

Complaints Handling Process and Procedure

1. Introduction

CCB DIFC strives to deliver you with the fair and best experience we can. The feedback it receives whether positive or negative is valuable to us for continually reviewing and improving both its offering and the way this offering is delivered.

With this regards, in the event that you have a complaint about the quality of the products or services which CCB DIFC supplies to you, or if you would like to receive further information concerning complaints handling processes, you may send an e-mail to [clientcomplaint@ae.ccb.com], or call us at [**+971 (0)4 567 4888**], which could also be found on the website of [<http://ae.ccb.com/dubai/en>]. We aspire to respond fully and endeavor to address the matter immediately, effectively, and in a fair and reasonable manner.

Complaints are handled in line with the CCB DIFC complaints handling procedure. This disclosure set out details of the procedure.

2. Resolution

Where appropriate and possible, we aim to provide resolution via the first person to whom you escalate the issue. This may be a member of a product client service team.

If a resolution cannot be reached within **two (2) working days**, we will send you a written acknowledgement. This written acknowledgement will:

- Acknowledge that the complaint has been fully received and aware;
- Advise you that the Manager is reviewing the matter;
- Inform you that the matter will be investigated and that a Final Response will be provided in writing within **fifteen (15) complete business days** of the complaint being received (although we aim to resolve all matters sooner than this where possible, however, if aforementioned timeline could not be available, the maximum duration will not exceed **thirty (30) complete business days**).

Once the matter has been investigated and we have made a decision regarding the complaint, you will receive a written Final Response from the Customer Relations Manager. This Final Response will:

- Acknowledge all of the concerns within the original complaint;
- Clearly accept or reject the validity of the Complaint in whole or in part (and where appropriate state offers of redress);
- Outline the findings of the investigation;
- Detailed reasons for the rejection except where the reason of rejection is related to obligations with respect to Financial Crime Compliance or as may be prohibited by law;
- Outline the proposed resolution (if applicable);
- Inform you that if you are not satisfied with the Final Response, you have the right to escalate the matter.

3. Alternative Resolution mechanisms

In the event you are not satisfied with our final response or 30 business days have passed since you first raised your complaint you have the right to refer your complaint to the DFSA with the following channels.

- DFSA Complaints Portal at: <https://www.dfsa.ae/make-enquiry#complaints>
- Submit your written complaint to the DFSA via mail to DFSA, Level 13, The Gate, PO Box 75850, Dubai, UAE or via facsimile +971 (0)4 362 0801.