HOW TO COMPLAIN

Are you unhappy with our service? Please let us know, we are here to help.

Jordan International Bank Plc is committed to providing you with a high standard of service.

Sometimes things may go wrong, and we recognise that there may be occasions where you feel our service has fallen below your expectations. If this happens, we want to hear from you as soon as possible.

Your feedback is important to us, as it gives us the opportunity to put things right and improve our service to you in the future.

We are committed to ensuring your complaint is investigated thoroughly and handled in a timely, clear, fair and transparent manner.

How to raise your Complaint:

If you wish to make a complaint, you can contact us as follows:

In Person:	You can visit our office and speak to one of our members of staff. Jordan International Bank Plc Almack House, 26-28 King Street, London SW1Y 6QW We are available: Monday – Friday (excluding UK Bank Holidays) from 9am to 5pm
By Post:	Please send your complaint to: Compliance Department Jordan International Bank Plc Almack House, 26-28 King Street, London SW1Y 6QW
By Email:	complaints@jordanbank.co.uk
By Phone:	From the UK: 020 3144 0200 From abroad: +44 203 144 0200 **Note: Calls may be recorded for monitoring & training purposes and to clarify facts.**

Details we need from you:

We are committed to resolving your complaint as quickly as possible.

To enable us to do this, please provide us with the following information:

- Your name and address
- Your account number (if applicable)
- A description of your complaint
- Your preferred contact details (telephone, mobile, email) and a convenient time to call you

Dealing with your Complaint:

When we receive your complaint:

1. We will aim for resolution **within 3 business days** after the day of receipt. If we are able to do so, we will send you a "Summary Resolution Communication" informing you how your complaint was resolved. You can still refer your complaint to the Financial Ombudsman Service if you are not satisfied with the outcome.
   If we are unable to come to a resolution within 3 business days, we will send you a "Letter of Acknowledgement" and carry out further investigations.
2. **Complaints about payment services**: If in relation to a payment service, we will send you our "Final Response" letter **within 15 business days** after the day we receive your complaint.
   If we are unable to do this, we will write to you and explain the reasons for the delay. In such exceptional circumstances, we will send you our "Final Response" letter within a maximum of 35 business days after the day we receive your complaint.
3. **All other complaints**: We will send you our "Final Response" letter **within 8 weeks** after the day of receipt. While our investigations are ongoing, we will ensure that you are regularly kept informed of our progress. If we are unable to provide you with our "Final Response" within 8 weeks, we will write you to provide an update on the progress of our investigation and inform you of the next steps.

Following our Final Response:

Our aim is to resolve your complaint to your complete satisfaction. If you are not fully satisfied with our response, please let us know, and we will explore if there is anything more we can do.
After receiving your complaint, if we have not sent you our "Final Response" letter within the time limits (35 business days for payment services and 8 weeks for all other complaints), or you are not satisfied with our "Final Response" and you are an eligible complainant, you have the right to refer your complaint to the Financial Ombudsman Service (FOS).
You have six months from the date of our final response to refer your complaint to them.

An eligible complainant includes:

Consumers, micro enterprises which employ fewer than 10 persons and have a turnover or annual balance sheet that does not exceed €2 million, charities which have an annual income of less than £6.5 million, trusts which have a net asset value of less than £5 million, small businesses that have an annual turnover of less than £6.5 million and less than 50 employees, or have a balance sheet total of less than £5 million and guarantors.

Data Protection Complaints:

If your complaint is about how we have collected, used, stored, shared or disposed of your personal information, or about any other aspect of our obligations under the UK GDPR and the Data Protection Act 2018, we want to hear from you.
You can raise a data protection complaint in any of the ways set out above, and we will handle it under the same complaints process, with the same commitment to a thorough, timely, clear and fair investigation.
This applies whether you are a customer, a prospective customer, or any other individual whose personal information we hold.

Acknowledgement and Resolution Timelines:

We will acknowledge your data protection complaint within 30 calendar days of receiving it. Our acknowledgement will confirm that we have received your complaint, tell you who is looking into it, and explain what happens next.
We will keep you updated on our progress while our investigation is ongoing, and provide you with the outcome without undue delay.

Escalation to the Information Commissioner's Office (ICO):
Our aim is to resolve your complaint to your complete satisfaction. If you are not satisfied with the outcome, or if we have not acknowledged or responded to your complaint within 30 calendar days or have not provided the outcome without undue delay, you have the right to raise it with the Information Commissioner's Office (ICO).

The Information Commissioner's Office (ICO)

The ICO is the UK's independent regulator for data protection, and its service is free. You can contact the ICO as follows:

By Post:	Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF
By Phone:	0303 123 1113 (Monday to Friday – 9am to 5pm)
Website:	www.ico.org.uk

Referring a data protection complaint to the ICO does not affect your right to refer an eligible complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service (FOS)

The FOS is a free independent service which provides arbitration in disputes between customers and financial services companies.

You can only refer your complaint to the FOS if you have already tried to resolve it with us.

You can contact the Financial Ombudsman Service as follows:

By Post:	Exchange Tower, Harbour Exchange, London E14 9SR
By email:	complaint.info@financial-ombudsman.org.uk
By Phone:	Customer helpline: (Monday to Friday – 8am to 8pm, and Saturday – 9am to 1pm) 0800 023 4567 (free for the caller from any landline or mobile phone) 0300 123 9 123 (calls to this number are charged at the same rate as 01 or 02 numbers) +44 20 7964 0500 (from outside the UK)
Website:	www.financial-ombudsman.org.uk