

Grievance Redressal Policy

It is ICICI Bank's policy is to ensure that:

- All customers are treated fairly at all times.
- All complaints, critical requests and issues raised by customers are dealt with courtesy and resolved on time.
- Customers are made completely aware of their rights so that they can opt for alternative remedies if they are not fully satisfied with our response or resolution to their complaint.

The bank's Grievance Redressal Policy will be available to customers on request.

- A) **Multi-channel customer service strategy:** The bank's customer service strategy is to enable customers' to avail of services through multiple channels. The various channels available to customers for redressal of issues are as follows:
- i. **Customer care:** Customers can contact our Customer Care officers at 17576161 over the phone for redressal of issues.
 - ii. **Branch:** Customers can walk into any ICICI Bank Bahrain branch and speak with branch officials for resolution of their issues.
 - iii. **E-mails & letters:** Customers may send an e-mail/ letter to the mail ids/addresses displayed in the posters at the branches and on the website.
 - iv. **Escalation:** If a customer is not satisfied with the resolution provided through these channels, he can ask for the contact details of senior officials and can escalate the issue to them. The details will be made available in the posters displayed in the branches and on the website.
 - v. **Nodal officer:** If the customer's issue is not resolved even after contacting various complaint resolution channels, he/she can write to the Nodal Officer at:
The Nodal Officer
ICICI Bank Bahrain
Manama Centre, Manama,
Kingdom of Bahrain
Or send e-mail addressing the same to Nodal Officer at: bahrain@icicibank.com. A detailed escalation matrix is available online at http://www.icicibankbahrain.com/bh_complaints.htm
- B) **Time frame for response:** The turn-around-time for the responding to a complaint is
- i. Normal cases (other than the one mentioned below): 7 working days for normal cases.
 - ii. Fraud cases, Legal cases and cases which need retrieval of documents and exceptionally old records: 15 working days.
 - iii. Cases involving 3rd party (other Banks): 30 working days.
 - iv. Chargeback related cases: 45 working days or as per VISA/Master Card guidelines.
 - v. For all the complaints received from the regulator, timelines as mandated by respective regulator will be adhered to and for overseas branches the response will be routed through the compliance officer of the respective location.
 - vi. If any case needs additional time, the Bank will inform the customer/ regulator why the resolution is being delayed and provide expected time lines for the resolution of the issue.
 - vii. The overseas branches may follow the timelines as mandated by respective local regulator.
- C) **Acknowledgment:** Acknowledgment will be given to all the customers as mandated by the regulator.

D) **Escalation to regulator:** Customers can escalate to the competent authority as defined by the regulator. The details of such competent authority will be made available in branches and our website..

E) **Process improvements:** The complaints would essentially provide valuable insight into areas of improvement within the bank's internal processes and procedures (including automated processes) that impact bank's ability to conduct its business efficiently and successfully.

The bank has institutionalized a detailed multi-step process of Root Cause Analysis for escalated complaints to:

- Identify and extract issues that concern the customer.
- Obtain feedback from units who interacted with the customer i.e. branch and Customer Care.
- Map processes of handling the issue, determine if the current process is followed optimally.
- Identify root causes of complaints and erring units, if any.
- Initiate process changes, if required.
- Track the impact of process changes.