

## ADIB (UK) Limited

### Making a Complaint – Customer Information Sheet

Here at ADIB UK we pride ourselves on our relationships with our customers and our high standards of customer service. However, we recognize that at times we may fall short of your (and our own) expectations. If you feel you have cause to complain about any product or any aspect of our service you may submit a complaint to us, free of charge, by contacting us directly.

Our complaints handling procedure is designed to:

- Enable you to make a complaint easily
- Ensure that your complaint is investigated thoroughly, promptly and fairly
- Keep you informed on the progress of your complaint at all stages
- Ensure that you are satisfied with the manner in which we have handled your complaint
- Identify, correct and prevent reoccurrence of any issues with our products/services

#### Contacting us

To help us investigate your complaint as quickly and efficiently as possible, please provide us with your name and address, account number and a daytime telephone number on which we can contact you. Please provide a clear description of your complaint, and what you would like us to do to resolve it.

You can make a complaint in the following ways:

#### At our branch

You can make your complaint by visiting our branch. Our staff will make every effort to assist you in resolving your complaint and answer any questions you may have.

#### By post

You can write to us at:

ADIB (UK) Limited  
One Hyde Park  
100 Knightsbridge  
London  
SW1X 7LJ

### By telephone

Our staff can be contacted on (+44) 0207 5902200 Monday to Friday between the hours of 9am and 5pm (GMT).

### By email

You can email your complaint to us at Compliance-ADIBUK@adib.com

### How long it will take

We aim to resolve your complaint as quickly as possible. If we can do this straight away, and to your satisfaction, we will send you a summary resolution confirming this.

If we need to look into the complaint in more detail, we will, within 3 business days, send you a letter acknowledging your complaint and providing you with details of the person dealing with your complaint. We will send you a full written Final Response following the completion of our investigation.

If your complaint relates to payment services, for example transactions relating to your current accounts, we aim to resolve it within 15 business days of receipt. If we are unable to provide you with a Final Response within 15 business days, we will write to you explaining the reasons for this and providing you with details of when we will be able to resolve the complaint. The maximum time for the resolution of your complaint is 35 business days.

For all other complaints we will issue a Final Response within 8 weeks of receipt of the complaint.

### The Financial Ombudsman Service (FOS)

The Financial Ombudsman Service (FOS) is a free, independent service that looks into disputes between financial businesses and their customers. The FOS will be able to provide you with an independent review of your complaint. However, the FOS will only consider your complaint once you have tried to resolve it with us.

You can contact the FOS if:

- You are not happy with our final response or summary resolution (you must contact the FOS within six months of the date the response. If you do not refer your complaint within this time, the FOS will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the FOS believes that the delay was as a result of exceptional circumstances).
- Payment services related complaints: 35 working days have passed and you have not received a response
- Other complaints: 8 weeks have passed and you have not received a response

You can obtain further details on the FOS by visiting [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The FOS can be contacted in the following ways:

### By post

You can write to the FOS at:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

### By telephone

The FOS can be contacted on the following numbers between the hours of 9am and 5pm Monday to Friday and between the hours of 9am to 1pm on Saturdays:

From the UK:

- 0800 023 4 567 calls to this number are now free on mobile phones and landlines
- 0300 123 9 123 calls to this number cost no more than calls to 01 and 02 numbers

From outside the UK:

- +44 20 7964 0500.

### By email

You can email the FOS at:

[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)