



Melli Bank Plc Hong Kong Branch **Complaints Procedures for Customers**

To Our Valued Customers

We are committed to providing a high standard of customer service. If you are not satisfied with any part of our service, we have procedures in place to deal with your concerns effectively.

This procedure is written in accordance with the Hong Kong Monetary Authority ("HKMA") Supervisory Policy Manual – IC4 – Complaint Handling Procedures requirements.

You can contact us by:

- Make a visit to our office
- Call us at +(852) 3761 4444. We are opening 9am to 5:30pm Monday to Friday (closed on all Hong Kong public and bank holidays)
- Send a letter – write to :

The Complaint Officer, Melli Bank Plc Hong Kong Branch, Suite 2010-2011, 20/F
Champion Tower, 3 Garden Road, Central, Hong Kong

In the event that we receive a complaint, we will enter it on to our complaint register, which will record the details of your complaint, and enable us to track your complaint through to resolution. We will retrieve all the necessary documentation relevant to your account, from our files and systems. These documents will be read and considered, in conjunction with your complaint by our experienced and nominated officers who are not directly involved in the matter.

Written Acknowledgement

We will endeavour to respond to and resolve your complaint straight away which we consider to be at least two business days after the day we received your complaint. However, we may need to carry out further internal investigations. If these are



required we will send you an acknowledgement letter within 7 days from when we received your complaint.

The acknowledgement letter will include:

- the name(s), job title(s) and contact details of the individual(s) handling your complaint;
- a timescale for when we will correspond further, which will be no more than 30 days from the receipt of your complaint; and
- A copy of our complaint handling procedures.

In the unlikely event that our investigations require longer than 30 days to complete, we will write to you to explain why we are not yet in a position to respond to your complaint and indicate when we will make further contact (This must be within 60 days of the receipt of the complaint).

Once our investigations are complete we will write to you with our response, this will be either a final response, or an offer letter, depending on the circumstances of your complaint.

A Final Response is:

- Where we believe we have fully addressed your complaint;
- Notified you that you may refer the complaint to the HKMA if you remain dissatisfied with our final response and that you must do so within 6 months (from the date of the final response).

An Offer Letter is:

Where we consider that you are entitled to some form of redress, and believe that we have fully addressed your complaint. This will include a section for you to state your acceptance and return to us. We will then forward the agreed redress in a final response letter.

We will consider a complaint closed when;

- you have indicated in writing that you accept our offer or response; or
- You fail to respond to our correspondence within 30 days from the date of our written response.