

Easy-to-Use Complaint Procedure Guide:

At Standard Chartered Bank, we appreciate and value feedback on your experiences with our products and services. If you feel dissatisfied with us in any way, we would like you to inform us so that we can serve you better in the future. When we receive your complaint, we will deal with it promptly, effectively and in a positive manner.

1. Complaint Logging Channels:

- a. Call our 24-Hour Phone Banking unit on 17 531 532.
- b. Visit any of our branches and speak to a Client Service Representative or the Branch Manager
- c. If you are a Priority Banking client, please visit our Priority Banking Centre or call our 24-Hour Phone Banking unit on 80001400 (toll-free) or contact your dedicated Relationship Manager.
- d. If you are a Business Client, you may call 80001017 or contact your dedicated Relationship Manager. You may also email us at Smehelpdesk.Bahrain@sc.com
- e. Additionally you may write to Standard Chartered Client Care unit, P.O. Box 29, Manama, Bahrain or email us on eService.Bahrain@sc.com attn: Aamir Khan – Tel 17150744.
- f. If you are a Corporate Banking client, you may call 17 220522 or contact your dedicated Relationship Manager. You may also email us at straight2bank.bh@sc.com.

2. Acknowledgement and Response to Complaints:

- a. We will endeavour to resolve your complaint at the first point of contact. Please obtain a complaint reference number from the person handling the complaint. If the complaint is resolved to your satisfaction, we will deem the complaint as closed.
- b. If we are unable to resolve the matter immediately, we will update you on the status of your complaint by calling you on the contact number provided by you, at the latest in 2 working days.
- c. If the complaint takes more than 2 working days for us to investigate, we will keep you informed of the expected timeframe for resolution of your complaint and we will update you of the closure of the complaint not later than 4 weeks from the date of receipt of your complaint.
- d. To provide an update on your complaint, we will be contacting you on the contact numbers that we have on our records.
- e. If the complaint is received in writing we will send a written acknowledgement to you by way of a letter at the latest in 5 working days or by email within 2 working days. We will endeavour to provide you with a timeframe within which we expect the issue to be resolved.
- f. Upon investigation of the complaint, we will respond to you on the resolution provided to your complaint.

3. Escalation Channels:

In the event you are unhappy with the resolution of the complaint, please note you have recourse to the following channels for your complaint to be redressed:

- a. Branch or Unit Manager
- b. Manager Client Care – 17150744 (eService.Bahrain@sc.com)
- c. If more than 5 working days from the date of your complaint has passed and you haven't received a final response, or in the unlikely event that you are dissatisfied with the final response you have received, you can write to the Manager of Client Care unit, Standard Chartered Bank at BahrainCustomer.Care@sc.com or to P.O. Box 29, Manama, Bahrain
- d. You may also write to the Head of Retail Clients, Standard Chartered Bank, P.O. Box 29, Manama, Bahrain or call on the cell number – 32220700
- e. If the above resolution is not satisfactory, please note you may take your grievance to the Compliance Directorate, Central Bank of Bahrain within 30 calendar days from the day of the response provided by Standard Chartered Bank.
- f. If you are a Corporate Banking client, you can write to the Head of Client Services Group Unit, - Standard Chartered Bank at Bahrain to P.O. Box 29, Manama, Bahrain or email us at straight2bank.bh@sc.com attn: Head of Client Services Group

4. Complaint Resolution Satisfaction:

In order to ensure that we are providing exceptional levels of service, we may contact you to survey your responses on our complaint resolution process. Your feedback is highly valued and will provide us with inputs to improve our service levels.

Should you wish to provide any suggestions, you may also write to us on BahrainCustomer.Care@sc.com or visit our website.

Note: Support for clients in interpreting the complaint procedure is available.

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