

Complaints Procedure Guide

At FIMBank, we appreciate and value feedback on your experiences concerning products and services. For this reason, we want to make sure that you are aware of how to contact us in case you believe that the standard of service is not up to your expectations or feel that you have not been treated fairly. At FIMBank, we commit ourselves to investigate your complaint in the shortest time possible, and if necessary, we shall seek to resolve the issue within a reasonable timeframe.

In order to assist you through the complaint submission process, please see the below sections for further information and guidance.

What is a complaint?

A complaint can be defined as a statement of dissatisfaction or displeasure addressed to the Bank by a prospective, actual or former customer (who may be a natural or legal person) related to the provision of any services by the Bank.

Who can lodge a complaint?

Any person (whether a natural person or a legal entity) who the Bank has offered or provided any financial services or who has applied to the Bank for the provision of financial services may be able to lodge a complaint.

How to complain?

Complaints may be made in writing by sending a letter or email addressed to the Complaints Officer to:

Complaints Officer

FIMBank plc

Mercury Tower, The Exchange Financial & Business Centre

Elia Zammit Street

St Julian's STJ3155

Malta

Email: complaintsofficer@fimbank.com.

Alternatively, you can choose to submit a complaint using our online complaint form, which can be found on the FIMBank website, under 'Useful Information' or by sending a secure message from the FIMDirect platform¹

When lodging a complaint, kindly provide us with the following information;

¹ Available for existing customers only

Personal Details	Details of Complaint
Name & Surname	Date/s of Event/s
ID Number/Passport Number	Contact Person/s at the Bank
Email	Information given to you
Phone	Detailed explanation of the facts
	Any letters, correspondence or documents sent/received in relation to this event

It is free to lodge a complaint with FIMBank.

What will happen after I submit a complaint?

FIMBank shall endeavour to investigate and revert with a comprehensive response and decision within fifteen (15) working days from receipt of the original complaint. If for any reason we are unable to reach a decision within fifteen (15) working days, we will inform you of the delay, the cause of the delay and provide an indication as to when a final response and decision is likely to be made.

What if I am not satisfied with the outcome?

If, despite our best efforts, you are not entirely satisfied with the outcome of our complaint handling and resolution, you have the right to refer the matter to the Office of the Arbiter for Financial Services at:

Office of the Arbiter for Financial Services

First Floor, St Calcedonius Square

Floriana FRN5130

Malta

Email: complaint.info@finacialarbiter.org.mt

Please note that your complaint to the Office of the Arbiter for Financial Services is without prejudice to any rights you may have at law against the Bank and/or any of its subsidiaries, including but not limited to any right to institute legal proceedings.

Additionally, note that only 'eligible customers' are able to lodge a complaint with the Officer of the Arbiter for Financial Services. An 'eligible customer' is either an individual (natural person) or a micro-enterprise² and you applied for the provision of financial services and/or we have offered/provided financial services to you.

Information on the submission of complaints to the Office of the Arbiter for Financial Services is available from their website: www.financialarbiter.org.mt

The submission of a complaint to the Office of the Arbiter for Financial Services is currently subject to a fee of twenty-five euros (EUR25).

² A 'micro-enterprise' can be defined as an entity with fewer than ten employees and whose annual turnover and, or annual balance sheet total does not exceed two million euro (EUR2,000,000)

Data Protection

In line with FIMBank's obligations under the General Data Protection Regulation (the "GDPR") FIMBank is committed to maintaining the highest standards in compliance, providing personal data with additional protection, transparency and stronger rights regarding how your personal data is processed.

For further information on your rights and how FIMBank uses your personal data, please refer to our privacy notice available on the FIMBank website (www.fimbank.com/en/privacy-policy)