

Client Complaint Procedure

Capital International Bank



Client Complaint Procedure for Capital International Bank Limited

We are committed to providing a high quality, accessible and responsive service to all our clients. However, if you believe that things have gone wrong or that we have failed to meet the standards of service you expect, then please make us aware of your problem or concern.

Please let us know when:

- You are dissatisfied with the standard of service you have received;
- You have not received a service that you think should be available to you; or
- You feel that you have not been treated with politeness and respect.

We take all problems and concerns seriously and while it may not be possible to please everyone all of the time, we will listen and do everything we can to deal with your complaint or any other matter that you wish to bring to our attention.

Where possible and appropriate to do so we will explain the reasons for our actions.

What to do first

Please complete the '[Make a Complaint to CIB](#)' form so that we can fully understand your concerns and how you've been affected. This form allows you to tell us your preferred method of contact so that we can keep you informed whilst we investigate the matter.

You can submit your completed form using the following methods:

By Secure Message:

Available to existing clients through the Velta platform. Simply upload your completed form into a new message.

By Email:

cibcomplaints@capital-iom.com

By Post:

Banking Operations Team
Capital International Bank Limited,
Capital House, Circular Road,
Douglas, Isle of Man, IM1 1AG

By Telephone:

+44 (0) 1624 654200 (select option 2)

Your complaint will be dealt with by an authorised Complaint Handler.

What will happen when you make a complaint?

If we are unable to resolve your complaint immediately, we will acknowledge within 7 days of receipt of your complaint:

- What we understand the nature of the complaint to be;
- How we will deal with your complaint, and how long we believe it is likely to take to resolve;
- Who is responsible for dealing with your complaint; and
- How we anticipate keeping you informed of any progress.

We may request further information from you to help us in resolving your complaint more effectively.

We strive to resolve all complaints as quickly as possible. However, some complex complaints may take more time. If this is the case with your complaint, we will write to you to explain why the investigation is taking longer than expected.

Once we have fully investigated your complaint we will issue our final response letter. We expect to do this within 8 weeks of receipt of your complaint.

Financial Services Ombudsman Scheme

If, following receipt of our final response, you are still not satisfied with the situation, **private individual clients*** who have a complaint against an Isle of Man financial services firm can refer the complaint to the Isle of Man's Financial Services Ombudsman Scheme. The Financial Services Ombudsman Scheme is a free, independent dispute resolution service and is operated by the Isle of Man Office of Fair Trading.

The Ombudsman will only become involved once our internal procedures have been exhausted or are considered to have failed in any way.

By Post:

The Financial Services Ombudsman Scheme, Thie Slieau Whallian, Foxdale Road, St Johns, Isle of Man, IM4 3AS

By Telephone:

+44 (0) 1624 686500

By Email:

ombudsman@iomoft.gov.im

Website:

www.gov.im/oft

**Except where the complaint relates to a SIPP, corporate clients are not eligible to use the Isle of Man's Financial Services Ombudsman Scheme.*

Capital International Bank

Capital International Bank Limited is a wholly owned subsidiary of Capital International Group Limited (www.capital-iom.com) a privately owned financial services group based in the Isle of Man. Capital International Bank Limited is licensed by the Isle of Man Financial Services Authority and operates as a non-retail, restricted deposit taker under a Class 1 (2) licence. Deposits are not covered by the Isle of Man Depositors' Compensation Scheme and terms and conditions apply. Capital International Bank is the trading name of Capital International Bank Limited. Capital International Bank Limited is also licensed by the South African Reserve Bank Prudential Authority to conduct the business of a Representative Office in South Africa.

Issue Date: 01/03/2024
Ref: CPCIBv3b

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