance team to ensure a timely and factual response is provided.

Next Steps

We will endeavour to complete the investigation of your complaint within 8 weeks. If the nature of the complaint is more complex, it may take longer. If we are unable to fully resolve the complaint within this timescale, we will write to you to explain.

Following Resolution

We send details of all the complaints we have received to the FCA. We also review these to identify potential improvements we can make to the service that you receive as a customer of HBL Bank UK Ltd.



Financial Ombudsman Service (FOS)

If you are dissatisfied with the resolution of your complaint, you can forward this complaint to the Financial Ombudsman – providing that you have given us 8 weeks to resolve it first.

This is free of charge, but you must do so within six months of the date of our final response to you.



The contact details of FOS are as follows:

Address:

The Financial Ombudsman Service,
Exchange Tower,
London,
E14 9SR.

E-mail:

complaint.info@financial-ombudsman.org.uk

Website:

<https://www.financial-ombudsman.org.uk/contact-us/complain-online>.

HBL Bank UK Ltd – Our Locations

London – Portman

9 Portman Street,
London,
W1H 6DZ

Birmingham

379 Stratford Road,
Birmingham,
B11 4JZ

London – Whitechapel

65 Whitechapel Road,
London,
E1 1DU

Manchester

2 Swan Street,
Manchester,
M4 5JN



HBL BANK UK LIMITED TRADING AS HBL BANK UK

Registered Office: 9 Portman Street London W1H 6DZ United Kingdom Registered in England and Wales. Company No. 1719649

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority Website: www.hblbankuk.com

Tel: 0344 809 4258