

### **Customer Grievance Redressal Process:**

We are committed to resolve all customers' grievances within a maximum turnaround time of 48 working hours depending on type of grievance. Our customer care team and branch officials are committed to investigate, resolve and communicate the outcome of all grievances raised within the given time frame.

### **How to submit a grievance:**

Customers can lodge their grievances via the below mentioned channels.

- **Call Center:** Customers can lodge their grievance by contact our Contact Centre executive on 0097143136666 or 0097143136600, between 08:00 AM to 07:00 PM Saturdays to Thursdays. All **Unauthorized Electronic Banking Transaction** or debit card fraud can be reported to our 24/7 customer service on 80035703191.
- **Branch:** Customers can submit their grievance by visiting any Bank of Baroda branches or Electronic Banking Service Unit "**EBSU**" located with UAE and address their grievance to the branch officials for resolution of their issues or alternatively, customers can drop their grievance/feedback in the box made available at all branches/ EBSU's.
- **Web Complaint Forms:** Customers can register his/her grievance through the Online complaint Management Portal i.e. Standardized Public Grievance Redressal system (**SPGRS**) which is available on our Bank's website.
- **Complaint Monitoring Cell:** Complainant can register his/her grievance by sending an email to complaint monitoring cell on [fraudmanagement.uae@bankofbaroda.com](mailto:fraudmanagement.uae@bankofbaroda.com)

### **Acknowledgement of grievance:**

- Once the complainant submits his/her grievance through any of the above mentioned channels, his/her grievance will be registered in the Standardized Public Grievance Redressal system (**SPGRS**) and a complaint reference number will be sent by email to the complainant on the email address that was provided by the complainant at the time of lodging the grievance.
- Resolution of the grievances will be communicated to the complainant via phone/email.
- If the grievance is not resolved within the given timeframe, the complainant will be contacted via email/phone and will be updated on the progress of their grievance.

If for any reason the complainant is not satisfied with the resolution of his /her grievance, then they have the right to refer their grievance to the Central Bank of UAE, by registering their grievance on the following website [www.centralbank.ae](http://www.centralbank.ae).