



National Bank of Egypt (UK) Limited

Customer Complaints Procedures

October 2014

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Wholly owned subsidiary of National Bank of Egypt – Registered in England No. 2743734



National Bank of Egypt (UK) Ltd

Customer Complaints Procedures

National Bank of Egypt (UK) Ltd (NBEUK) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and 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.

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 you are satisfied with how your complaint was handled
- All complaints will be handled free of charge and will be treated fairly

How and where to complain

- In person - visit our premises and speak to one of our counter staff who will guide you to the relevant individual
- In writing – please address your letter to the Complaints Officer (see contact details below)
- By telephone - please see contact details below
- On-line - www.nbeuk.com

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.

Contact details

Complaints Officer, Mr. Richard Harris

Telephone: 020 7389 1288

Email: compliance@nbeuk.com / r.harris@nbeuk.com

or

Mr Ahmed Maksoud

Telephone: 020 7389 1280

Email: compliance@nbeuk.com / a.maksoud@nbeuk.com

How long will it take?

Our aim is to resolve a complaint straightaway. If this is not possible then the Bank will write to you as follows:

1. Within five 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
2. Within four weeks of receiving your complaint, either send you our final response or a holding response explaining why the complaint has not been resolved yet, indicating that a further contact will be made within another four weeks
3. After eight weeks, we will either send you a final response or another holding letter explaining the delay.

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. This will include analysing the causes of individual complaints so as to identify the root causes common to types of complaint, consider whether such root causes may also affect other processes or services, including those not directly complained of and correcting where reasonable to do so such root causes.

NBEUK will keep you informed on a regular basis until the complaint has been resolved.

In the unlikely event that the Bank cannot resolve the matter after a maximum of eight weeks, then NBEUK will send you a final response or advise you in writing of the reasons for the delay in resolving the complaint and an indication of when a conclusion may be reached. At this time the Bank will remind you about the Financial Ombudsman Service (FOS) and how to contact them about the complaint, enclosing a copy of the Financial Ombudsman Service explanatory leaflet and if appropriate a copy of the FOS complaint form.

What if you are not happy with our response?

NBEUK's aim is that your complaint should be resolved as quickly as possible by staff who have the right experience, knowledge and authority.

If you are not satisfied by our action or explanation, your case can be reviewed by the General Manager, if this is the case please write to Mr Ismail Saleh stating your account number, details of your complaint and what you would like the Bank to do to resolve it.

The Financial Ombudsman Service

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. If you want the Financial Ombudsman Service to look into your complaint, you must contact them within six months of the date of our final response letter to you.



National Bank of Egypt (UK) Ltd

You can write to them at:
The Financial Ombudsman Service
Exchange Tower,
London, E14 9SR.

Alternatively you can phone 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 Financial Ombudsman web site at www.financial-ombudsman.org.uk. The Financial Ombudsman Service offers a free independent service and they can help with most financial complaints. However, there are some limitations on what the Financial Ombudsman Service 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.