

Receiving and Resolving Customer Inquiry / Complaint Process

To serve you better, Al Baraka Bank s.a.l. has developed the following procedure to receive and resolve customers' Inquiries and Complaints:

1. The Bank has introduced a clear and simplified form entitled "Inquiry/Complaint" available at all our branches and on the Bank's website in order to submit your Inquiry/Complaint.
You can also submit your Inquiry / Complaint using any other suitable means.
2. The Bank receives clients' Inquiries/Complaints through the following means:
 - Complaint boxes available at our branches
 - Email: QMS@al-baraka.com
 - Website: www.al-baraka.com
 - By phone: +961 1 748061-2-4 Ext 125 noting that all phone conversations will be recorded
 - In person by visiting "Customer Protection "Unit at the Head Office, General Manager Office.
 - P.O. Box: 113-5683 ("Customer Protection" unit)
3. The Inquiry/Complaint is directly transferred to the "Customer Protection" Unit at the Bank's Head Office without access to its contents by management or staff of concerned branch in order to ensure confidentiality.
Any customer can file a complaint to the competent Lebanese administrative or judicial authorities without going through the "Customer Protection" Unit.
4. "Customer Protection" Unit notifies the customer, through means of contact specified by him/her within three working days from the day of its submission of receiving the Inquiry/Complaint and processing it for consideration
5. "Customer Protection" Unit notifies the customer of the time needed to examine and reply to the Inquiry/Complaint within 15 days from its submission. This period could be extended another 15 days in exceptional cases (for example when asking for additional documents and information) with prior notification.

- 6. "Customer Protection" Unit examines all Inquiries/Complaints separately and presents Bank's official response within the maximum deadline mentioned above.**
- 7. "Customer Protection" Unit sends the Bank's official response to the customer within the above-mentioned deadline through means determined by the customer. If the customer does not receive the reply, the Unit should send it to him/her via registered mail according to legal principles.**