
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:
 - For Paris:
 - Arab Banking Corporation SA, 8 rue Halévy 75009 Paris, France
 - Phone: +33 1 49 52 54 00
 - Fax: +33 1 49 52 54 19
 - Email : FR-Compliance@Bank-ABC.com
 - For Milan:
 - Arab Banking Corporation SA Milan Branch, Amedei 8, 20123 Milano, Italia
 - Phone: +39 02/863331
 - Fax: +39 02/86450117
 - Email : IT-CMP@Bank-ABC.com
 - For Frankfurt:
 - Arab Banking Corporation SA, Frankfurt Branch, Neue Mainzer Straße 75, 60311 Frankfurt am Main, Germany
 - Phone: +49 69 7140 30
 - Fax: +49 69 7140 3240
 - Email : de-cmp@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 it will take a little longer (Step 3), we will also tell you whether you are eligible to refer your complaint to the Ombudsman for further review.

The Ombudsman is an independent body that can review your case impartially and make a final decision on banking or other financial disputes, where you have made a complaint and you remain dissatisfied, or we have been unable to resolve it.

If you want to ask the Ombudsman to review your complaint, you need to do this within six months of the date of our final response letter. The Ombudsman will not consider a request for review until 8 weeks after you made your initial complaint if you have not received a final response from us.

Information on whether you are able to refer your complaint and whether the nature of your complaint is something that the Ombudsman can deal with, can be obtained by contacting them using the details below:

For Paris:

None of the ABC SA Paris clients is considered as potentially "Eligible". Consequently, no Ombudsman is designated for ABC SA Paris.

For Milan:

1.
Conciliatore Bancario Finanziario
Via Delle Botteghe Oscure 54
00186 Roma
Telephone: +39 06 674821
Email: mediazione@conciliatorebancario.it

2.
Arbitro Bancario Finanziario (Banking and Financial Ombudsman)
Via Cordusio, 5
20123 Milano
Telephone: +39 02.724.242.46
Email: milano.abf.segreteriatecnica@bancaditalia.it

For further information, you can visit the following websites at
<https://conciliatorebancario.it/> and
<https://www.arbitrobancariofinanziario.it>

For Frankfurt:

Bundesverband deutscher Banken e.V.
Wurgstraße 28
10178 Berlin
Deutschland
Telephone: +49 30 1663-0
Email: bankenverband@bdb.de

*For further information, you can visit the ABC SA Frankfurt's Ombudsman website at
<https://bankenombudsmann.de/ombudsmannverfahren/teilnehmende-banken>*