



**National Bank of Egypt (UK) Limited**

## **Customer Complaints Procedures**

**June 2017**

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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.

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 email:**

You can **email your relationship manager directly**; or  
You can email your complaint directly to [compliance@nbeuk.com](mailto: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 email 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)207 389 1200\*

Lines are open Mondays to Fridays, 9:00am – 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 recorded and calls to a 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 provider's 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.

All complaints will be handled free of charge

### How long will it take?

Our aim is to resolve a complaint straightaway. 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;
2. Within four weeks if we are unable to provide you with a final response we will send you an update explaining the delay.
3. Within eight weeks of receiving your complaint, 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 Financial Ombudsman Service 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 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.



البنك الأهلي المصري  
(الملكيّة المعاصرة)

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](http://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.

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