

Customer Complaint Handling Procedure

(Version 2025 – Public Policy)

1. Purpose

This procedure defines how FinSight Bank handles customer complaints in accordance with the Central Bank of Tunisia's (BCT) directives on client protection and service quality. Its purpose is to ensure that all clients receive a fair, transparent, and timely response to any complaint related to banking products or services.

2. Principles

FinSight Bank's complaint management is based on:

- **Accessibility:** Clients can submit complaints easily through multiple channels.
 - **Transparency:** Clients are informed of the process and response deadlines.
 - **Impartiality:** Complaints are reviewed objectively and confidentially.
 - **Traceability:** Each complaint is recorded and monitored until resolution.
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3. Channels for Submitting Complaints

Clients can file a complaint through any of the following channels:

1. **In Branch:** Submit a written complaint to your branch advisor.
2. **By Email:** Send to complaints@finsightbank.tn with your full name, ID, and contact number.
3. **By Mail:**

FinSight Bank – Customer Relations Department
12 Rue du Lac, Les Berges du Lac, Tunis 1053

4. **Online Form:** Available at www.finsightbank.tn/complaints.
 5. **Via the Mobile App:** Under “Support” → “Submit Complaint”.
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4. Acknowledgement and Processing

- The client receives an **acknowledgement of receipt** within **48 hours** of submission.
 - The Bank aims to resolve all complaints within **15 working days** (BCT standard).
 - If additional analysis is required, the client is informed of the delay and given an estimated resolution date.
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5. Investigation and Resolution

Each complaint is analyzed by the **Customer Relations Department**, in coordination with the relevant branch or department.

Corrective or compensatory actions are taken when necessary, and clients receive a written response summarizing the outcome.

If the client disagrees with the proposed resolution, they may request a **review by FinSight's Compliance Department** for a second evaluation.

6. Escalation and External Mediation

If the complaint remains unresolved after 30 days, the client may escalate to:

- **Central Bank of Tunisia – Customer Protection Department**,
 - or **Financial Sector Mediator** (if applicable), by submitting all previous correspondence.
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7. Confidentiality and Data Protection

All complaints are treated confidentially.

Personal data collected are used solely for complaint management and are processed in compliance with the **Information Security and Data Protection Policy** and **Law No. 2004-63 on Data Protection**.


8. Monitoring and Continuous Improvement

Complaint statistics are reviewed quarterly by the **Risk and Compliance Committee** to identify recurring issues and improve service quality.

The process is audited annually by **Internal Audit**.

9. Contact Information

Customer Relations Department

 +216 71 000 123

 complaints@finsightbank.tn

 www.finsightbank.tn/complaints