



Shariah compliant savings plan

Customer Complaints Guide

Our aim is to provide you with a first class professional and confidential service. In the event that you wish to make us aware of your views as a result of our service falling short of your expectations you should follow the procedure set out below:-

1. If your complaint relates to the sales process or aspects of the Shariah please refer to:-

**The Manager
alburaq
Arab Banking Corporation House
1-5 Moorgate
London
EC2R 6AB
Telephone: 0845 850 0786**

For all other complaints please refer to:-

**The Manager
alburaq
Bank of Ireland
1 Donegall Square South
Belfast
BT1 5LR
Telephone: 0845 603 8340**

2. Where your complaint cannot be answered within 24 hours an acknowledgement will be sent within 5 working days, indicating when a full reply will be forthcoming.
3. If, for any reason, you are not satisfied with the response you receive, you should contact:-

**The Divisional Manager
alburaq
Bank of Ireland
1 Donegall Square South
Belfast
BT1 5LR
Telephone: 0845 603 8340**

After acknowledging your letter, the Manager will make a further assessment and then respond to you.

4. Finally, if you still remain dissatisfied, and in the unlikely event of your complaint not being resolved within an eight week period, you have the option to refer the matter to the Financial Ombudsman Service. They can help resolve disputes between banks and their customers. They are entirely independent, and the service is free of charge to consumers. Ask us for a leaflet, or contact:-

The Financial Ombudsman Service

South Quay Plaza

183 Marsh Wall

London

E14 9SR

Telephone: 0845 080 1800
email: enquiries@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

5. The Ombudsman will consider a complaint but this must be within six months of our final response.



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