



BNP PARIBAS

POLICY ON HANDLING CLIENT COMPLAINTS

We at BNP Paribas are dedicated to developing lasting relationships with our customers and want to fulfill their needs and expectations at all times. We recognise that sometimes things can go wrong and when this happens we encourage customers to tell us about it. Every effort should be made to conduct business in a manner that avoids Client complaints. However, Client complaints can still inevitably arise.

Definition of Client complaints

Complaint is any expression of dissatisfaction by a Client, with a product or service provided by the Bank. Complaints may be made orally or in writing. They can be lodged either directly by the Client with the Bank or through a third party on behalf of the Client.

Receipt and Escalation of the Client Complaint

- *First point of contact:* Client shall contact the Relationship Manager or the concerned Branch Managers who shall remain at the disposal for the redressal of his/her complaint.

- *Escalation:* In case of dissatisfaction, the Client complainant may approach the Bank's Principal Nodal Officer to escalate his/her concern.

Mr. B. Madhusudhana Rao

Head - Operations

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- *Banking Ombudsman:* In the event the Customer finds his/her complaint is not resolved within one month or if he is not satisfied with the solution provided by the Bank, he/she may approach the Banking Ombudsman under the RBI Banking Ombudsman scheme, 2006 by visiting <http://bankingombudsman.rbi.org.in>

Handling of Client complaints

All Client complaints must be investigated and resolved timely

All complaints received, except anonymous ones, must be acknowledged within 5 working days. The acknowledgement letter should include the name and contact details of the person handling the complaint.

A final response / redressal to the complainant would be expected to be sent within 30 days.