

COMPLAINTS PROCEDURE

Turkish Bank (UK) Ltd is committed to providing a high standard of customer service. However, if you are not satisfied with any aspect of our service, our complaint handling procedure is in place to deal with your concerns effectively and in the correct manner.

If you wish to register your complaint, please follow the guidance below. Please could you provide as much relevant information as possible, including your account details, the Branch/Business Area involved, summary of your complaint and any actions that have already been taken to address your complaint.

YOU NEED TO PROVIDE

- Your name, address and account number (if applicable)
- A clear description of your concern or complaint
- Details of how you would like us to correct your complaint
- Copies of any relevant documents or information that you have
- A daytime telephone number or e-mail address at which we can contact you

HOW TO COMPLAIN

By telephone :Call us on 0800 0320480 Monday to Friday from 9am to 5pm excluding Bank Holidays.

In branch :We believe that we can resolve most complaints if you speak to us face to face in our branches.

On line :Please complete our online complaint form and send to us at "customerservices@turkishbank.co.uk"

In writing: Any complaint in writing should be addressed and sent to

Senior Manager

*Customer Service
Turkish Bank UK Ltd
84-86 Borough High Street
London SE1 1LN*

AFTER YOU HAVE MADE YOUR COMPLAINT

We will take great care to resolve your complaint to your full satisfaction within three working days and will send you a summary resolution letter to inform you that we consider the complaint has been resolved. You may refer to the Financial Ombudsman Service if you subsequently decide thereafter that you are dissatisfied with the resolution of the complaint.

If we are unable to resolve your complaint to your satisfaction within three working days following receipt of your complaint, a Senior Official will then be responsible for dealing with your complaint until it is resolved.

THE NEXT STEPS

Following the allocation of your complaint to a Senior Official, they will write to you within five working days outlining their understanding and the expected timescales involved in the investigation and resolving your complaint.

The Bank will continue to keep you up dated and inform you of our progress and amended timescales in dealing with your complaint should we be unable to resolve it in the timescales which we gave initially.

RESOLVING YOUR COMPLAINT

Once we have fully investigated your complaint, we will write to you again with a final response letter detailing our findings and advising you of any correcting actions that we are taking.

UNRESOLVED COMPLAINTS AFTER EIGHT WEEKS

If we are unable to issue you with a final response letter or answer the complaint to your satisfaction within eight weeks of the bank first receiving your complaint, a further progress report will be issued at this date. At this point, we will also advise you that if you are dissatisfied with the delay, that you may refer your complaint to the Financial Ombudsman Service. For your information, their address is:

*The Financial Ombudsman Service
Exchange Tower
London
E14 9SR*

Please note that the Financial Ombudsman will not assess any complaints until the Bank has either issued a final response letter or eight weeks has passed since you initially made your complaint to the Bank. Full details can be found on their website, www.financial-ombudsman.org.uk .