

TCZB LONDON BRANCH COMPLAINTS POLICY AND PROCEDURE

Objectives:

It is the policy of TCZB London Branch to take our customers' concerns very seriously. If a customer wishes to make a complaint we will advise them how to do so and what to do if they are not happy about the outcome. **Members of the Branch must not under any circumstances discourage customers from making a complaint.** Our Complaints Procedure can be found on our webpage, also brochures are available to give to customers explaining both our procedure and that of the Financial Ombudsman Service. These should be kept on the counters and it is the Banking Services Department's responsibility to ensure that sufficient brochures are on display at all times.

Procedure:

Customers can contact us regarding their complaints in person, by phone, by email or in writing as explained at our webpage as well as in the brochures.

Where any member of staff receives a complaint by telephone they should immediately transfer it to the department that the customer originally dealt with. If the customer expresses a wish not to talk with that department they should be passed to the relevant Account Officer, retail clients – Director of Retail Banking Department, corporate clients – Director of Corporate and Correspondent Banking Department. Should a member of the relevant department talk with the client they **must** immediately advise the appropriate Account Officer of the problem advising whether or not they feel it has been settled.

A complaint form (attached) must be completed and placed on the customer's file with a copy passed to the Managing Director for the Branch records whether or not the complaint has been settled by first contact with the relevant department.

If the customer's complaint has been resolved by the third business day after it is received, a 'Summary of Resolution Letter', which confirms that the complaint has been resolved and informs the customer of their right to complain to the Ombudsman if they are still dissatisfied, would be sent to the customer. When a complaint cannot be resolved within 3 days the customer should be sent a written acknowledgement (within 4 days), which includes four items including below;

- the complaint has not been resolved,
- the complaint is being dealt with,
- who is dealing with the complaint
- what the complainant can expect in terms of further communication.

We should aim to resolve the complaint as the earliest opportunity and be aware that the customer can refer his complaint to the Financial Ombudsman Service if we are unable to resolve it within 8 weeks or earlier if he is not satisfied with a response given earlier.

If the customer is not satisfied with our response they will be informed about the free service of the Financial Ombudsman Service and the customer will be provided with a copy of the booklet "your complaint and the ombudsman" supplied by the Financial Ombudsman Service.

The Branch keeps a file to record each complaint, with the Managing Director and related documents to report to the FCA every six months.

COMPLAINTS FORM
ZIRAAT BANK LONDON BRANCH

			Date
Customers Name			
Account Number			

Complaint Received	Verbal		Written
Details of Complaint:			
Customer satisfied:	Yes	No	Signed: Date:

Account Officers Response: (if required)			
If in writing copy attached.			
Customer satisfied:	Yes	No	Signed: Date:

Customer referred to Financial Ombudsman Service brochure (if required)	
Signed:	Date: