

Complaints Procedure Guide

At The Access Bank Malta Limited, we value customer satisfaction, and we do our utmost to deliver a high-quality service. We pride ourselves on our efficiency when dealing with your queries. We appreciate and value feedback on your experiences concerning our products and services and we would like you to reach out to us should you be dissatisfied with the service provided.

We want to learn from your experience to make things better and we commit ourselves to investigate your complaint without delay. In order to assist you through the complaint submission, please follow the below complaints procedure for further information and guidance.

What is a complaint?

A complaint may be generally recognised as *'any expression or statement of dissatisfaction, whether justified or not, about any service provided by the Bank'*.

Who can make a complaint?

A complaint can be submitted by any person (whether a natural person or a legal entity) who is a prospective, actual or former customer of the Bank. Therefore, any person who has made use of the Bank's services or who has approached the Bank for the provision of its services may be able to lodge a complaint.

How to complain?

Complaints may be made by any reasonable means, such as telephonically or in writing by sending a letter or email addressed to:

The Complaints Officer
The Access Bank Malta Limited
Level 4, The Piazzetta Business Plaza
Triq Għar il-Lembi
Sliema SLM 1605
Malta
Email: complaints@theaccessbankmaltaltd.mt
Telephone: (+356) 23167900

When lodging a complaint, kindly provide us with the following information:

Complainant Details:	Details of Complainant, including Full Corporate Name / Name & Surname
	Company Registration Number / ID Number
	Email Address
	Telephone Number
Complaint Details:	Date/s of Event/s
	Contact Person/s at the Bank
	Detailed explanation of the facts and subject of the complaint
	Any letters, correspondence or documentation sent/received in relation to this event
	Confirmation of what action you require to be taken by the Bank in order to resolve your complaint

Kindly be informed that complaints can be submitted either in English or Maltese.

What happens after you submit a complaint?

We will acknowledge receipt of your complaint in writing within 2 business days and endeavour to investigate and revert with a comprehensive response and decision within 15 business days of receipt of your original complaint. If, for any reason, we are unable to reach a decision within 15 business days, we will send you an interim reply, clearly indicating the reasons for a delay in answering and specifying the deadline by which you are likely to receive the final reply. In any event, the deadline for receiving the final reply will not exceed 35 business days.

Our Complaints Officer will make sure to attend to your complaint promptly and to resolve the matter in the best feasible way to meet your needs.

Not satisfied with the outcome?

If, despite our best efforts, you are still not satisfied with the outcome of our complaint handling and resolution, you have the right to refer the matter to the Office of the Arbiter for Financial Services (if you are a natural person or a micro enterprise¹) or the Central Bank of Malta (if your claim relates to a payment service²), by post, email or telephonically, as follows:

The Office of the Arbiter for Financial Services
First Floor
St Calcedonious Square
Floriana, FRN1530
Malta
Email: complaint.info@financialarbiter.org.mt
Telephone: 80072366 or +356 21249245

Information on the submission of complaints to the Office of the Arbiter for Financial Services is available from their website www.financialarbiter.org.mt

The Central Bank of Malta
Castille Place
Valletta, VLT 1060
Malta
Email: regulation@centralbankmalta.org
Telephone: +356 2550 3500

For further information, kindly visit www.centralbankmalta.org

Please note that your complaint to the Office of the Arbiter for Financial Services or the Central Bank of Malta is without prejudice to any rights you may have at law against the Bank, including but not limited to any right to institute legal proceedings.

We remain committed to be of service to you and we thank you for banking with The Access Bank Malta Limited.

¹ A 'micro-enterprise' as defined in the Arbiter for Financial Services Act (Chapter 555 of the Laws of Malta) is an entity with fewer than ten employees and whose annual turnover and, or annual balance sheet total does not exceed two million euro (€2,000,000).

² As regulated by the Central Bank of Malta Directive No. 1 related to 'The Provision and Use of Payment Services'.

The Access Bank Malta Limited is registered in Malta (C 107833), licensed and regulated by the Malta Financial Services Authority, to carry out the business of banking in terms of the Banking Act 1994.

Registered Office: Level 4, The Piazzetta Business Plaza, Triq Għar il-Lembi, Sliema, SLM 1605, Malta.