



Customer Complaints Handling Guide

Dear Customers,

Bank of Jordan/Iraq takes pride in delivering the highest service levels and always ensuring your satisfaction. We are deeply committed to this and take it very seriously. We greatly value our distinctive relationship with you and appreciate your trust in our bank, products, and services. Bank of Jordan/Iraq follows a strict policy of non-discrimination, which means that customer care and treatment will not be affected, and the bank will not discriminate against customers at any time due to reporting any complaint.

If you are unsatisfied, please inform the bank's customer service staff or direct managers, who will do their utmost to deal with any issue within a reasonable time frame.

Channels available for complaints:

In cases where you are not entirely satisfied with the responses from customer service staff or direct managers, please follow up by contacting Bank of Jordan/Iraq to make a complaint through the following channels:

1. Contact the customer complaints phone number at 07835418800
2. Send an email to: bojiraq.complainthandling@bankofjordan.com
3. Fill in the customer complaints form located in the complaint box in the central branch hall/Iraq.
4. The customer has the right to submit a complaint to the Central Bank of Iraq in case of failure to reach a solution.

Customer complaint response procedures:



If the customer uses one of the first three channels mentioned (phone, email, form), the complaint is handled as follows:

1. A reference number is provided for the complaint.
2. The content of the complaint is researched.
3. The banking operation in the complaint's content is thoroughly investigated and matched with the procedures followed within the bank, in line with the instructions of the Central Bank of Iraq.
4. Upon determining the cause of the error (if found), the customer is contacted or written to (depending on the method of complaint submission) within 15 business days from receipt of the complaint.
5. The complaint is closed, and appropriate measures are taken to ensure it does not recur in the future.