
COMPLAINTS HANDLING GUIDANCE TO COMPLAINANT

Introduction

Meeting and exceeding our clients' expectations is the most important part of our business. There may, however, be occasions when something goes wrong that leaves you dissatisfied. If this happens, please let us know and we will do everything we can to resolve any problems or difficulties. Our aim is to always resolve such matters as soon as we can and to your satisfaction.

Making a complaint

If something has gone wrong, please let us know by contacting:

- Your relationship manager or other usual day to day contact; or
- The Local Head of Compliance at ABCNY
 - Arab Banking Corporation B.S.C. (New York Branch)
 - Address: 140 East 45 Street, 38th Floor, New York, 10017
 - Phone: +1 212 583 4875
 - Email: NY.Complaints@bank-abc.com

The person you contact will note the details of your complaint and then ensure that this is dealt with in line with our complaints handling process as described below.

How we handle your complaint

Step 1

On receipt of your complaint, we will acknowledge it in writing. If the issue can be resolved by the end of the third business day after receiving your complaint, we will provide you with written confirmation.

Step 2

- For complaints relating to payments in or out of your account, including complaints about making or receiving payments on your accounts with Bank ABC (known as “PSD 2 Complaints”):
- We have 15 business days to resolve these complaints. We will send you our final response as soon as we’ve completed our investigation.
- If there are exceptional circumstances, we may take longer than 15 business days to investigate your complaint, but no longer than 35 days (unless an answer cannot be provided due to reasons outside of our control). For all other complaints, if for whatever reason we need to investigate further and we cannot resolve your complaint by the end of the third business day after receipt, we will:
 - Acknowledge your complaint and provide you with guidance as to when we anticipate coming back to you.
 - Provide you with contact details or confirmation of who is handling your complaint.
 - Keep in contact with you to update you as to the progress in investigating your complaint.
 - Send you a final response as soon as we can.



- If your complaint is still unresolved at the end of 8 weeks, it will move to Step 3.

Step 3

If your complaint is still unresolved at the end of 8 weeks, we will send you a written response to explain why we are not able to send you a final response and let you know when we expect to be able to provide you with a final response. When we send you a final response either resolving the complaint within 8 weeks (Step 2) or letting you know that we require more time (Step 3). The Branch may also suggest that the complainant has the ability to file a complaint with our regulator. See details below:

To file a complaint with the Office of the Comptroller of the Currency (OCC), customers can visit the OCC Customer Assistance Group website and fill out the online complaint form, or they can contact the OCC Customer Assistance Group by phone at 1-800-613-6743. The OCC encourages customers to first attempt to resolve the issue with their bank before filing a complaint with the OCC.

It's worth noting that the OCC and the Federal Reserve System share oversight of national banks, so customers may choose to file a complaint with either agency. Customers can file complaints with the Federal Reserve System by following the steps below:

Contact the bank directly: Before filing a complaint with the Federal Reserve, customers should attempt to resolve the issue by contacting their bank's customer service department.

Submit a complaint to the Consumer Financial Protection Bureau (CFPB): If the bank does not resolve the issue to the customer's satisfaction, they can submit a complaint to the CFPB. The CFPB is an independent agency of the federal government that helps consumers with complaints related to financial services.

Submit a complaint to the Federal Reserve System: If the issue is still not resolved, customers can submit a complaint to the Federal Reserve System. They can do this by filling out an online form on the Federal Reserve Consumer Help website, or by contacting the Federal Reserve Consumer Help Hotline at 1-888-851-1920.