



1. Customer Complaints Policy

It is the policy of the Bank to treat all customers fairly and to ensure that all complaints raised by customers are handled with courtesy and promptly and to his satisfaction.

2. Customer Complaints Procedure

A. Receiving Complaints

The customer complaints procedure along with the complaints forms in Appendix A are available on the Bank's website.

OCB's Compliance Officer is the Complaints Officer of the Bank and has the responsibility of handling all customer complaints.

In addition, if a customer has called the Relationship Manager raising a complaint, the Relationship manager will send an email to the Complaints officer to document receipt of the complaint and request the Complaints officer to handle it. The Complaints officer will fill in the complaint form for internal records.

Investigating complaints

Once a complaint has been lodged with the Complaints officer, the Complaints officer will then investigate the complaint. Depending on the nature of the complaint, the Complaints officer will investigate by interacting with the staff that are involved with the complaint, taking written statements from staff involved and inform the CEO of the complaint.

B. Decision making process

In all cases the final decision will be made by the CEO based on the evidence received from the Complaints officer and others as required.

C. Responding to complaints within time limits

- Acknowledge in writing customer complaints received within 3 working days of receipt.
- Within 2 weeks of written acknowledgement, the bank will provide a formal response in writing to the customer.



D. Recording of complaints

A complete record of all client complaints will be maintained by Compliance. The records will include the name, date, brief description of the complaint, date of acknowledgement and date of final response and remarks.

E. Separating complaints handling procedures from disciplinary procedures

Any staff disciplinary proceeding arising from the customer complaint will be handled separately by OCB HR department.

F. Confidentiality

Due care will be taken to ensure customer confidentiality and confidentiality for staff who have a complaint made against them and the details should be known to those directly concerned.



Appendix A: Complaints Form

Customer Information
Name: _____
Full Address: _____
CPR No. _____
Telephone No: _____
Email: _____
Date: _____
Type of Account: _____
Account Number: _____
Nature of Complaint: _____ _____ _____ _____
Signature of the customer: _____

Contact Details of OCB's Complaints Officer:

Ms. Sudha Tilani Tel:+973 17506653 Fax: +973 17506799 Email: sudha.tilani@oasiscapitalbank.com