

TO BE DISPLAYED ON BBPLC GIFT CITY BRANCH WEBPAGE

Grievance Redressal Policy

In the present scenario of competitive banking, excellence in customer service is the most important tool for sustained business growth. Customer complaints are part of the business life of any corporate entity. As a service organization, customer service and customer satisfaction is the prime concern of Barclays Bank Plc. This policy document aims at minimizing instances of customer complaints and grievances through proper service delivery and review mechanism. It also aims at ensuring prompt redressal of customer complaints and grievances.

We define a complaint as any expression of dissatisfaction, justified or not, about any aspect of our business. The bank's policy on grievance redressal follows the under noted principles:

- a) Customers be treated fairly at all times
- b) Complaints raised by customers are dealt with courtesy and on time
- c) Customers are fully informed of avenues to escalate their complaints/grievances within the organization and their rights to alternative remedy, if they are not fully satisfied with the response of the bank to their complaints.
- d) Bank will treat all complaints efficiently, transparently and fairly as they can damage the bank's reputation and business if handled otherwise
- e) We operate to an agreed and documented complaints process
- f) The bank employees must work in good faith and without prejudice to the interests of the customer.
- g) The policy document is available at all branches and the Branch Manager/Teller Manager could be contacted for issues pertaining to
- h) the same
- i) We retain information relating to the complaint, which helps us in analyzing the causes for the same. Addressing these causes will help us in reduction of the complaint numbers & providing a better service experience.

1 Customer Complaints – Level 1

Resolution of Grievances

The customer complaint arises due to;

- The attitudinal aspects in dealing with customers
- Inadequacy of the functions/arrangements made available to the customers or gaps in standards of services expected and actual services rendered.

The customer has the right to register his complaint if he is not satisfied with the services provided by the bank. He can give his complaint in writing, orally or over telephone. All complaints received are recognized and recorded through all delivery channels, including branch networks, telephony channels and email. Bank has a system of acknowledging the complaints, where the complaints are received through letters or via email. If the complaint is not resolved within the given time (not later than one month) or if he is not satisfied with the solution provided by the bank, the complainant can approach Banking Ombudsman with the complaint or other legal avenues available for grievance redressal. The interests of Senior Citizens and People with Special needs are covered under the purview of this policy

The various channels available to customers for redressal of issues are as follows:

1.1 Branch:

Customers can walk into any of our Branches and speak to the Branch Manager to whom complaints can be made, for resolution of their issues. Complaint registers are maintained at all branches of the bank.

Our Branch addresses, contact numbers and timings are available on our website link below:

<https://www.barclays.in/gift/giftcity/>

E-mail: GIFTcustomerservice@barclays.com

1.2 Customers may send a letter to the following address:

Customer Service Department, Barclays Bank Plc, GIFT City Branch, 413, Brigade International Financial Centre, Bldg. 14A, Zone 1, GIFT City, SEZ, Gandhinagar, Gujarat, 382050

Time Frame:

Customers will receive an acknowledgement within 5 working days and we shall do our best to resolve the complaint to the customer's satisfaction within 30 working days. Some complex complaints which would require time for examination of issues involved, may take a longer time to resolve. However, even in such cases, customers will be informed about the status of their complaint within this period. All complaints that are open for more than 30 working days will be referred Complaints Redressal Appellate Officer (CRAO) to the of the Bank. We focus on the quality and completeness of the response, with speed of delivery being an important but not overriding factor.

2 Level 2

In case of unsatisfactory response from the above channels customers can escalate to Complaint Redressal Officer (CRO)

Ms. Rovina Santos

Complaint Redressal Officer (CRO) Email: GIFTCRO@barclays.com

Customers are expected to receive a response within 5 working days and they will have to quote the reference number pertaining to the earlier correspondence with the bank

3 Level 3

If customers are not satisfied with the response received from the above access channels or do not hear from us preferably within 21 days, they may escalate their complaint to the Complaints Redressal Appellate Officer (CRAO):

Mr. Deepak Sah , IBU Head and Complaints Redressal Appellate Officer

Barclays Bank Plc, GIFT City Branch, 413, Brigade International Financial Centre, Bldg. 14A, Zone 1, GIFT City, SEZ, Gandhinagar, Gujarat, 382050. (This address is for correspondence only)

E- mail: GIFTCRAO@barclays.com

Customers will receive a response within 5 working Days and they will have to quote the reference number pertaining to their earlier contact with the Bank on the same issue.

4 Complaints before International Financial Services Centres Authority (IFSCA)

If customers do not receive a response from us within one month after we have received the complaint, or if they are not satisfied with the reply given by us and have exhausted the appeal with CRAO they may file a complaint before the IFSCA through email to grievance-redressal@ifsca.gov.in preferably within 21 days from the receipt of the decision of the CRAO.

+++++