



QNB IFSC Banking Unit (GIFT City)
Complaint Handling and Grievance Redressal Policy



1.0 Introduction

The policy states the complaint handling and grievance redressal followed by QNB IFSC Banking Unit (GIFT City) ('QNB Branch' or 'the branch') as prescribed by the International Financial Services Centres Authority (IFSCA). The same is in accordance with the regulation and prudential guidelines issued by IFSCA in this relation from time to time.

2.0 Purpose

The objective of this policy is to ensure fair, transparent, and timely handling of consumer complaints and redressing grievances, in line with the requirements prescribed by the IFSCA. The Policy aims to protect consumer interests and ensure regulatory compliance.

3.0 Submission of Complaints

Customers may submit complaints through email at Support.ibu@qnb.com or by sending written complaint to the Branch office at below address.

Qatar National Bank (Q.P.S.C)
201, Pragya II, GIFT SEZ,
Gandhinagar,
Gujarat – 382050, India

The QNB IFSC Banking Unit (QNB branch) shall dispose of complaint as per IFSCA prescribed timelines within a period of 30 days of acceptance of complaint. If complaint is not satisfied with the resolution provided by the QNB branch or if the complaint has been rejected by CRO, the complainant may file an appeal before the CRAO of the QNB Branch preferably within 30 days from the decision of CRO.

Bank has designated following complaint handling officers who will be responsible for handling customer complaints at branch level.

Sr. No.	Officers	Contact details:
1	Complaint Handline officer	Head of Operations – Mr. Dishant Shah <dishant.shah@qnb.com>
2	Complaint Redressal Officer	Head of Risk – Ms. Nishika Toshniwal <nishika.toshniwal@qnb.com>
3	Complaint Redressal Appellate Officer	IBU Head - Mr. Puneet Tiwari <Support.ibu@qnb.com>

4.0 Roles and Responsibility

Lines of Businesses (Operation with in QNB IFSC Banking Unit) shall maintain appropriate management and oversight of complaint handling (Identification, recording and resolution) for all complaints as per issued IFSCA guidelines from time to time.

In addition, Lines of Businesses must:

1. Ensure all complaints received through email or physically at Branch (QNB IFSC Banking Unit) are immediately recorded in the complaint register.
2. Operation team will ensure to provide complete factual details, transaction records, and supporting documentation to Complaint Redressal officer (CRO).



Complaint Redressal Officer (CRO)

CRO shall examine and process the complaint in a fair, transparent, professional and impartial manner. Determine admissibility of complaints and communicate acceptance or rejection with written reasons. Coordinate with relevant Business Units for investigation and resolution. CRO shall dispose of (resolve / reject) the complaint as per IFSCA guidelines.

Complaint Redressal Appellate Officer (CRAO)

The CRAO shall: Independently review appeals against decisions of the CRO. Ensure impartial reassessment of facts and documentation. Communicate a reasoned decision as per prescribed guidelines of IFSCA.

Role of compliance department

The Compliance Officer shall ensure compliance of the complaint handling and grievance redressal mechanism of the Branch with all applicable requirements prescribed by IFSCA.

5.0 Escalation to Regulatory Authorities

A customer who is not satisfied with the resolution or rejection of the complaint by the Complaint Redressal Officer (CRO), or the decision of the Complaint Redressal Appellate Officer (CRAO), may escalate the matter to International Financial service centers authority (IFSCA), after the exhausting the internal grievance redressal mechanism. Consumer may file a complaint before the Authority through email to grievance-redressal@ifsc.gov.in preferably within 21 days from the receipt of the decision from the QNB Branch.

6.0 Record Maintenance

The Branch shall maintain records in electronic retrieval form relating to handling of complaints, including the following:

- Complaints received and processed

- Correspondence with complainants

- All information and documents examined and relied upon by the Regulated Entity while processing of the complaints

- Outcomes of the complaint

- Reasons for rejection if any

- Timelines for processing of complaints

- Data of all complaints handled by it

Records shall be retained for at least 6 years from the date of disposal (date decision from the Regulated entity is received), or longer where required due to litigation or regulatory mandates.

7.0 Reporting and Disclosure

Periodic reports on complaint handling shall be submitted to IFSCA as per prescribed report or in the manner as required.

Complaint statistics (received, resolved, rejected, pending) shall be disclosed as per required regulatory guidelines issued by IFSCA as applicable from time to time.



Annexure 1: Definitions

These definitions are based on guidelines/circular issued by IFSCA.

1	Complaint Redressal Appellate Officer	Complaint Redressal Appellate Officer" or "CRAO" shall be a senior level person of the Regulated Entity designated for handling appeals of consumers against the decision taken by the Complaint Redressal Officer of the Branch
2	Complaint Redressal Officer	Complaint Redressal Officer" or "CRO" shall an employee of the Regulated Entity responsible for handling of complaints received from its consumers;
3	Consumer	"Customer" or "Client" for the purpose of these Guidelines shall mean a person who is engaged in a financial transaction or activity with a Regulated Entity and includes a person on whose behalf the person engaged in the transaction or activity, is acting

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