APS Feedback and Complaints Handling Policy

Introduction

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

If one of our team has gone the extra mile and the service provided exceeded your expectations, we'd love to hear from you 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 areas for improvement and continuously improve our service and enhance your overall experience.

This policy explains how to contact us if you have a complaint and share your feedback. It outlines the process we will follow to review your concern and the expected timeframes.

What is a complaint?

A complaint is any expression of dissatisfaction you share with us, whether it is justified or not. This can come directly from you or on behalf of an eligible complainant. Complaints may include but are not limited to:

(a) feedback about a product or service that you feel did not meet your specific needs;

(b) instances of substandard service in the day-to-day management of your banking needs; or

(c) concerns about product features, processes, or systems you feel were unsuitable or caused issues.

There may be other issues that could be considered as a complaint. Whatever the issue, we want you to know that we take every expression of dissatisfaction very seriously.

Anonymous complaints

When a complaint is submitted anonymously, our ability to address it may be limited. Without additional information or the option to follow up, we might not be able to take specific actions or provide a response to the complaint. However, we will still review the complaint carefully and, where possible, work to resolve any underlying issue that might be affecting our customers as a whole.

Step 1: How to file a complaint

If you ever feel that our service has fallen short of expectations, we encourage you to share your feedback with us. While we aim to resolve matters promptly and fairly, we assure you that there are no charges for raising a complaint.

You may communicate with us in English or Maltese, though English is our preferred language for correspondence.

Tip: To reach our Voice of the Customer team quickly, we recommend using our online Feedback Form.

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 the hours of **08:00 – 21:00** Monday to Sunday (excluding Christmas Day and Easter Sunday).

- **Speaking to a representative in person** at any of our branches.

- **Emailing** our Voice of the Customer team at **voc@apsbank.com.mt**.

- **Or by writing to**:

  Voice of the Customer Department
  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 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 on the below address:

Office of the Arbiter for Financial Services
N/S in Regional Road
Msida MSD 1920
Malta

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

Related Policies

Conflicts of Interest Policy

APS Bank is committed to acting in the best interests of its customers and stakeholders. To prevent conflicts of interest from negatively impacting our customers, we have established organisational and administrative measures to identify and manage potential conflicts effectively. More details can be found in our **Conflicts of Interest Policy**, available at apsbank.com.mt/document-downloads

Data Privacy Policy

Protecting your privacy is a priority for us. We want you to be fully informed about the personal data we collect, why we process it, and how we keep it secure. For full details on how APS Bank handles your personal data, please refer to our **Data Privacy Policy** at apsbank.com.mt/gdpr