

## Client Complaints



MISR BANK - EUROPE  
بنك مصر أوروبا

Misr Bank- Europe has established an internal complaints handling procedure for the reasonable and prompt handling of complaints.

Misr Bank – Europe GmbH uses the following **definition of “complaint”**:

Any person (customer, interested person, third party) expresses to be not satisfied with our products or services. This person states that the expectations could not be fulfilled from its subjective customer point of view.

In principle, we do not question the justification of a complaint, as the focus of our attention is not the view of Misr Bank - Europe GmbH but the view of the complainant. All complaints are considered to have equal rights.

Irrespective of the type of communication of the customer (telephone, Internet, e-mail, personal or fax), we will treat all dissatisfaction statements equally as complaints.

It is irrelevant to whom the complaint is addressed. A complaint also exists if the person does not expressly designate it as such.

A possible justified claim of the customer is no relevant reason for handling of the complaint, as only while handling the complaint we will decide whether a possible claim of the person (reimbursement etc.) is granted.

You may submit your complaints to us personally, by telephone, in text form or electronically by e-mail.

Please provide us with the following information:

- Contact data (name, address, if applicable telephone number and above e-mail address for queries),
- The time at which your dissatisfaction or concern appeared
- Product and/or service to which your complaint relates,
- Detailed description of your complaint or concern (e.g. troubleshooting, suggestion for improvement or clarification of a difference of opinion).

Complaints are very valuable **customer feedback** for Misr Bank Europe GmbH. It is therefore our objective to provide the complainant with feedback quickly and in an appropriate manner. We aim to respond to complaints as promptly as possible (within 15 working days). If this is not possible, e.g. because further investigations are necessary, we will always inform the complainant in writing about the processing status.

We will respond to complaints from **users of our payment services** within 15 working days after receipt of the complaint. If, exceptionally, this is not possible for reasons beyond Misr Bank - Europe GmbH's control, our complaint management will send you a preliminary reply clearly indicating the reasons for the delay in responding to your complaint and the time by which you will receive a final reply at the latest. This must not take place later than 35 working days after receipt of the complaint.

MISR BANK – EUROPE GMBH

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IN FRANKFURT

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Register No.: HRB 34940  
VAT-ID-no: DE 151071246  
BLZ: 514 202 00 / BIC CODE: MIBE DE FF

Chairman of Supervisory Board:  
Akef El Maghraby  
Management Board:  
Dr. Gerald Bumharter, Bülent Menemenci



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We collect and evaluate all relevant documents and information as part of the complaint review process. If we fail to comply with the complainant's claims and arrive at a different final decision, we will explain this matter to the complainant in detail and point out the possibility of maintaining the complaint (possibly with the help of a dispute arbitration body). Misr Bank-Europe GmbH ensures that its language is clear, unambiguous and generally understandable.

The complaints, including the relevant information and documents as well as the measures taken to remedy them, are recorded in an internally maintained complaints register and are generally kept for five years.

Complaints received are systematically evaluated and regularly analysed in order to rectify recurring errors and problems. In this way, Misr Bank- Europe GmbH aims to ensure a high level of customer satisfaction and customer loyalty in the long term.

The handling of the complaint is free of charge.

#### **Contact details:**

You can address complaints directly to the complaint management of Misr Bank - Europe GmbH:

Misr Bank - Europe GmbH  
Complaint Management  
Marienstraße 15  
60329 Frankfurt am Main, Germany  
Phone: 069/29974 -0 (-402)  
Fax: 069/29974 - 600  
complaints@Misr.de

#### **Additional opportunity for dispute resolution:**

Furthermore, the European Parliament and the Council have passed the EU Regulation 524/2013 on online dispute resolution for customer disputes which amended the Regulation No. 2006/2004 and the Directive 2009/22/EC. For this purpose The European Commission provides a platform for out-of-court online dispute resolution at <http://ec.europa.eu/consumers/odr/>, the ODR platform.

Moreover, the customer is free to take legal action.

#### **Regulating Authority:**

Complaints can also be declared for the record in writing at the following supervisory body:

Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin)  
Official residence Bonn:  
Graurheindorfer Straße 108  
53117 Bonn  
Official residence Frankfurt am Main:  
Marie-Curie-Str. 24 - 28  
60439 Frankfurt am Main

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Registered Office: Frankfurt am Main  
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