

Protection of customer rights- Customer complaints

Within the framework of Banque Misr's interest in enhancing the rights of customers and providing a distinguished service to its customers, and since the study of customer complaints and their solution is one of its main pillars to achieve these goals by providing easy means and procedures for customers to submit their complaints and work on examining them and removing the causes of that complaint quickly and professionally with effective communication with customers .

Banque Misr has established an independent unit to protect the rights of customers, ensure that complaints are examined and resolved, respond to the complainants through various means and within a specific time frame, and take the necessary measures to remove the causes of the complaint (if any) and return the final result to the customer.

Customers can submit their complaints or suggestions through:

- Customer Service Center 19888.
- Complaint email BM19888@banquemisr.com
- Interactive dialogue service on the bank's website www.banquemisr.com
- Send a text message to the bank on the number(002) 01019888000.
- Technical Office of Senior Management.
- The only protection of the rights of customers in the bank is by communicating on the mailelectronic CustomerProtectionUnit@banquemisr.com
- The complaints box located in the bank's branches through the unified complaints form.

Complaints Procedure:

- The customer explains all the details of the complaint according to the complaints form of Banque Misr through any of the channels provided by Banque Misr.
- The bank will provide the customer with the reference number of the submitted complaint, with a maximum of two working days, so that he can easily follow up on the complaint, with the possibility of following it up by calling the customer service center on the number19888.
- The complaint will be examined by the bank with complete care and impartiality, and the unit will respond to the customer regarding what was mentioned in the complaint within a period not exceeding fifteen working days from the date of its receipt, with the exception of complaints related to transactions with third parties that may need a longer time to discuss and you will be notified in that period the case within the period necessary to study the complaint.
- The bank will respond to the complaint (in writing / electronically) through one of the means of communication (phone call / SMSSMS / Complaint Inbox).
- In the event that the customer does not accept the bank's response to the complaint, the customer must notify the bank in writing within fifteen working days from the date of receiving the response, including the reasons for non-acceptance.
- In the event that the customer notifies the bank that the response is not accepted, the bank will reconsider and examine the complaint again, and the final response will be given to the customer within fifteen working days from the date of notifying the bank.
- The customer may escalate the complaint to the Central Bank of Egypt if the second final response from the bank to the complaint is not accepted.
- The customer may escalate the complaint to the Central Bank of Egypt if the complaint submitted by him is not responded to within the prescribed or notified time periods to the customer.
- Before submitting a complaint to the Central Bank, the customer must first communicate with the bank and obtain a response regarding the subject of the complaint.

