

### **Grievance Redressal Process for ICICI Bank GPC customers**

Do you believe that you are getting the service you deserve?

At ICICI Bank, we want to make sure that you get only the very best of service from us. It is with this understanding in mind that we present the Grievance Redressal Process, that looks into your grievances and issues related to your interactions with us.

You could write to us at [headgpc@icicibank.com](mailto:headgpc@icicibank.com) and provide us all the details about the concerned issue and we would contact you within 2 business days and notify you regarding the pre-defined timelines for the resolution, depending on the categorisation of the complaint or query.

In case the resolution is beyond the control of our team, we would provide you with a revised timeline.

Please note that no confidential information about transactions will be shared in case the complaint is received from:

- An email id which is not registered with us as customer's email id as per bank's records.
- Complainant who is person other than the customer (unless the customer has provided written authority to such representative to deal with the bank for such customer complaint and informed the bank about such authorisation.)

Please note that we reserve the right to refuse any transaction instruction as part of complaint resolution in case:

- The transaction is not allowed based on electronic instructions.
- The transaction is allowed based on electronic instructions but the customer has not submitted the Electronic Communication Indemnity (ECI) to the bank.
- The transaction is initiated by complainant who is not authorised to do such transactions for respective customer.

Please note that information may be required to be shared across different groups/divisions of ICICI Bank and its distribution network and with external bodies in the process of complaint resolution and the client will have no right to raise an objection on such sharing of information.

In case you are following up on an already lodged complaint then please quote the complaint reference number in all communication to us pertaining to the complaint.

### **Escalation to Banking Ombudsman / Regulator**

After you have followed the above process, if:

- (i) Your concerns have not been fully addressed or
- (ii) You are dissatisfied with the response given by the Bank or
- (iii) You do not hear from respective officials in the time period indicated, then

You may write to the regulator of your country / directly approach the India Banking Ombudsman for redressal, in case of India based products and services.

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Please keep the following in mind before you approach any regulator:

- You should have made a written representation to ICICI Bank.

Once this is done, there could be three situations:

- (i) The Bank has rejected the complaint or
- (ii) The Bank has not replied within a period of one month after the complaint was received or
- (iii) The Bank did not give you a satisfactory reply.

- Other eligibility criteria for filing of such complaint/(s) with the regulators with reference to the parameters like filing of earlier complaints with other forums, limitation period, time lines etc. are met.

## Contact details of the regulators:

Serial No	Region	Name of regulator	Contact details
1	India	Reserve Bank of India (RBI)	RBI Ombudsman: Contact details of the regional Banking Ombudsman is currently available at following web link, <a href="http://www.rbi.org.in">http://www.rbi.org.in</a> (In this link, please visit relevant section for grievance)
2	Bahrain	Central Bank of Bahrain (CBB)	Compliance Directorate, Central Bank of Bahrain Manama, Kingdom of Bahrain.
3	DIFC	Dubai Financial Services Authority	Dubai International Financial Center (DIFC), The Gate, Level 14 P.O. Box 74777, Dubai, UAE
4	QFC	Qatar Financial Center Regulatory Authority	Level 14, Qatar Financial Center Tower, Opposite to City Center PO Box 22989, Doha, Qatar
5	Singapore	Monetary Authority of Singapore (MAS)	10 Shenton Way MAS Building Singapore 079117
6	South Africa	Financial Advisory and Intermediary Services Ombud (FAIS)	Physical Address: FAIS Ombud, Eastwood Office Park, Baobab House Ground Floor, Lynnwood Ridge, 0081 Postal Address: P.O. Box 74571, Lynnwood Ridge 0040
7	UAE Representative Office	Central Bank of UAE (CBUAE)	PO Box: 854, Abu Dhabi, UAE

Warm regards,

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