

GRIEVANCE REDRESSAL POLICY

1. INTRODUCTION

As a service organization, customer service and customer satisfaction is the prime concern for FirstRand Bank Ltd. The Bank believes that providing prompt and efficient service is essential not only to attract new customers, but also to retain existing ones. This policy document aims at minimizing instances of customer complaints and grievances through proper service delivery and review mechanism and to ensure prompt redressal of customer complaints and grievances. The Bank's policy on grievance redressal follows the under noted principles:

- Customers be treated fairly at all times
- Complaints raised by customers are dealt with courtesy and on time
- Customers are fully informed of avenues to escalate their complaints/grievances within the organization and their rights to alternative remedy, if they are not fully satisfied with the response of the bank to their complaints
- Bank will treat all complaints efficiently and fairly

2. GRIEVANCE RESOLUTION MECHANISM Level 1

1. You may call FirstRand Bank Call Centre on 022-6651 1600; or
2. You may send an email from your email id registered with us to FRBcustomercare@frb.co.in or
3. You may send your complaint in writing (complaint form provided at Annexure) to the Corporate Banking Operations, FirstRand Bank, 5th floor, TCG Financial Centre, C 53, G Block, Bandra Kurla Complex, Mumbai - 400051; or
4. You may visit our branch at 5th floor Floor, TCG Financial Centre, C 53, G Block, Bandra Kurla Complex, Mumbai - 400051 and submit your complaint

You will receive a response within 10 working days from the date of receiving your complaint.

Level 2

In case you are not satisfied with the response or you do not receive a response within 10 working days you may send an email/letter with details of your complaint to the Principal Nodal Officer of the bank. The details of Principal Nodal Officer is given below :



Mr Nandagopan Varier
Head – Corporate Banking Operations
FirstRand Bank, TCG Financial Centre, C 53, G Block, Bandra Kurla Complex, Mumbai - 400051
Contact number: 022 - 6625 8666 Email: nandagopan.varier@firstrand.co.in

Level 3

In case your complaint is not resolved to your satisfaction within one month from the date the Bank first received your complaint, you may write to the Banking Ombudsman appointed by Reserve Bank of India.

You may refer the Banking Ombudsman Scheme 2006 (link-
<https://www.rbi.org.in/Scripts/FAQView.aspx?id=24>) for details and address of the Banking Ombudsman.

PLEASE NOTE

1. The Bank is under no obligation to respond to frivolous/vexatious or anonymous complaints.
2. Please provide full details of the transaction supported by necessary documentary evidences to help us to resolve your complaint within the turn-around time.



Complaint Form		Service Request No.	
Name of the customer			
Mobile Number		Landline Number	
Email			
Account Number		Type of Account	Savings/Current/Fixed Deposit/Loan/Other
Details of complaint			
Any complaint lodged in the past?	Yes/No	Date of previous complaint	
		Service Request No.	
Date		Signature	

Acknowledgement		Service Request No.	
Received complaint from	Mr/Ms _____		on _____
	(date)		
relating to			
Date	Name of bank official	Signature	