



APS Feedback and Complaints Handling Policy

Introduction

Whether your views about us are good or bad, we want to hear them.

At APS, we place our customers and the wider community as a whole, at the heart of everything we do. If our staff have gone the extra mile and exceeded your expectations, please get in touch and we will make sure to pass on your praise.

Customer feedback enables us to continually improve our service and overall customer experience. The Bank acknowledges that there may be rare occasions, where our service falls short of the high standards to which we are committed. We strongly encourage our customers to bring such instances to our attention, in order for us to be able to look into and where possible, remedy the situation.

This policy guides you through filing a complaint and outlines the timescales in which the investigation will be conducted. We reassure you that we take all feedback very seriously.

What is a complaint?

A complaint is any expression of dissatisfaction received by us. 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 are other issues that could be considered a complaint and as such, the Bank takes any expression of dissatisfaction extremely seriously.

Anonymous complaints

When a complaint is submitted anonymously, this leaves us without the option of obtaining further information; this means that the Bank may not be in a position to take specific action to address the complaint. This also means that it is not possible to provide a response to the complainant. The Bank, however will still 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, please let us know by any of the following methods. We encourage your feedback and you will not be charged for raising a complaint.

You may communicate with the Bank in either English or Maltese, with the Bank preferring to communicate in English.

**** 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:

- Filling in our Feedback Form located on: www.apsbank.com.mt/feedback
The Feedback Form also allows you to add attachments, if there are any supporting documents you would like to add to support your complaint.
- Calling our Customer Support Centre on **21226644** between the hours of 08:00 - 20:00 Monday to Saturday (excluding public holidays).
- Speaking to a representative in person at any of our network of branches
- Or by writing to:

*Voice of the Customer
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.

Which 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
- A phone/mobile number and the best time to contact you
- A summary of your concern/s
- 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 via phone or email.

Understandably, some of our more complex complaints will 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) business 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 hope we will be able 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:

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

You may obtain further information about this independent body by accessing their website at www.financialarbiter.org.mt or emailing them on complaint.info@financialarbiter.org.mt.