



**Universal Banks**



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## Complaint Handling Policy - CHP

Personal Banking For Dedicated Shareholders, Investors and Investing Corporations

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“...it would be really good to know that, if I wanted to complain, someone would be right there to listen to me vent and complain and then give me a response and helpful feedback.”

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**Do not hold  
back your feedback,  
it helps us grow.**



## Our positive action on complaints

At the heart of first class service is the person who matters most and that is you. That is why at Universal Banks – UB, we really value and treasure your feedback. Letting us in on when you are unhappy and unfulfilled with the service you experience gives us the opportunity to put things in place properly to put matters right for you and to improve our service for everybody.

We believe that having your say should be as easy as possible. That is why we make sure you can contact us however that is the most convenient for you either over the phone, email or letter. We will always do our best to respond as quickly as possible. In each case, we are always ready and willing to listen and will try to the best of our ability to put things in order just for you.

## Our complaints process

This document aims to illustrate and outline what you have to do if you have a complaint regarding any of our products or services which we must have offered or rendered to you as our dedicated shareholder, investor and client. We have a simplified process for making complaints and resolving them and we ask you follow these procedures to help us address your concerns and complaints as soon as possible.

### Providing us with the details of your complaint:

If you wish to complain or relay your concerns, we would be grateful if you could provide the following information:

- Your name, address and your account number or ID.
- Your daytime cellphone number through which we can contact you if the need arises and any preferred contact times.
- Clear description of your concerns or complaints.
- Details of what you would like us to do to put it right.
- Copies of any relevant letter or additional documentation.

**Contacting us:**

Headquarter - **Paphos Banking Center, 20 Griva Digeni Ave., CY - 8061 Paphos, Cyprus.**

Our website administrator – [www.universalbanks.com](http://www.universalbanks.com) and **email address** as **available on our website.**

**What we will do and how long it will take:**

We will do our best to resolve your complaints and address your concerns immediately. Failing to, we always aim to resolve your complaint by the following day. Sometimes, it may take longer than expected as it may require we do further investigations and intensive background checks regarding your complaints and where this is the case, we will:

- Provide you with the name and contact details of the person who will be investigating your complaint with a unique case reference number.
- Send you a written acknowledgment within five working days.
- Keep you informed of what is being done to resolve your concerns.
- If your complaint will take longer than expected our supposed, we aim to find the best solution withing four weeks. If we are unable to do so, we will always write explaining what is happening and when we expect to resolve your complaint and address your concerns.
- After eight weeks, we will send you a final response or a thorough resolution progress report.

**If you are still unsatisfied and unhappy about our resolution:**

We aim to resolve your complaints and address your concerns as soon as possible and to your complete satisfaction. If for any reason whatsoever that you are unhappy and unsatisfied with the solution or response you receive from us with regards to your complaints or concerns, please get in touch directly with the person or team who handled your complaint. They will then agree on the next steps with you.

### **Getting an independent review of your complaint:**

If you are still unsatisfied and unhappy, you can request a review from the financial ombudsman service. The financial ombudsman service provides consumers with a free, independent service for resolving disputes with financial institutions. Where we have been unable to resolve the issue to your satisfaction, we can advise whether it may be eligible for referral to the financial ombudsman service.

Finally, we value and treasure your feedback. Please help us get it right for every shareholder, investor or client, every time.

“...sometimes problems need a fresh pair of eyes – someone impartial to really solve them.”

### **Accessibility**

**If you need any of this information in a different format, please let us know. This includes large print, braille, or audio. You can speak to us using the live chat on our website or by giving us a call.**

There are also lots of other options available to help you communicate with us. Some of these are provided by third parties who are responsible for the service.