FIRST ABU DHABI BANK UK

SUMMARY OF COMPLAINTS PROCEDURE

December 2020

1. OBJECTIVE

1.1 We, First Abu Dhabi Bank PJSC, United Kingdom Branch ("FAB UK" or "The Branch") aim to provide high quality service to all of our clients. If you are dissatisfied with any aspect of the service that we provide, please contact us and give us the opportunity to investigate and work with you to fix the issue.

1.2 We will:

- Treat you fairly;
- Respond promptly; and
- Investigate your complaint impartially.

2. HOW TO COMPLAIN

2.1 You can make your complaint in one of the following ways:

a) Email: LondonComplaints@bankfab.com

b) Telephone: +44 (0) 20 7373 3600

c) Letter: Complaints Management Function, FAB UK, 45 Cannon Street, London EC4M 5SB

d) Through your usual FAB UK sales or service contact.

2.2 When contacting us, please provide the following information:

- The issue you have experienced;
- Any particular action that you want us to take to resolve your complaint;
- Your name, postal address, and email address; and
- Your phone number and the best time to contact you.

3. RESPONDING TO YOUR COMPLAINT

3.1 Your complaint is important to us. Accordingly, we have an independent team who will look into the matter and ensure that a full and thorough investigation is carried out in line with FAB UK's Complaints Policy.

3.2 We will generally seek to resolve your complaint within three business days and write to you explaining what we have done. However, there may be exceptions to this timing which are listed below. If we require further time to investigate your complaint, we will acknowledge your complaint within a maximum of five business days, provide you with the contact details of the person or team handling your case, and when you can expect to receive a full response.

3.3 If your complaint does not concern FAB UK but a third party, we will notify you of this. If the complaint relates to another FAB entity, we will endeavour to provide you with

the contact details of the relevant individual or team. In such circumstances, FAB UK will no longer be involved in the complaint-handling process.

3.4 If your complaint relates to both FAB UK and another party, we will deal with those parts of the complaint that relate to FAB UK.

4. INVESTIGATING YOUR COMPLAINT

4.1 We may need to contact you to ensure that we understand your issue completely or to obtain more details, but we will keep you updated with our progress, then provide you with a final response as soon as is practicable.

4.2 If your complaint relates to payment services (e.g. a direct debit) made by us on your behalf, we aim to issue a final response within 15 days after receiving your complaint. Should something outside of our control cause a delay, the Financial Conduct Authority ("FCA") gives us a maximum of 35 business days to issue a final response.

4.3 For all other types of complaint, the FCA gives us 8 weeks to issue a final response but we will aim to resolve your complaint well before this deadline. In the event that we are not able to provide a final response to your complaint within 8 weeks, we will explain why and give you an indication of when we expect to be able to do so.

4.4 Where your complaint is mixed, in that it relates to both payment services and other services, we will either deal with it in parts or as one complaint. Where we treat it as one complaint, we will comply with the timeline set out for complaints relating to payment services.

4.5 Our final response will provide an explanation of what we have found and whether we agree with your complaint or not, why we have made the decision, and, in appropriate circumstances, any remedial action we have taken or propose to take together with any redress. If we decide to offer redress or take remedial action and you accept our offer, then we will promptly deliver such redress or remedial action.

5. FINANCIAL OMBUDSMAN SERVICE ("FOS")

5.1 If we have not issued our final response within the timeframes above, or you are unhappy with our findings or the agreement that we have proposed, you may be entitled to ask the FOS to look at your case. This is a free, independent review service available to the public and small businesses, clubs, trusts, and charities.

5.2 The FOS will only consider your complaint once you have tried to resolve it with us, so please take up your concerns with us first and give us the opportunity to help you. You must contact the FOS within six months of receiving our final response, otherwise your complaint might not be accepted by the FOS.

5.3 You can contact the FOS using the following details:

Postal Address: Financial Ombudsman Service, Exchange Tower, London E14 9SR
Website: www.financial-ombudsman.org.uk
Email: complaint.info@financial-ombudsman.org.uk
Free phone: 0800 023 4567
Low-cost phone: 0300 123 9123
To call from outside the UK: +44 20 7964 05003