



National Bank of Egypt (UK) Limited

Customer Complaints Information

November 2022

National Bank of Egypt (UK) Ltd (“NBEUK” or “the Bank” or “We”) 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 customers with the opportunity to raise a complaint if something has gone wrong.

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.

We ensure 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 assessing all relevant information.

We are committed to 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.

2. What is a Complaint?

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

We take all complaints seriously, if you are dissatisfied in any way with a product or service offered by us, please, get in touch with your relationship manager right away and let them know about your concerns. There are several ways you can contact us.

By E-mail:

You can e-mail your relationship manager directly or you can e-mail your complaint to complaints@nbeuk.com

By Post:

You can write to us at:

National Bank of Egypt (UK) Limited

National Bank of Egypt House

8-9 Stratton Street

London, W1J 8LF

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 1210

From abroad: +44 (0) 20 7389 1210

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

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

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.

In circumstances where an immediate and final response is not possible, we will try to respond 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)

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

6. Complaints Contact

The Bank has nominated Mr Chris Bromby – complaints@nbeuk.com – 020 7389 1210 to be the Complaints Officer.

7. Non-UK complainants

We 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 against the bank in Egypt can do so with NBE by one of the following mediums:

- Call centre (0020219623 or 0020225941200);
- Contact NBE directly and they can forward 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

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 UK numbers from a UK landline or personal mobile may 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.