



Habib Bank Zurich plc

Complaints Handling Process

Habib Bank AG Zurich is a trading name of Habib Bank Zurich plc. Habib Bank Zurich plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 627671. Habib Bank Zurich plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service.

Registered address: Habib House, 42 Moorgate, London, EC2R 6JJ. Registered in England and Wales under Company Number 08864609.

Complaints

We are here to help.

We want to make sure you are satisfied with the service we provide you. However, there may be an occasion where you may not be satisfied with the service you have received. You can tell us about this through a complaint.

Rest assured, we will:

- treat you fairly
- respond promptly
- investigate your complaint impartially

How to complain

You can complain however you feel comfortable: Face to face, by phone, by letter, by e-mail or by speaking to any contact at Habib Bank Zurich Plc. However, in order to give you the best service, we would prefer to receive complaints by email to contactuk@habibbank.com.

What happens when you complain?

We will investigate

We will look carefully into the issues you raise. We might get in touch to make sure we understand your concerns and get more details. If you have any information that is relevant, please send it to the person handling your complaint.

We will try to sort it out straight away

We will look into what has happened and try our best to resolve your complaint as soon as we can.

We will write to you promptly

If we have been able to sort things out straight away, we will write to confirm and let you know about the Financial Ombudsman Service and send you a "Summary Resolution Communication". If we need more time to look into what happened, the Complaints Handling Unit will write to you promptly to acknowledge your concerns. In the acknowledgement letter we will give you the name and contact details of the person who will be looking into your complaint, and will tell you what happens next.

The Financial Ombudsman Service

When we write to you after you have complained to us, we will send you a leaflet about the FOS to remind you of your options.

Getting in touch with the FOS.

The service is free and you can contact them directly:

Financial Ombudsman Service Exchange Tower
London E14 9SR
Phone 0300 123 9123 (or +44 20 7964 1000 from outside the UK)
www.financial-ombudsman.org.uk
e-mail: complaint.info@financial-ombudsman.org.uk

We will let you know what we decide to do

When we have finished our investigation, we will send you a "Final Response" letter with details of what we have found. We will usually do this within eight weeks of getting your complaint. If we cannot get to the bottom of things within eight weeks, we will write then to explain why.

If we uphold your complaint

We will let you know how we can plan to put things right. This may include an offer which you can choose to accept or reject.

We hope you will be happy with what we propose. If you are not, you might be able to take your complaint to the Financial Ombudsman Service (FOS).

Time Limits

If you are not happy with our response and want to complain to the FOS, you should do so within six months of the date of the Final Response letter.

The FOS might not be able to look into a complaint if:

- They get it more than six months from the date of the Summary Resolution Communication or Final response letter.
- What you are complaining about happened more than six years ago, and you are complaining more than three years after you realised (or should have realised) that there was a problem.