

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.

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 complaint will be acknowledged, and we will review what happened and investigate further. We will respond as soon as our investigations are complete. We will respond by email, telephone, or post.

Step 3

Our aim is to resolve all your concerns internally, however, if you are not satisfied with our response, in certain circumstances the services of the Financial Ombudsman may be available to you. Regulations mean that only some (generally smaller) business customers are able to raise an issue with the Financial Ombudsman Service if they are unhappy with our response. Those of our customers who are likely to be able to take their concerns to the Financial Ombudsman Service include:

- a micro enterprise (an enterprise which employs fewer than 10 persons and has a turnover or annual balance sheet that does not exceed €2 million)
- a charity with an annual income of less than £6.5 million
- a trustee of a trust which has a net asset value of less than £5 million
- a small business (an enterprise which is not a micro enterprise, has an annual turnover of less than £6.5 million (or equivalent in other currency) and either employs fewer than 50 persons or has a balance sheet total of less than £5 million (or its equivalent in any other currency))
- a guarantor

In order to be able to take your complaint to the Financial Ombudsman, you will need to have gone through the first two steps as described above. If you are unsure whether you can take your concerns to the Financial Ombudsman Service, please talk to us, or you can check whether you meet the eligibility requirements as set out on the Financial Ombudsman's website:

<https://www.financial-ombudsman.org.uk/businesses/resolving-complaint/jurisdiction-consider-complaints>

The Ombudsman can be contacted at the following address:

Financial Ombudsman Service

Exchange Tower

Harbour Exchange Square

London, E14 9SR

Or visit their website www.financial-ombudsman.org.uk/contact-us

Alternatively, you may prefer to phone the Financial Ombudsman Service. Its phone numbers are:

- Calls to **0300 123 9 123** cost no more than calls to 01 and 02 numbers
- Call the switchboard on **020 7964 1000**
- Call **+44 20 7964 0500** if you're calling from abroad. The Financial Ombudsman Service is happy to phone you back if you're worried about the cost of calling.

Complaints about payment services, or about frauds or scams

- We aim to send you our final response in writing within 15 days.
- In the unlikely event we need more time, we shall write to you within 15 days to explain why and tell you when to expect our final response. We shall send it no later than 35 days after we receive your complaint.

All other complaints

- We shall send you our final response in writing within 8 weeks of receiving your complaint
- In the unlikely event we need more time, we shall write to you within 8 weeks to explain why and let you know when to expect our final response.

Customers are not eligible for the Financial Ombudsman Service

Customers who are not eligible to take their concerns to the Financial Ombudsman Service and who remain dissatisfied with our response should write directly to the Chief Executive, or ask the person you raised the complaint with to follow up with 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.

Contact details

In order to raise a complaint, or to contact our Chief Executive, please contact:

Bank Mandiri (Europe) Limited

2nd Floor, 4 Thomas More Square, Thomas More Street, London E1W 1YW, United Kingdom

Telephone: [+44 20 7553 8688](tel:+442075538688)

Email: enquiries@bkmandiri.co.uk (Please put "Complaint" in the subject line of the email)

Bank Mandiri (Europe) Ltd is established at 4 Thomas More Square, London E1W 1YW which is its Registered Office. Company number 3793679. Bank Mandiri (Europe) Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.