

APEX GLOBAL BANK: CUSTOMER GRIEVANCE REDRESSAL POLICY

Document Classification: Customer Service & Regulatory Compliance

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Policy Owner: Quality Assurance & Customer Experience Division

1. Policy Statement

Apex Global Bank (AGB) believes that "The Customer is at the heart of our Business." This policy aims to provide a fair, transparent, and prompt mechanism for the redressal of customer grievances. We ensure that all complaints are treated with efficiency, courtesy, and fairness.

2. Definition of a Grievance

A "Grievance" or "Complaint" is defined as an expression of dissatisfaction made to the bank by a customer related to a product, service, or the complaint-handling process itself, where a response or resolution is explicitly or implicitly expected.

3. How to Raise a Complaint (Level 1: Frontline)

Customers are encouraged to first contact the specific touchpoint where the issue originated.

3.1 Available Channels

- **In-Person:** Visit the nearest AGB branch and record the complaint in the "Customer Service Register."
- **Phone Banking:** Call our 24/7 toll-free helpline at 1-800-APEX-CARE.
- **Email:** Send a detailed description of the issue to support@apexglobalbank.com.
- **Digital App:** Navigate to Menu > Help & Support > Raise a Ticket in the ApexOne App.
- **Social Media:** Direct Message (DM) our official verified handles on X (Twitter) or Facebook for non-sensitive preliminary assistance.

3.2 Information Required

To ensure a speedy resolution, customers must provide:

1. Full Name and Registered Mobile Number.
2. Account Number / Credit Card Number (Masked/Last 4 digits only).
3. Transaction Date and Reference Number (if applicable).

4. A brief description of the grievance.

4. Resolution Timelines (Service Level Agreements)

AGB adheres to strict timelines for different categories of complaints:

Complaint Category	Acknowledgement	Resolution Time
Digital Transaction Errors	24 Hours	7 Business Days
Account Opening / KYC Issues	24 Hours	3 Business Days
Credit Card Disputes	48 Hours	15 - 45 Business Days
Staff Behavior / Service	24 Hours	5 Business Days
General Inquiries	Immediate	48 Hours

5. Escalation Hierarchy (Level 2 & 3)

If the resolution provided at Level 1 is not satisfactory, or if the customer does not receive a response within the stipulated time, the matter can be escalated.

Level 2: Nodal Officer

Escalate to the **Regional Nodal Officer** of your specific zone.

- **Contact:** nodal.officer@apexglobalbank.com
- **Response Time:** 7 Business Days.

Level 3: Principal Nodal Officer (PNO)

If the customer remains dissatisfied with the Nodal Officer's decision, they may approach the **Principal Nodal Officer** at our Corporate Headquarters.

- **Contact:** pno@apexglobalbank.com
- **Response Time:** 10 Business Days.

6. External Escalation: The Banking Ombudsman

If the bank fails to resolve the complaint to the customer's satisfaction within **30 days** of the initial filing, the customer has the right to approach the **Banking Ombudsman** (an independent regulatory body).

- **When to approach:** After 30 days of the first complaint OR if the bank's final response is

unsatisfactory.

- **Contact Details:** Information for the local Ombudsman office is displayed at all AGB branches and on the official Central Bank website.

7. Customer Rights and Responsibilities

- **Right to be Heard:** Every customer has the right to have their grievance recorded and acknowledged via a unique **Ticket Reference Number (TRN)**.
- **Responsibility to Disclose:** Customers must provide accurate information and refrain from using abusive language with bank staff.
- **Confidentiality:** The bank will maintain strict confidentiality regarding the customer's personal details during the investigation.

8. Frequently Asked Questions (FAQ)

How do I file a complaint?

The fastest way is through the **ApexOne App** under the "Help & Support" tab. You will immediately receive a Ticket Reference Number (TRN) which you can use to track the status of your issue.

What if my issue is not resolved within 7 days?

If your issue is complex (like a credit card dispute), it may take longer. However, if the standard timeline for your category has passed, you should escalate the matter to the **Nodal Officer** using your original TRN.

Does it cost money to file a complaint?

No. Apex Global Bank provides all grievance redressal services free of charge to all account holders.

Can I go directly to the Ombudsman?

Regulations typically require you to give the bank at least **30 days** to resolve the issue internally before the Ombudsman will accept the case.

Institutional Notice: *Feedback is a gift. We use your grievances to improve our systems and serve you better.*

End of Policy Document