



APS Feedback and Complaints Handling Policy and Procedure

Introduction

At APS Bank, we place our customers and the wider community as a whole at the heart of everything we do.

If one of our team has gone the extra mile and the service provided exceeded your expectations, please get in touch and we will make sure to pass on your praise. If you have any concerns, it becomes all the more important for you to bring such instances to our attention. This gives us the opportunity to apologise and remedy the situation in a fair, transparent and independent manner wherever possible. Where not possible for any reason, we shall keep you updated at each step of the process.

Your feedback matters! It enables us to identify problematic areas and continually improve our service and overall Customer Experience.

This policy guides you on how best to contact us if you have a complaint. Below, you can find all the steps on how to submit a complaint. The document further outlines the timescales within which the investigation will be conducted.

What is a complaint?

A complaint is any expression of dissatisfaction received by us, whether justified or not, from or on behalf of an eligible complainant. It can include but is not limited to:

- (a) comments on a product or service that did not meet your specific needs;
- (b) sub-standard service provided by us in the day-to-day management of your banking needs; or
- (c) any unsuitable interactions related to our product characteristics, processes and procedures.

There may be other issues that could be considered as a complaint. In any case, we assure you that we take any expression of dissatisfaction extremely seriously.

Anonymous complaints

When a complaint is submitted anonymously, it leaves us with limited possibilities to work it out and possibly without the option of obtaining further information. This means that we may not be in a position to take specific action to address the complaint and to provide a response to the complainant. We will still, however, consider the complaint and where possible remedy a situation which may be negatively affecting the customers at large.

Step 1: How to file a complaint

If at any point, you feel that our service was below par, we encourage you to share your feedback with us. While our aim is to resolve matters promptly and fairly, we guarantee that you will not be charged for raising a complaint.

You may communicate with us in either English or Maltese, with English being the preferred language to communicate.

**** Please note: we recommend using the Feedback Form, as this is the quickest method of reaching our Voice of the Customer Unit directly ****

You can file a complaint by choosing one of the following methods:

- **Filling in our Feedback Form** at www.apsbank.com.mt/feedback

The Feedback Form also allows you to attach any documents that would support your complaint.

- **Calling our Contact Centre** on **(+356) 2122 6644** between 08:00 – 21:00 Monday to Sunday (excluding Christmas Day and Easter Sunday).
- **Speaking to a representative in person** at any of our branches.

- **Or by writing to:**

*Voice of the Customer Manager
APS Bank plc
APS Centre
Tower Street
Swatar
BKR 4012
Malta*

Can you withdraw a complaint?

You can withdraw a complaint by notifying us of your wish to do so and the rationale behind why you wish to withdraw the complaint. This can be done either by email or by post.

What information do you need to provide?

To help us resolve your complaint as quickly and effectively as possible, please provide us with the following information:

- Your name and surname
- Your ID card number or passport number
- Your email address, Your phone/mobile number and the best time to contact you
- A summary of your concern/s and when the issue arose
- How you would like us to resolve the matter
- Any supporting documentation to help your case

Step 2: What happens next?

Once we have received your complaint, we will send an acknowledgement by letter or email. You should receive this within two (2) working days from receipt of your complaint.

The acknowledgement will indicate the timeline by which the matter is intended to be resolved.

If we need to clarify anything with you during our investigation process, we will be in touch with you. Where possible, this will be done by phone or email.

Some of our more complex complaints may take longer to resolve. If our investigation takes longer than fifteen (15) working days, we will issue a holding update, which will include a revised timescale for the final response. In this event, the final response should not exceed thirty-five (35) working days in total.

Once our investigation is complete, we will issue a final response letter detailing our findings and any actions undertaken by the Bank.

Step 3: Getting an update on your existing complaint

As explained in the previous step, should we need to clarify anything with you, we will contact you. However, should you feel that there is additional information that may assist us in our investigation, please email the Voice of the Customer Unit directly on voc@apsbank.com.mt. If you have already received your acknowledgement, where possible please cite the reference number of your complaint.

Step 4: What happens if you remain dissatisfied?

We strive to resolve your concerns to your satisfaction. If after receiving the final response you remain dissatisfied, you have the option of contacting the Office of the Arbiter for Financial Services.

You can write to the Arbiter at the below address:

*The Office of the Arbiter for Financial Services
First Floor
Pjazza San Kalċidonju
Floriana, Malta
FRN 1530*

For further information about this independent body, you can visit their website at www.financialarbiter.org.mt.