

Complaints Management

Standard Chartered Bank (Mauritius) Limited (the **Bank**) recognises complaint management as a key process in supporting the growth of its business and providing services of the highest standard to its customers.

The Bank is committed to continuously improve its service quality and to that end, the Bank manages complaint in line with the following principles:

- Customers are always treated fairly;
- Complaints raised by customers are dealt with courtesy and on time;
- All complaints are dealt efficiently and fairly;
- Staff work in good faith and without prejudice to the interests of the customer;
- Customers are fully informed of avenues to escalate their complaints and 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.

First Level Escalation

If you are dissatisfied with the quality of the service of the Bank, its employees or its service providers, we encourage you to provide feedback or register a complaint. You may share your feedback or register your complaint with your Relationship Manager or Client Coverage Manager and, to the extent possible, we will endeavour to resolve your grievance immediately. Otherwise, you are welcome to use one of the following channels:

Telephone	Call our client services lines on +(230) 4036538, 4036539, 4036540
Email	Email us at Straight2Bank.mu@sc.com
Post or In Person	Write to us or speak to our staff at the following address:

Standard Chartered Bank (Mauritius) Limited
Standard Chartered Tower
19, Bank Street, 6th Floor
Ebene

Second Level Escalation

If you are dissatisfied with the response received from or action taken by the Bank from the first level escalation, you may write to Mrs. Hemantee Faugoo – Head Client Services, at the address mentioned above or email her at Hemantee.Faugoo@sc.com.

The Bank will acknowledge receipt of your complaint within two (2) working days. The Bank will respond to your complaint within ten (10) days of receipt of the complaint to provide a resolution or share the actions taken by the Bank with you. If the Bank is unable to find a resolution within this period, you will be informed of the progress and the additional time required by the Bank to come to a resolution. The Bank will examine the complaint in line with its internal complaint management policy to come to a fair and equitable resolution.

Third Level Escalation

If you are dissatisfied with the resolution proposed by the Bank or you did not receive a response within ten (10) days from the date of receipt of the complaint by the Bank, you may refer your complaint to the Ombudsperson for Financial Services as follows:

Office of Ombudsperson for Financial Services

8th Floor, SICOM Tower

Wall Street

Ebene 72201

Mauritius

Telephone: [468 6475](tel:4686475)

Fax: [468 6473](tel:4686473)

Email: ombudspersonfs@myt.mu.

Your complaint to the Office of the Ombudsperson will not be entertained unless you have given the Bank an opportunity to resolve the complaint first. Your complaint to the Office of Ombudsperson should be made in writing, with the following information and documents:

- a. your name and address;
- b. the name and address of the Bank;
- c. the nature of the complaint and the facts and circumstances giving rise to the complaint;
- d. a declaration as to whether the Bank replied to your complaint;
- e. the relief sought;
- f. a copy of the reply, if any, from the Bank;
- g. a copy of the documents on which you propose to rely; and
- h. such other information and particulars as may be specified in the complaint form, if any.