

COMPLAINTS HANDLING PROCESS

Our commitment to handling complaints

We are committed to providing the best standard of customer service. Unfortunately things can go wrong sometimes and there may be an occasion where you may not be satisfied with the service you have received.

If you are unhappy with the service you have received, please let us know, and we will do our best to put things right. We will always try to resolve your complaint quickly and fairly.

How to make a complaint

If you would like to make a complaint, the quickest way is to email us at contactuk@habibbank.com

You can also contact us by phone, letter or visiting your nearest branch.



In branch

You can visit your nearest branch to talk to a member of staff



Over the phone

You can call us on 0808 16 42242

If you are calling from abroad, call us on +44 203 667 8596

Lines are open 9am to 5pm, Monday to Friday



Letter

You can write to us at:
Habib Bank Zurich Plc, Habib House, 42 Moorgate, London EC2R 6JJ

INFORMATION WE WILL NEED

Our aim is to resolve your complaint as soon as we can. When you contact us, please give us the following information:

- Your name and account details
- Information about the complaint



Habib Bank Zurich plc

☎ 0808 16 HABIB (42242) | 🌐 www.habibbank.com/gb

WHAT HAPPENS NEXT

We will look carefully into the issues you have raised and try our best to resolve your complaint as soon as we can. We may contact you to make sure we understand your concerns and get further information where required.

- if we are able to resolve your complaint within three business days, following the day it was received, we will send you a written Summary Resolution Communication along with information about the Financial Ombudsman Service (FOS).
- if it is not possible to resolve your complaint within three business days, we will send you a letter acknowledging your complaint. We will also keep you updated on the progress of your complaint.

Complaints relating to payments:

We aim to resolve all complaints about a payment service within 15 days. If there are exceptional circumstances beyond our control we may take up to 35 days. We will write to you to let you know if we need longer than 15 days.

We will also send you details about how to refer the matter to the Financial Ombudsman Service.

All other complaints:

If your complaint is not about payment service, we will provide a response within 8 weeks. We aim to resolve complaints much earlier, on occasion if we are unable to resolve within 8 weeks, we will contact you with an update.

We will also send you details about how to refer the matter to the Financial Ombudsman Service.

FINANCIAL OMBUDSMAN SERVICE (FOS)

The Financial Ombudsman Service is an independent service for resolving disputes between financial service providers and their customers which they have not been able to settle between themselves. **This is a free service.**

You can refer your complaint to the Financial Ombudsman Service:

- If you are not satisfied with the outcome of your complaint. You will need to do this within 6 months of receiving our final response letter.
- if we have not been able to send you a final or other response to your complaint within 8 weeks
- If your complaint is payment related, you can contact the Financial Ombudsman Service if you have not received a final response or a holding response within 15 business days or if we have not been able to send you a final response to your complaint within 35 business days.

Your rights are set out in the FOS leaflet which we provide to you as part of our complaints handling process.

This is a free service and here's how you can contact the Financial Ombudsman Service:



complaint.info@financial-ombudsman.org.uk



0800 023 4567

+44 20 7964 0500 (call this number if you are calling from abroad)

(18002) 020 7964 1000 (calls using Relay UK)



The Financial Ombudsman Service

Exchange Tower
London E14 9SR



To find out more about FOS, visit their website:
www.financial-ombudsman.org.uk