# **Complaints Policy**

As a valued client of Bank Mandiri (Europe) Limited we aim to provide you with the highest possible level of customer service. However, if you experience a problem, please let us know immediately so that we can resolve matters as quickly as possible. In regard we list below the steps to be followed if you have a complaint.

we hope that you will never need to progress beyond the first step. However, we wish to give you every opportunity to present your case where you remain concerned.

## Step 1

Call your usual point of contact or your Relationship Manager and provide details of your complaint. Where possible, we will try to give you an answer there and then. If not, we will take full details from you and arrange for the problem to be investigated. We will respond as soon as our investigations are complete.

#### Step 2

In the unlikely event that your complaint is not resolved to your satisfaction, you should write directly to your Relationship Manager or the Compliance Officer, or ask the person you raised the complaint with, to follow up with the Compliance Officer.

Your letter or email will be acknowledged and a review of your compliant will be arranged. We will respond as soon as our investigations are complete.

### Step 3

Our aim is to resolve all your concerns internally, however, if you are not satisfied with our response, the services of the Financial Ombudsman may be available to you if you are a sole trader, partnership, club, charity or the incorporated body with a turnover of less than £1 million. To meet the requirements of the Financial Ombudsman, you will need to have gone through the first two steps as described above.

The Ombudsman can be contacted direct at the following address:

Financial Ombusman Service

**Exchange Tower** 

London

E14 9SR

Or visit their website www.financial-ombudsman.org.uk

# **Customers are not eligible for the Financial Ombudsman Service**

Customers who are not eligible for this service, and remain dissatisfied with our response should write directly to, or ask the person you raised the complaint with, to follow up with the General Manager or the Chief Executive.

Bank Mandiri (Europe) Limited is committed to providing you with the highest possible level of customer service and we intend to resolve your concerns fairly and quickly. In most cases this can be done if you allow us to listen to your concerns, understand the problem and then deliver an effective solution to you.