Reflect
ريفلكت
من البنك العربي

Customer Complaints Guide

Towards better service!

General Overview:

Dear Customer..
To ensure that we provide the highest level of service and continue to satisfy you, we ask you to please take a few minutes of your time to let us know if you have any complaint about our services or products, to be given directly to the bank using one of the channels below, where our complaints management unit will work on resolving your issues as soon as possible.

We receive your complaints through the following channels:

1. Regular mail:
   Customers complaint unit – Head Office P.O. Box 950545 postal code 11195 Amman – Jordan
2. E-mail:
   Complaints.Management@Arabbank.com.jo, or through the Bank's website www.arabbank.jo
3. Directly calling the customers complaints unit during official working hours (8:30 - 3:00) using any landline inside Jordan by calling the toll-free number 08002288
4. Personally visit to the Head Office building
5. Suggestions/Complaints boxes available at the branches
6. Fax to +96265683723

We will not be able to receive and deal with complaints that fall under the following categories:

A. Complaints related to lawsuit being litigated or previously decided by a competent court
B. Complaints related to labor laws or association laws
C. Complaints with missing information such as complainant name and contact details
D. Complaints that contain abuse and/or language that contains (threats, libel, inappropriate phrases, etc.)
E. Customers inquiries and suggestions

Confirming complaint receipt:

A. Upon receiving your complaint, we will contact you to confirm the following:
   1. Complainant full name
   2. Contact information
   3. Complaint description and details

B. You will be given the following information:
   1. Complaint reference number
   2. Complaint received date
   3. The complaints unit's phone number, extension and unit e-mail to follow-up your complaint
   4. We will provide you with the status regarding your complaint within 10 working days after gathering the needed documents, If an extension is required, we will contact you to update you on the complaint's status, and provide the estimated new date for resolution

C. We will contact you for any missing documents/data within maximum 5 working days of receiving the complaint, seeking your cooperation to provide us with the needed documents/data within 5 working days to avoid the cancellation of the recorded complaint.

Note that if your complaint was solved on the same receiving day, you will not receive any confirmation calls.

Handling and following-up on your complaint:

We will contact you to inform you of our response regarding your complaint, that will include the following:
1. Complaint reference number
2. Complaint description and details
3. Complaint outputs and final decision
4. A summary of reasons behind our decision
5. Our contact information, in case you needed further clarification

In case of unconvenience, you can refer to the Central Bank or judiciary

You may submit complaints to the Central Bank in the following cases:

1. You were not contacted within 10 working days of the complaint receipt and the receipt of all necessary documents.
2. We refused to receive your complaint.
3. If our response to your complaint was unconvincing.

Ways of submitting complaints to the Central Bank:

1. Contact the financial consumer protection department at the Central Bank of Jordan at: +96264630301
2. Through Central Bank's website
3. Email the following address: fcp@cbj.gov.jo
4. Visit the Central Bank head office in Amman or any of its branches in Irbid and Aqaba