



Complaint handling guidelines

CQUR BANK LLC (the "Bank") takes complaints from all customers very seriously. In this regard, we have put in place appropriate management controls and taken steps to ensure that we handle complaints fairly, consistently and promptly and that we identify and remedy any recurring or systemic problems, as well as any specific problem identified by a customer.

What is a Complaint?

We define complaint as an expression of grievance or dissatisfaction either orally or in a durable medium, in connection with the provision (or offer for the provision) by the Bank of a product or service.

CQUR Bank Approach

CQUR Bank's internal complaint handling procedures enable customers to make a complaint by any reasonable means (e.g. letter, fax, e-mail, telephone or in person).

The internal complaints handling procedure makes provision for:

- Complaints to be investigated by the Complaints Officer of sufficient competence who, where appropriate, is not directly involved in the matter which is the subject of the complaint;
- The Complaints Officer coordinates with the Complaints Working Group of the Bank to settle complaints (including the offering of redress where appropriate); and
- Responses to complaints to address adequately the subject matter of the complaint and where a complaint is upheld, to offer redress if appropriate.

The Process

- A customer can make a complaint either in writing or orally with any officer of the Bank.
- The Complaints Officer upon receipt of the complaint form will register it in the Complaints Register.
- The Complaints Officer sends a written acknowledgement of the complaint to the customer within five business days of its receipt, giving the name and job title of the individual handling the complaint on behalf of the Bank.
- Investigations will be conducted by the Complaints Officer with details furnished while investigating the complaint.
- The Complaints Officer will, within four weeks of receiving a complaint, if the complaint has not been resolved within this period of time, send the customer either:



- A final response; or
 - A holding response, which explains why the Bank is not yet in a position to resolve the complaint and indicate when we will make further contact (which will be as soon as possible, but no later than eight weeks from the date of receipt of the complaint).
- The Bank will, by the end of the eight-week period from the date of receipt of the complaint, send the customer either:
- A final response; or
 - A response which explains that the Bank is still not in a position to make a final response, giving reasons for the further delay, indicating when we expect to be able to provide a final response and informing the customer that he/she may refer the complaint to the Customer Dispute Resolution Scheme (an independent body established by QFCRA to hear complaints made against Authorized Firms) if they are dissatisfied with the delay.

Our Final Response

In our final response to the customer, we will indicate whether the Bank:

- accepts the complaint and, if appropriate, offers redress; or
- rejects the complaint and gives reasons for rejecting it.

We will also inform the customer that he/she may refer the complaint to the QFCRA Customer Dispute Resolution Scheme if he/she is dissatisfied with the final response of the Bank.

The Bank treats all information provided via the Customer Complaint Form or otherwise during the examination of the complaint, as confidential.