

Customer Complaints Procedures

National Bank of Egypt (UK) Ltd want 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

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

NBE (UK) Ltd contact details:

Complaints Officer:

Mr Grahame Jones compliance@nbeuk.com / g.jones@nbeuk.com 020 7389 1289

or

Mr Ahmed Maksoud compliance@nbeuk.com / a.maksoud@nbeuk.com 020 7389 1280

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. With an acknowledgement to your complaint
2. Advising how long it is expected to resolve the complaint
3. Informing you who is dealing with the complaint

NBE (UK) 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 NBE (UK) 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?

NBE (UK)'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. However 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.

You can write to them at:

The Financial Ombudsman Service
South Quay Plaza
183, Marsh Wall
London E14 9SR

Alternatively you can phone 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.

NBE (UK) 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.