

Our Commitment to you:

At HBL each of our customers are important to us, and we believe you have the right for a fair, swift and courteous service at all times. When we receive your complaint, we will deal with it promptly, effectively and in a positive manner. If necessary, we will put in place preventative measures to help to avoid it occurring again and to improve the products and services offered to you. To raise your concerns, please follow the following procedures.

Step 1

Our 24 Hour Call Center Services

Please call our 24-hour call center services at phone No. 17202425 and explain to them your issue in detail they will forward your complaint to the concern unit.

Step 2

Inform your nearest bank contact personnel and explain the issue in detail as much as possible together with a suggestion of how you think it may be resolved.

- Visit your branch and speak to the Branch manager and discuss briefly.
- Write to us at Complaints Management Unit. You may contact:

Najam Zafar

Country Operations Manager

Through post/ courier: HBL Bahrain, P O Box 566, Manama, Bahrain.

Through Telephone +973 17213643, 17228522

Through Fax +973-17224749

Electronic Mail Najam.zafar@hbl.com

Drop box in the branch

Farekha Asghar

Officer Credit Administration

Through post/ courier: HBL Bahrain, P O Box 566, Manama, Bahrain.

Through Telephone +973 17228522 Ext-132

Through Fax +973-17224749

Electronic Mail Fareeha.Asgher@hbl.com

Drop box in the branch

Step 3

If we are unable to resolve the matter promptly we will give you a Complaint Reference Number and will contact, you immediately no later than five working days (maximum) to confirm that we are investigating the matter and suggest a timeframe within which we expect the issue to be resolved. We will endeavor to send a final response to you as early as possible no later than four weeks of receipt of your complaint. If we are unable to provide you with a concluding response within this time frame, we will write to you and advise you of when you can expect our response.

Step 4

If more than four weeks (maximum) lapsed from the date of your complaint, and you haven't received our response, or in the unlikely event that you are dissatisfied with the final response you have received you may express your grievances in person, or you can write to the Country Manager HBL Bahrain, P O Box 566, Manama, Bahrain, that will address any outstanding issues and will actively work with you toward a solution.

Yours Sincerely,

Najam Zafar

Country Operations Manager

Note - In the event, where you are not satisfied with our response, you can pursue the matter further, i.e. by referring the matter to Consumer Protection Unit at the Central Bank of Bahrain with in 30 days from the date of receiving our response as per the timelines mentioned above in our complaint process.