



Complaints Handling

Dear Valued Clients,

At Banque BEMO, we put our clients at the center of everything we do. We are committed to provide you with high quality of service. While we welcome all positive feedback and suggestions, it is equally important to us to know if we have not met your expectations, so we take corrective measures and gain back your confidence.

Sincerely Yours,
Banque BEMO SAL

How to make a complaint?

You can submit your complaints through the following channels:

- Verbally by contacting directly the Quality Management who will address your complaint
- Visiting any of our branches and filing the complaint in a dedicated box accessible only to the Quality Management
- Sending the complaint by mail to the Bank's address to the attention of the Quality Management
- Electronically (by email, or the Bank's website, or through the internet banking platform (e-BEMO)), if you deem these methods are more suitable.

In case of electronic reporting, it is recommended not to submit much details related to your personal or financial account information for security purposes. (For more information, kindly refer to the documents published on Banque BEMO website www.bemobank.com, Client Platform section, Client's Protection Category),

The Quality Management may request additional information or certain documents to complete the complaint handling process and ensure remedial measures are in place.

What are the needed information?

The Quality Management puts at your disposal specific related forms in order to assist you in the complaint submission process; the client's contact information (name, mobile phone number and email address), and a summary of the complaint are requested, noting that your suggestions and feedback on the actions the Bank need to take are our priorities as we strive constantly to improve our products and services.

What are the steps and actions taken by the Bank?

The Quality Management shall review immediately the complaint received and shall acknowledge its receipt within 3 working days from its date of submission.

If the complaint requires further investigations, we will notify you of the estimated deadline to reply.

- If the time needed exceeds 15 working days, the Quality Management shall inform you at regular intervals about the progress of the investigation and the complaint resolution, including complaints related to Banque du Liban Basic Circular 158 "Exceptional Measures for the gradual withdrawal of deposits in Foreign Currencies".
- If the complaint is related to securities transactions, you will receive a written response within a time frame of 60 days of receipt of the complaint.
- If the complaint is related to personal data protection, you will receive a written response within a time frame of one month of receipt of the complaint

What are the steps to be followed in case of unsatisfactory resolution?

In case your complaint is not resolved in the most suitable way for you, and if you are still not satisfied with the outcome of the resolution, you can escalate your complaint to the Vice Chairman and General Manager. If you deem necessary, you may submit the complaint to pertinent authorities.

Contact Details

We encourage you to get in touch with the Quality Management to express your concerns:

- **Online** by submitting your concern securely and electronically via "Submit a Complaint" on both our internet banking platform (e-Bemo) or through the Bank's Website

- **By email** to Ms. Claudine Feghaly
Executive Director Quality Management
claudinefeghaly@bemobank.com or
Qualitymanagement@bemobank.com

- **By mail or in person**

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