



MAKING A COMPLAINT

If you have a complaint about the bank's products and services, please contact the Complaints Officer. You may complain verbally, or, by email direct to the Complaints Officer at Complaints-LDN@banorientfrance.com or in writing addressed to The Complaints Officer, Banque Banorient France, 193-195 Brompton Road, London, SW3 1LZ, UK.

The Complaints Officer will try to resolve your complaint quickly. If we are able to resolve your complaint by close of business on the third day from receipt of complaint, we will send you a summary letter, detailing the agreed resolution. We will respond to complaints relating to payment services within 15 days of their receipt. If your complaint requires more time to investigate, we aim to issue our response not later than 8 weeks from the date of receipt. If you are unhappy with our decision, you may contact the Financial Ombudsman at Exchange Tower, London E14 9SR or online at <http://www.financial-ombudsman.org.uk/>.

The Financial Ombudsman Services (FOS) is a free service.