



Dear Customer,

If you have a complaint or encounter a problem

IBL Bank S.A.L. aims to offer the best service possible to all its clients. It is however possible, for one reason or another that you may, at some point in time, have a complaint.

We urge you to let us know of your complaint as soon as possible so we may investigate and, where necessary, take steps in a timely manner to remedy. Your complaint will help us to ensure that similar problems do not arise in the future, and accordingly aid us to make the necessary changes to improve our services.

How you can raise your complaint?

1. **From your branch and in person**, you may fill the Feedback Form and insert it in the Complaint Box located at the branch in a sealed envelope. Both the form and sealed envelope will be provided to you by the staff.
2. **By a phone call** to our Call Center: 00961 4 72 72 44 – (Available 24/7).
3. **By post** to the below address:
*Complaint Unit - IBL Bank sal
Charles Malek Avenue, 1st. floor, Al Ittihadia Bldg., Ashrafieh
P.O.Box: 11-5292 Riad El Solh, 1107 2191 Beirut – LEBANON*
4. **By email** to the email address: Complaint-Unit@IBL.com.lb

Our Complaint-Handling Process

- Within a period of ten (10) days following the date the Bank receives your complaint, the **Customer Protection Unit** at Lebanon Head Office shall acknowledge receipt of your complaint and provide you with relevant details related to the handling of the complaint including the process, handling time and contact information of the individual(s) appointed to deal with the complaint.
- Depending on the category/type and severity of complaint identified by the **Customer Protection Unit**, the Bank will communicate to you the necessary time to handle the complaint, which in any event shall not exceed 30 days.

If you are not satisfied

In the unlikely event that we are unable to resolve your complaint within the prescribed period and/or you are not satisfied with our final response, you will have every right to refer your complaint in writing to one of the following:

Financial Ombudsman
Lord Byron Avenue 13, 1096 Nicosia.
Postal Address: P.O BOX: 25735, 1311 Nicosia.
Telephone: 22848900 Telefax: 22660584
Website: <http://www.financialombudsman.gov.cy>

Cyprus Consumer Centre for Alternative Dispute Resolution
Kyriakou Matsi 16, Eagle House, 8th Floor 1082 Nicosia
Telephone: 22519741 Telefax: 22318214
Website: <http://www.adrcyprus.com>

Iclaim Centre
University Avenue 12-14, Pyla 7080 Larnaca
Telephone: 24694096
Website: <http://www.iclaimcentre.org>

Yours truly

9th July 2020