MIB
MENA Industrial Bank

Customer Complaints Guide

Version Control

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Abbreviations

Abbreviation	Full Word
BCP	Business Continuity Plan
CBB	Central Bank of Bahrain
CPU	Customer Protection Unit
MIB	MENA Industrial Bank
RM	Relationship Manager
SLA	Service Level Agreement

1.General

- **1.1 This guide provides a simple, clear, and comprehensive overview of how clients of MENA Industrial Bank (the "Bank" or "MIB") can lodge a formal complaint, the steps MIB will take to resolve it, and the client's right to escalate their complaint to the Central Bank of Bahrain (CBB) Consumer Protection Unit (CPU). This guide is provided free of charge and is available in both English and Arabic.**
- **1.2 MIB is a wholesale bank and primarily serves corporate clients, institutional clients, and correspondent banks. It does not serve retail customers.**

2.The Complaints Officer

- **2.1 The Bank's Compliance Officer has been formally appointed as the Complaints Officer. This is a senior and independent staff member responsible for overseeing the entire complaints framework.**
- **2.2 MIB is obligated to make the Complaints Officer's contact details publicly available to ensure transparency and accessibility for all customers.**
- **2.3 The Complaints Officer's details are shown below:**

Complaints Officer	**+973 77939014**	**Complaints@menaindustrialbank.com**
Office 1601, Building No. 1411, Road No. 4626, Block 346, Bahrain Financial Harbor District, Sea Front, Manama, Kingdom of Bahrain		

- **2.4 These details will be prominently displayed at all customer-facing premises and on the Bank's website. Furthermore, this information must be included in all customer onboarding packs, product documentation, and internal staff postings.**

3.How to Lodge a Complaint

- **3.1 MIB accepts complaints through multiple accessible channels. The process is free of charge and designed to be easily accessible to all customers.**
- **3.2 Accepted methods include, but are not limited to:**
  - Written Correspondence (email, letter),
  - Telephone (verbally),
  - Web Form,
  - Direct communication with Relationship Managers (RM),
  - Authorised Representatives,
  - In Person (verbally).

4.Key Steps and Timelines

- **4.1 Step 1: Receipt and Logging**
  - **4.1.1 Action:** The complaint is immediately logged in the central Complaints Register maintained by Compliance. Verbal complaints must be converted into a written record by the receiving employee, summarised, and confirmed with the complainant.
  - **4.1.2 Required timeline:** Within 1 working day internally, the complaint must be acknowledged and allocated a case reference number.

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- **4.2 Step 2: Acknowledgement**
  - **4.2.1 Action:** A written acknowledgement is sent to the complainant, including the case reference number, a summary of the complaint, contact details of the assigned handler, indicative timelines, and any required documents or clarifications from the complainant.
  - **4.2.2 Required timeline:** Within 5 working days of receipt of a written complaint.
- **4.3 Step 3: Investigation**
  - **4.3.1 Action:** The complaint is assigned to a handler independent from the business unit implicated. Fact gathering includes review of documentation, transaction logs, staff interviews, and external input where needed.
  - **4.3.2 Required timeline:** Investigation commences immediately.
- **4.4 Step 4: Interim update**
  - **4.4.1 Action:** An interim update must be provided to the complainant, summarising progress, and the expected resolution date.
  - **4.4.2 Required timeline:** Mandatory if resolution is likely to exceed 2 weeks.
- **4.5 Step 5: Final response**
  - **4.5.1 Action:** A final written response must be provided, including a clear summary of the complaint and investigation steps, the Bank's findings and decision, any redress offered, next steps for process improvement, and the client's right to escalate to the CBB if dissatisfied.
  - **4.5.2 Required timeline:** Within 4 weeks of the complaint's receipt.

5.Assistance in Submitting a Complaint

- **5.1 Staff are required to provide necessary assistance to any client who needs help interpreting the complaint procedures or completing the requisite documentation.**
- **5.2 MIB must actively assist customers in complaint submission and document preparation. Accessibility accommodations shall be provided for vulnerable customers or those who are not proficient in Arabic or English to ensure their right to complain is fully supported.**

6.The Complaints Handling Procedure

- **6.1 MIB follows a structured procedure to ensure all complaints are addressed in an equitable, objective, unbiased and efficient manner. An investigation must be carried out by a person independent of the person complained about. Emphasis is placed on resolution of the complaint, not blame.**

7.Rights to Escalation

- **7.1 Escalation within MIB**
  - 7.1.1 When a complaint involves more than one business unit internally, or requires input from an external participant, the Bank shall issue a single consolidated response to the complainant.
- **7.2 Escalation to the CBB**
  - 7.2.1 If you are dissatisfied with MIB's final response, you have the right to escalate your complaint to the CBB's CPU. This right will be clearly communicated in the final written response and all relevant communications.

8.Business Continuity Planning

- **8.1 In the event of a significant disruption requiring the activation of the Bank's Business Continuity Plan (BCP), MIB shall ensure uninterrupted complaint handling capabilities through the following measures:**
  - **8.1.1 Backup communication channels:** Utilisation of pre-approved alternate phone lines, email addresses, or physical locations.
  - **8.1.2 Alternate staff assignments:** Pre-trained and assigned backup staff will ensure coverage of all critical complaint-handling roles.
  - **8.1.3 Manual or backup registers:** Maintenance of a secure, up-to-date backup of the Complaints Register to ensure all case records are preserved.
  - **8.1.4 Communication of revised timelines:** If the BCP activation impacts the standard Service Level Agreements (SLAs) due to circumstances outside of MIB's control, the revised timelines for acknowledgment, interim updates, or the final response will be clearly and promptly communicated to the complainants where necessary.

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