

Membership of the Financial Services Compensation Scheme

Islamic Bank of Britain plc is a member of the Financial Services Compensation Scheme. The Scheme may provide compensation, if we cannot meet our obligations. For example, in respect of deposits with a UK office, payments under the scheme are limited to 100% of the first £85,000 of a depositor's total deposits with the bank. Most depositors, including individuals and small firms are covered. The scheme covers deposits made with the offices of the bank within the European Economic Area, and in respect of Home Finance (e.g. Home Purchase Plans) £50,000 per person. Further information about compensation arrangements is available from the Financial Services Compensation Scheme at www.fscs.org.uk

CustomerCare

BANKING WITH SHARIA PRINCIPLES

If we don't get it right

Islamic Bank of Britain plc will endeavour to ensure that you receive the highest standard of service and are treated with courtesy and care at all times. If you are unhappy with any aspect of our service, we would like to know why. For a copy of our Customer Care leaflet detailing our complaint handling procedures, please call our Customer Care team on **0845 6060 786**.

Data Protection Act

Under the Data Protection Act you have a right of access to your personal records. Should you wish to exercise this right, please write to:

The Data Protection Officer
Compliance Department
Islamic Bank of Britain plc
PO Box 12461
Birmingham B16 6AQ

A fee will be charged for this service.



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Islamic Bank of Britain plc is authorised and regulated by the Financial Services Authority.

Incorporated and registered in England and Wales. Registration No. 4483430.

Registered Office:
Edgbaston House, 3 Duchess Place,
Hagley Road, Birmingham B16 8NH

My Bank, My Values



Contacting Islamic Bank of Britain

Suggestions

If you have a suggestion or an enquiry about any of our services, we would like to hear from you. We welcome comments and suggestions from all our customers. You can contact us in a number of ways:

- By telephone - call **0845 6060 786***
Monday to Friday 9am to 7pm
Saturday 9am to 1pm
*calls may be recorded for training and security purposes
- Via our website: **www.islamic-bank.com/contact-us/**
- By sending an email to:
customer care@islamic-bank.com
- By post - write to:
**Customer Care Team
Islamic Bank of Britain plc
PO Box 12461
Birmingham B16 6AQ**
- Visit one of our branches or agencies

Complaints

We value all our customers and strive to provide a quality service in every aspect of the way we look after you. However, if you have any complaints, or feel our service has not met your requirements, we want to hear from you. We value your feedback as an opportunity to improve our business and prevent problems arising in the future.

We have a step-by-step complaints procedure which is designed to:

- Make it easy for you to raise your complaint
- Ensure that your complaint is listened to and acted upon
- Inform you of the actions we propose to take
- Make sure you are satisfied with how your complaint is handled

You can make a complaint in the following way:

- By telephone - call **0845 6060 786***
Monday to Friday 9am to 7pm
Saturday 9am to 1pm
*calls may be recorded for training and security purposes
- Via our website: **www.islamic-bank.com/contact-us/**

- By sending an e-mail to:
customer care@islamic-bank.com
- By post - write to:
**Customer Care Team
Islamic Bank of Britain plc
PO Box 12461
Birmingham B16 6AQ**
- Visit one of our branches or agencies

Please include your full account details in any written correspondence with the bank.

Resolution time

- Our aim is to resolve your complaint as soon as possible
- If we are unable to resolve your complaint by the end of the next business day following receipt, you will receive a written acknowledgment of your complaint within five working days, along with the name and job title of the person who will be dealing with it
- We aim to resolve all complaints as quickly as possible within a maximum period of eight weeks
- We will keep you informed of events, until your complaint has been resolved, when you will receive a final response letter
- This is a letter that either explains our final position or, exceptionally, gives reasons for the delay in resolving your complaint and an indication of when we expect to reach a conclusion
- We will provide you with information on the Financial Ombudsman Service and how to contact them about your complaint
- The Financial Ombudsman Service will be able to provide you with an independent review. However, they will only consider your complaint once you have tried to resolve it with us. Please take up your concerns with us first and our dedicated staff will do all they can to help

The details of the Financial Ombudsman Service are as follows:

Financial Ombudsman Service, South Quay Plaza,
183 Marsh Wall, London E14 9SR

Tel: 0845 080 1800