

Get in touch

We aim to deliver a high standard of service and support. If anything has gone wrong or you are dissatisfied with our service, please let us know.

This leaflet provides information about our formal complaints process.

Making a complaint to us

If you have a complaint in relation to HBL Bank UK, please contact us:

- In person at your branch, or contact your Relationship Manager directly.
- Call **0344 809 4258** Monday to Friday between 7am and 7pm (+44 344 809 4258 from outside the UK).
- Online at hblbankuk.com/complaints or by email to complaints@hbluk.com.
- By writing to:
Complaints
HBL Bank UK
9 Portman Street
LONDON W1H 6DZ

Please provide as much information about your complaint as possible. You may like to include the best way to contact you and any preferred times.

How we investigate your complaint

We aim to resolve any issues as soon as possible. A member of staff will be dedicated to the investigation of your complaint. They will contact you with an update within three days, unless we are able to resolve the matter sooner.

If your circumstances change or you are facing severe ill-health or financial difficulty, and you need to speak to someone urgently, please let us know as soon as you can.

Once we have completed the investigation, we will send you our final response. We will endeavour to do this promptly and usually within 3 weeks (or sooner). If the nature of the complaint is more complex and may take longer, we will let you know.

HBL Bank UK is the trading name of HBL Bank UK Limited. Registered office: 9 Portman Street, London W1H 6DZ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

HBL Bank UK Limited is a wholly owned subsidiary of Habib Bank Limited registered in Pakistan. To contact Habib Bank Limited (HBL) in Pakistan, please see <https://www.hbl.com/>.

If you are not satisfied with our final response, please let us know. You may also have the right to refer your complaint to the Financial Ombudsman Service.

Financial Ombudsman Service

If you are not happy with the outcome of your complaint, you may raise it with the Financial Ombudsman Service. The service is free of charge, and you must do so within six months from the date on our final response. They will need a copy of our final response.

If we are still investigating your complaint, you can refer it after eight weeks.

Online www.financial-ombudsman.org.uk

Telephone 0800 023 4567

Email complaint.info@financial-ombudsman.org.uk

In writing to

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Learning from complaints

When things go wrong, we want to put them right. We also look to learn from any issues and make sure they don't happen again.



Our Branches

London – Portman Street

9 Portman Street
London
W1H 6DZ

London – Whitechapel

65 Whitechapel Road
London
E1 1DU

Birmingham

379 Stratford Road
Birmingham
B11 4JZ

Manchester

2 Swan Street
Manchester
M4 5JN

Telephone 0344 809 4258

Email cs@hbluk.com

Website hblbankuk.com

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