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## **Customer Complaints Policy**

## Introduction

This policy is designed to provide guidance on the manner in which AgriBank PLC. (“the Bank” hereinafter”) receives, investigates and resolves complaints by external interested Parties, related to its products, services and staff.

## Purpose of the Complaints Handling Policy

The Bank endeavours to build long term relationships with its customers by being supportive at any time, especially when customers feel most in requirement. The Bank will provide a professional and positive customer experience. The Bank compliments this by encouraging its customers to give it genuine feedback. The Bank’s Complaints Handling Policy serves to make customers aware that it values the relationship. Therefore, the Bank asks customers to help it improve its service, by encouraging them to contact the Bank, regarding any matter, when they feel that their expectations have not been met.

## A Complaint is?

A complaint is defined as a verbal or written expression or statement of dissatisfaction made to the Bank, relating to the products and services it provides and how they are provided.

## Who may complain?

Any person, organisation or their representative, who is dissatisfied with the Bank’s products or services, for any reason, may submit a complaint.

## Cost

There will be no charge to the complainant for submitting a complaint.

## Availability of Complaints Policy

This Complaints Handling Policy, which incorporates a guide on how to complain, is available on the Bank’s website, and at the Bank’s physical location being, Skyparks Business Centre, Malta International Airport, Luqa, LQA4000, Malta.

## Role of the Complaints Officer

In its determination to give complaints the expected priority and in order to receive, record, handle and reply to complaints, the Company has designated an employee with the role of Complaints Officer.

## How to complain

Complaints may be submitted by following one the following procedures:

- completing the electronic Complaint Form available through the website ([www.agribankplc.com](http://www.agribankplc.com)); OR
- Call our Customer Service Centre on +356 2092 6211 OR

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- Write to us at the following address: *AgriBank PLC, Skyparks Business Centre, Malta International Airport, Luqa, Malta, LQA4000 – Malta Email: [complaints@agribankplc.com](mailto:complaints@agribankplc.com)*

## **Information to include when lodging a complaint?**

When making a complaint, a customer is requested to briefly set out all the facts regarding the issue and provide the following information:

- Name, I.D. Card number or Passport number and contact details;
- Date, venue and name of the contact person with the Bank;
- Copies of any documentation supporting the complaint.

Information and personal data provided in lodging a complaint, shall be treated in accordance with the Data Protection Act (Chapter 586 of the Laws of Malta).

*The Bank reserves the right to provide information on complaints and complaints-handling to the Malta Financial Services Authority (MFSA) and, to an alternative dispute resolution entity in the case that a dispute remains unresolved.*

## **Anonymous complaints**

The Bank takes note of anonymous complaints. However, it may not be in a position to take specific action to address them.

## **Acknowledgement of complaints**

The Bank strives to issue an acknowledgement letter or e-mail, within two working days of receipt of a complaint.

## **Withdrawal of a complaint**

Complaints may be withdrawn by a notification in writing to the Bank, stating the basis for the withdrawal.

## **Response to a complaint**

In normal circumstances, the Bank should be in a position to process the complaint and respond within fifteen business days from receipt of the complaint. In the exceptional circumstance that the Bank cannot provide a reply within 15 business days, the Bank shall send a “holding reply”, indicating the reasons for the delay and specifying the deadline by which the complainant shall receive the final reply. In any case, the deadline for receiving the final reply shall not exceed 35 business days.

The Bank may respond to a complaint received by email, using the same medium. However, a written reply is sent when deemed warranted.

If the Bank needs more time to investigate the complaint, it will inform the complainant that unless he/ she is prepared to concede more time to the Bank, he/ she has a right to refer the matter to The Office of the Arbiter for Financial Services, 1<sup>st</sup> Floor, St Calcedonius Square, Floriana, FLN 1530, Malta. +356 212 49245. Email - [complaint.info@financiararbiter.org.mt](mailto:complaint.info@financiararbiter.org.mt).  
<https://financiararbiter.org.mt>

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### **Rights of a complainant**

The complainant has the right to enquire as to the status of his/her complaint by communicating with the Bank.

### **Rights of a complainant after the complaints process**

Should a complainant be unsatisfied with the Bank's reply or no agreement was reached with the Bank, one may refer the matter to The Office of the Arbiter for Financial Services by writing to:

The Office of the Arbiter for Financial Services, 1<sup>st</sup> Floor, St Calcedonius Square, Floriana, FLN 1530

Further information may be obtained through the official website: [www.financialarbiter.org.mt](http://www.financialarbiter.org.mt),  
Telephone: (356) 2124 9245. Email - [complaint.info@financialarbiter.org.mt](mailto:complaint.info@financialarbiter.org.mt).

<https://financialarbiter.org.mt>