



البنك الأهلي المصري  
(المملكة المتحدة)

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

## **Customer Complaints Policy**

v.2.1 September 2020

## Document History

From time to time this Customer Complaints Policy will be updated to reflect changes to NBEUK's regulated business or changes to the regulations to which NBEUK is subject. The Head of Compliance will ensure that all appropriate amendments are made to this document. The dates of the amendments are recorded below. Please ensure that you have the most up-to-date version of this policy by confirming the correct version number with Compliance.

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2.0	Draft	26 <sup>th</sup> July 2019	Approved	Compliance Committee
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## **1. Purpose and Objective**

- 1.1 National Bank of Egypt (UK) Ltd (“NBEUK” or “the Bank”) Customer Complaints Policy (the “Policy”) is based on the Financial Conduct Authority’s (“FCA”) Dispute Resolution (“DISP”) rules. Every organisation is susceptible in making mistakes or failing to meet a customer’s expectations. The purpose of this policy is to provide NBEUK customer’s with the opportunity to raise a complaint in the event that something has gone wrong.
- 1.2 Any NBEUK customer who expresses dissatisfaction with the Bank’s products and/or services is treated in a fair and transparent manner and their complaint is acknowledged, handled impartially and investigated thoroughly.
- 1.3 NBEUK ensures that all customer complaints, either written or verbal, are handled in a consistent and regulated manner. The Bank will ensure all complaints are fully investigated and an appropriate decision is made taking into account all relevant information.
- 1.4 In addition, NBEUK are committed in delivering a fair, open and clear process for complaints and are dedicated in providing a satisfactory outcome for all customers who wish to raise a complaint. We provide thorough staff training in our internal complaint handling procedures and also support staff in how to handle complaints whether face-to-face, written or telephone.
- 1.5 This policy is designed to provide a positive response to complaints received, and to ensure the Bank are open about the improvements we implement as a result of any concerns or issues raised by our customers.

## **2. What is a Complaint**

- 2.1 The FCA’s Dispute Resolution Rule defines a complaint as:

*“Any expression of dissatisfaction, whether oral or written, and whether justified or not, from or on behalf of an eligible complainant about the firms’ provision of, or failure to provide, a financial service”*

### 3. How to Complain

3.1 NBEUK considers any complaint seriously, if a customer is 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. There are several ways you can let us know of your complaint:-

#### By E-mail:

You can e-mail your relationship manager directly or you can e-mail 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 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 staff member.

## **Claims Management Company (CMC)**

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.

### **4. How we manage your complaint**

- 4.1 Following receipt of a complaint, we will endeavour to respond to the complainant as soon as possible. A nominated individual within the Bank will be responsible for ensuring that your complaint is recorded and handled promptly.
- 4.2 In circumstances where an immediate and final response is not possible, we will endeavour to issue a reply within three working days. If a final response cannot be issued within three working days or the complaint cannot be resolved fully, the Bank will provide you with an acknowledgement letter indicating when a full response will be provided. The Bank will aim to issue you with a final response letter within eight weeks from when the complaint was received.

### **5. Financial Ombudsman Service (FOS)**

- 5.1 If you are unhappy with our final decision you can contact the FOS, which is an independent expert in settling complaints between consumers and financial services providers. They will not charge you to review your complaint. If you decide to refer your complaint to the FOS, then you must do so within six months from the date of our final response.

Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Phone: 0300 123 9 123 or 0800 023 4 567

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

## 6. Complaints Contact

- 6.1 For the purpose of inclusion in the public record maintained by the FCA, the Bank is required to provide the details for a single contact point in regards to complaints handling.
- 6.2 The Bank has nominated Ms Nora Amin - [compliance@nbeuk.com](mailto:compliance@nbeuk.com) - [+44 \(0\)207 389 1293](tel:+442073891293) to be the Complaints Officer and she is the complainants' point of contact. The role of the nominated Officer is to review these procedures annually, earlier if either the Bank's complaint policy or procedure needs to be updated to take account of relevant regulatory changes as they are introduced.

## 7. Non-UK complainants

- 7.1 NBEUK may receive complaints from customers who are based in the UK but have an account with the National Bank of Egypt, Cairo ("NBE") and its branches. Customers who wish to raise a complaint can do so with NBE by one of the following mediums:
- Call center ( 0020219623 or 0020225941200);
  - Contact NBE directly and they can send the complaint to the relevant department;
  - Use the 'Contact Us' feature on <https://www.nbe.com.eg>;
  - Send an email to [customer.service@nbe.com.eg](mailto:customer.service@nbe.com.eg);
- 7.2 NBEUK will act as an intermediary to communicate the complaint of non NBEUK customer to Compliance in Egypt for them to conduct their own investigation. All communication will be made aligned to the GDPR requirements.

\*All calls may be recorded 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.