

Complaint Form

Date:...../...../.....

Name of complainant:

--	--	--	--

Mobile number:

--

Residence/Work phone number:

--

Civil ID number:

--	--	--	--	--	--	--	--	--	--	--	--

Respondent:
(Name of the institution supervised by CBK)

Bank:	Company:
--------------	-----------------

What the complaint is about (briefly):

.....

.....

.....

.....

.....

Important Notice:

- The complainant shall declare that:
- 1- This complaint has been made after having read the guidelines on customers' complaints submitted to CBK (listed at the back of this form).
 - 2- Data and information enclosed in the complaint are true.
 - 3- The complaint is not being investigated in court.
 - 4- The complainant shall notify the CBK in case he/she decides, later on, to take the complaint to court, so long as CBK hasn't given its final response. In case of non-compliance by complainant, CBK shall have the right to dismiss the complaint.

- Enclosed copies of the complaint documents.
- Enclosed a copy of the civil ID (Identification).
- Uncompleted forms shall be excluded.

Complainant's signature

(See the guidelines at the back)

Guidelines on Customer Complaints

- 1- This form shall be used in the following cases:
 - Complaints submitted by institutions or companies against the supervised financial institutions (complaints of individual customers shall be investigated in accordance with the CBK circular dated 19/1/2011 concerning the establishment of customer complaints units at banks and investment companies).
 - Complaints against exchange companies.
 - Complaints about the non-responding of the supervised financial institutions to individual complainants within the time limit, or complaints by individual customers who were forbidden, by the supervised financial institutions, from making complaints.

- 2- Complaints handled in accordance with the internal policies of financial institutions (banks, investment companies, finance or exchange companies) concerning: borrowing money/ rescheduling / reducing loan value / failure to make payments...etc., shall not be considered.

- 3- This form shall be used in the following cases:
 - Complaints taken to court or prosecution.
 - Complaints against the financial institutions that are not supervised by the CBK.
 - Complaints that do not have a specific content, or malicious complaints.
 - Complaints of staff against their superiors at the financial institutions supervised by the CBK.
 - Complaints previously made, unless containing new details that could be investigated.

- 4- Complaints that are not appended by the complainant's name and signature personally, or by his/her proxy's, shall be considered invalid. In such case, a legal authorization, copy of the complainant's ID or of his/her proxy's, contact details, and all related documents should be attached.

- 5- **The complainant shall be informed by telephone, regarding his/her complaint. The complainant needs not to enquire in person, in this regard.**

Declaration:

- The complainant shall acknowledge that he/she is fully aware of the guidelines on customer complaints, noting that the complaints referred to in item (3) above, shall be dismissed.

Name of complainant:

Signature: