

# CUSTOMER GUIDE TO COMPLAINTS

HAVE A COMPLAINT? THIS GUIDE IS FOR YOU.

At BBAC, we pride ourselves on truly caring for our customers and we do everything we can to ensure that you enjoy a quality service and benefit from the best possible customer experience at all times.

But, if you are unhappy in any way or we fall short of our standards, we would like to hear from you so we can better serve you.

This simple guide will tell you what you should do to make a complaint, how we will deal with it, and what you can do if you are not convinced with the solution.

We welcome your complaint with an open heart and we promise to try our best to resolve the issue in a fast and efficient way to your satisfaction.

## HOW CAN YOU MAKE A COMPLAINT?

Here's how you can reach us:

- **In writing:**

- Write a letter to:  
**Customers' Rights Protection Unit**  
BBAC Building, 250 Clemenceau Street  
P.O. Box: 11-1536 Riad El Solh  
Beirut 1107 2080 Lebanon
- Fill out the 'Customer Feedback' form at your branch
- Email us on [complaint.cy@bbac.com.lb](mailto:complaint.cy@bbac.com.lb)
- Complete the 'Inquiry & Complaint' online form on [bbacbank.com](http://bbacbank.com)

- **By phone:**

Contact our **Customer Care** team on **00357-25-384 412** or **00961-1-366 921**, available around-the-clock.

We record our calls to make sure we are giving you our best service.

- **Via social media:**

Get in touch with us on Facebook and Instagram:

-  @bbacbank
-  /bbacbank



+357-25-381290  
[bbacbank.com](http://bbacbank.com)

## WHAT HAPPENS WHEN WE RECEIVE YOUR COMPLAINT?

Once we receive your complaint via one of our communication channels, we will contact you and send you an '**Acknowledgement of Receipt of Complaint**' email with a '**Reference Number**' for your complaint, to be used in future communication, **after no longer than three working days**.

Our 'Customers' Rights Protection Unit' is the party responsible for handling and managing your complaints.

Rest assured that your complaint will be handled in a confidential manner, and is protected under the 'General Data Protection Regulation' (GDPR). For more information, please read our 'Privacy Policy' on [bbacbank.com](http://bbacbank.com). Making a complaint will not affect your relationship with BBAC, and will have no impact on your ability to access our services, information, or support.

## HOW WILL WE HANDLE YOUR COMPLAINT?

In order to identify and mitigate the possible conflicts of interest and to address the complaint fairly and in a timely manner, we will perform a thorough and careful investigation through our 'Customers' Rights Protection Unit', whereby recorded phone calls may be used for assistance and support.

If, on the other hand, the complaint should require more time to be resolved, we will inform you and keep you updated.

## WHAT WILL HAPPEN WHEN WE'VE COMPLETED OUR INVESTIGATION?

Once the investigations are complete, we will provide you with our response as per your chosen channel of communication.

## WHAT CAN YOU DO IF YOU ARE UNSATISFIED WITH OUR RESPONSE?

If you are unhappy with the outcome of the complaint or our response or if you have not received any response from our side after a month from receiving the complaint's 'Acknowledgement of Receipt', you have the right to submit your complaint within four months to 'The Financial Ombudsman of Cyprus' on the below address, which will independently review your case.

**The Financial Ombudsman of Cyprus**  
Lord Byron Avenue 13, 1096 Nicosia  
P.O BOX: 25735, CY-1311 Nicosia  
Tel: (+357) 22 - 848 900  
[www.financialombudsman.gov.cy](http://www.financialombudsman.gov.cy)