**3.19 Complaints and Queries**

Customer data protection complaints are most likely to fall into the following categories:

* illegal or unfair processing of the customer's data;
* excessive information held on the customer;
* inaccurate or incorrect information held;
* information being retained for longer than is necessary;
* delays in responding to Subject Access Requests, or insufficient information being supplied;
* requests to cease processing due to the processing causing damage or distress;
* unauthorised disclosure of the customer's information; and
* a marketing opt-out having been ignored.

The DP0 should, in the first instance, handle any general data protection queries. Complaints should be handled in accordance with ICICI Bank's documented complaints procedure.

Complaints will be investigated by ICICI Bank's Complaints Team with guidance from the DPO or Data Protection Manager.