



NATIONAL BANK OF EGYPT (UK) LIMITED

**CUSTOMER COMPLAINTS
PROCEDURES**

**Confidential
May 2018**

Customer Complaints Procedures

National Bank of Egypt (UK) Ltd (NBEUK) is authorized by the Prudential Regulation Authority and regulated by both the Financial Conduct Authority and the Prudential Regulation Authority. NBEUK is committed to prompt handling of complaints in line with the regulatory complaints handling rules and the applicable standard terms and conditions which can be found on our website.

<http://www.nbeuk.com/>

NBEUK considers any complaint seriously, If you are dissatisfied in any way with a product or service offered by NBEUK, please, get in touch with your relationship manager right away and let them know about your concerns. If you wish to make a complaint then please let us know as soon as possible and there are four ways you can do this as follows:

By E-mail:

You can e-mail your relationship manager directly or you can e-mail your complaint directly to compliance@nbeuk.com

By Post:

You can write to us at:

National Bank of Egypt (UK) Limited
11 Waterloo Place
London
SW1Y 4AU

In order for us to resolve your complaint as quickly as possible, please include the following information in your e-mail or letter:

- Your account details;
- As much information about the complaint that you feel able to give; and
- Whether there are any actions that you would like us to take to resolve your complaint.

By Phone:

From the UK: (020) 7389 1200*
From abroad: +44 (0)20 7389 1200*

Lines are open Monday to Friday 9.00am to 5.00pm

In Person:

You can visit our premises and speak to one of our counter staff who will guide you to the relevant Complaints Officer.

*All calls may be recorder and calls to 0207 number from a UK landline or personal mobile can be charged at your standard network rate or free depending on your phone plan and allowances to which your telephone service provided terms and conditions apply. Call charges may apply when calling from abroad.

Important note about using a claim handler

If you decide to use a claim handler you should carefully consider whether to pay an upfront fee before your complaint is submitted as there is no guarantee it will be successful and you could be left out of pocket.

NBEUK wants to:

- Make it easy for you to raise your complaint.
- Listen to your complaint.
- Consider how you would like us to remedy your complaint.
- Make sure the matter is fully investigated and provide you with a summary resolution.
- Keep you informed at all times during the complaint investigation.
- Follow up with you to make sure the matter has been resolved to your satisfaction.
- Do our best to provide you with a service that you consider fair and reasonable.

Raising a complaint will not incur a charge of fee.

How long will it take?

Our aim is to resolve a complaint promptly. If this is not possible then the Bank, while keeping you informed of our investigations, will advise you as follows:

1. Within three working days of receiving it detailing the Bank's understanding of the complaint and what we have done to resolve it. If we are unable to resolve the issue we will;
 - a) If we are unable to provide you with a final response within four weeks we will send you an update explaining the delay.
 - b) Within eight weeks of receiving your complaint, we will either send you our final response or a holding response explaining the reasons for the delay in resolving the complaint and an indication of when a conclusion may be reached. Accompanying this response the Bank will remind you about the Financial Ombudsman Service (FOS) and how to contact them about the complaint. We will enclose a copy of the FOS explanatory leaflet and if appropriate a copy of the FOS complaint form.

We would like to assure you that NBEUK has in place appropriate management controls and procedures to ensure that your complaint is handled properly with sufficient information to identify and remedy any recurrence of the subject complaint.

The Financial Ombudsmen Service (FOS)

Our aim is to resolve all complaints internally. If you are not satisfied with our suggested resolution, or if eight weeks have passed since you first brought your complaint to our attention, you have the right to refer your complaint to the Financial Ombudsman Service (FOS). If you want the FOS to look into your complaint, you must contact them within six months of the date of our final response letter to you.

rate or free depending on your phone plan and allowances to which your telephone service provided terms and conditions apply. Call charges may apply when calling from abroad.

You can write to Financial Ombudsman Service at:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Alternatively you can telephone 0800 023 4567, 0300 123 9123, 0207 964 0500 or email to complaint.info@financial-ombudsman.org.uk. Further helpful information can be obtained from visiting the FOS web-site at www.financial_ombudsman.org.uk. The FOS offers a free independent service and they can help with most financial complaints. However, there are some limitations on what the FOS can look into, and further information about this can be obtained from them directly.

NBEUK is committed to resolving your complaint fairly and quickly. In most cases this can be done if you contact us as soon as possible. We will try to resolve your complaint by listening to your concerns and proposing a solution to you.

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