

Clients' Complaints Unit

Date: / /

Complaint Form

Name :

Civil ID :

Account No. :

Branch :

Phone No. :

Fax :

Address :

Email :

Subject of Complaint:

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Attached Documents, if any **No Documents**

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Declarations:

I hereby declare that all information provided by me above is correct and true and I assume the full responsibility in case of invalidity of such information. I also declare that the subject of the complaint is not heard in the courts and that I have no right to take any other action in case an agreement has been made with the bank to take a corrective action on the subject of the complaint and completion thereof. Moreover, I undertake not to re-submit any complaint to the Central Bank of Kuwait or Capital Markets Authority (CMA) for the same subject.

Signature:

Notes:

The complaint should be delivered:

- (1) By hand to the bank's complaints' unit,
- (2) By mail to the attention of the bank's complaint unit head, or
- (3) By email addressed to bank's complaint unit head
- (4) By hand to the bank's legal counsel if unwilling to be attended by customer complaint representative or complaints unit head

P.S.:

For Central Bank of Kuwait (CBK) related complaints:

1) The client's complaint shall be replied to within 15 working days as of the date the complaint has been received by the Bank's Complaints Unit, unless further internal investigations are required and client notified so, with final response to be sent to client within 2 business days after closure date

2) In case the bank has not fully resolved the complaint at customer's satisfaction, the customer has the right to communicate with the Customer Complaint Unit at the Central Bank of Kuwait by calling 1864444 or visiting the CBK website at: www.cbk.gov.kw

For Capital Markets Authority (CMA) related complaints:

1) The client's complaint shall be replied to within 30 working days as of the date the complaint has been received by the Bank's Complaints Unit, unless further internal investigations are required and client notified so.