Grievance Redressal Policy

It is ICICI Bank's policy is to ensure that:

- All customers are treated fairly at all times.
- All complaints, critical requests and issues raised by customers are dealt with courtesy and resolved on time.
- Customers are made completely aware of their rights so that they can opt for alternative remedies if they are not fully satisfied with our response or resolution to their complaint. The bank's Grievance Redressal Policy will be available to customers on request.

A) **Multi-channel customer service strategy:** The bank's customer service strategy is to enable customers' to avail of services through multiple channels. The various channels available to customers for redressal of issues are as follows:

i. **Customer care:** Customers can contact our Customer Care officers at 80004877 (Bahrain Toll Free) +973-17576161 (outside Bahrain) over the phone for redressal of issues.
ii. **Branch:** Customers can walk into any ICICI Bank Bahrain branch and speak with branch officials for resolution of their issues.
iii. **E-mails & letters:** Customers may send an e-mail/ letter to the mail ids/addresses displayed in the posters at the branches and on the website.
iv. **FAX:** Customers can FAX the complaints to +973-17221210
v. **Escalation:** If a customer is not satisfied with the resolution provided through these channels, he can ask for the contact details of senior officials and can escalate the issue to them.
vi. **Customer Compliant Officer (CCO):** If the customer's issue is not resolved even after contacting various complaint resolution channels, he/she can write to the Customer Compliant Officer at:

The Customer Complaint Officer,
ICICI Bank Limited,
Building 2611, Road 2833,
Block 428, Seef District,
PO Box No. 1494,
Kingdom of Bahrain

Or

Send e-mail addressing the same to Customer Compliant Officer at: bahraincomplaints@icicibank.com . A detailed escalation matrix is available online at https://www.icicibank.bh/en/bh-complaints

B) **Time frame for response:** The turn-around-time for the responding to a complaint is

i. On receipt of customer Complaints by any channel branch acknowledges in writing to the customer within 5 working days of receipt of the same.
ii. CCO Bahrain will respond suitably to the customer within 4 weeks Post acknowledgment in writing explaining our position and how we propose to deal with the complaint of the customer.

C) **Acknowledgment:** Acknowledgment will be given to all the customers as mandated by the regulator.

D) **Escalation to regulator:** Customers can escalate to the competent authority as defined by the regulator. The details of such competent authority will be made available in branches and our website.

E) **Process improvements:** The complaints would essentially provide valuable insight into areas of improvement within the bank's internal processes and procedures (including automated processes) that impact bank's ability to conduct its business efficiently and successfully.

The bank has institutionalized a detailed multi-step process of Root Cause Analysis for escalated complaints to:

- Identify and extract issues that concern the customer.
- Obtain feedback from units who interacted with the customer i.e. branch and Customer Care.
- Map processes of handling the issue, determine if the current process is followed optimally.
- Identify root causes of complaints and erring units, if any.
- Initiate process changes, if required.
- Track the impact of process changes.