

COMPLAINTS PROCEDURE

At PNBE, we endeavor to provide the highest standard of service to every client, every time, whatever the product. We recognize, however, that occasionally we will not live up to your expectations.

HOW TO MAKE A COMPLAINT

If you have a complaint about any aspect of our service, then we would like to hear from you. You can contact us by phone or in writing. Please direct your complaint to:

Elizabeth Sanchez

Philippine National Bank (Europe) PLC

238 Vauxhall Bridge Road London, SW1V 1AU

Telephone: 020 7313 2300

E-mail: pnbukremit@pnbglobal.com

For complaints received from our outsourced Call Centre in Manila, the receiving Call assistant/staff will forward your complaints indicating the date the complaint was received, customer name and the nature of your complaints and immediate response, if any; and action taken by whom and when to our UK Office and same will be registered in our Complaints Register. The summary of complaints and their status/resolutions shall be submitted periodically to Senior Management/Board for review and notation.

HANDLING PROCEDURE

We will try to resolve your complaint immediately and with a minimum inconvenience to you. The first step for us is to ensure that we have a full understanding of what exactly the issue is, so we can identify what we can do to address it.

Sometimes we will not be able to solve the problem of allay your concerns immediately. If we are unable to resolve your complaint by the following day, and we have not already contacted you to agree a proposal for resolving it, we will send an acknowledgment of your complaint in writing within five working days.

If your complaint is particularly complex in nature, we will seek to keep you informed of the progress we are making as our investigators continue. We will aim to resolve your complaint within six weeks. If we have been unable to resolve your complaint within eight weeks, we will write to explain why we are not in a position to respond fully and we will also let you know when we expect to resolve your complaint.

When we have resolved your complaint, we will write to you confirm details of the action we have taken.

REFERRAL TO THE OMBUDSMAN

We are committed to resolving your complaints wherever possible through our complaint procedure. If we are unable to resolve your complaint, we will provide you with the details of how to refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent service for consumers with unresolved complaints about financial firms and offers a flexible and informal dispute resolution service.

YOU CAN CONTACT THEM AT: THE FINANCIAL OMBUDSMAN SERVICE | EXCHANGE TOWER LONDON E14 9SR.
Tel No. 0800 023 4567 Email: complaint.info@financial-ombudsman.org.uk