Merkanti Bank Limited
Aragon House Business Centre
Dragonara Road
St Julians STJ3140 Malta

Tel: +(356) 21315183
Fax: +(356) 21315147

Complaints Handling – Client Procedure

The Bank strives to provide high quality service to its clients.
We ask our esteemed clients to help us improve our service by encouraging them to get in touch with us if they feel that their expectations have not been met.

We encourage our clients to choose from the following methods:

1. Call us on (+356 21315183) and speak with our Complaints Officer;

2. Email us on compliance@merkantibank.com; or

3. Send a letter to the Bank's address: Aragon House Business Centre, Dragonara Road, St Julians, STJ 3140, Malta

Upon receipt of the client's complaint, the Bank shall send a written acknowledgment to the client within two (2) business days from the date the complaint was lodged.

The Bank will send a written response to the client within fifteen (15) days from the date the complaint was lodged.

If the Bank envisages that the investigation of the complaint will not be completed within fifteen (15) working days, the Bank will immediately:

a) Inform the client that the investigation will not be completed within fifteen (15) working days from receipt of complaint;
b) Advise the client about the reasons of the causes of the delay; and
c) Provide an indication as to when the investigation is likely to be completed

Should the client be unsatisfied with the Bank's reply or no agreement is reached, one may refer the matter to The Officer of the Arbiter for Financial Services by writing to:

Arbiter for Financial Services
1st Floor
St Calcedonius Square
Floriana FRN 1530
Malta
Tel no: 80072366 / (00356 21249245)
complaint.info@financialarbiter.org.mt
www.financialarbiter.org.mt

Trattament tal-Ilmenti – Proċedura għal-Klijenti

Il-Bank jagħmel ħiltu biex jipprovdi servizz ta' kwalita' lil klijenti tiegħu.
Aħna nitolbu lil klijenti tagħna biex jgħinuna intejbu is- servizz li noffru u għalhekk jagħtuna 'feedback' ġenwin u onest li mhux neċessarjament dejjem ikun pożittiv, billi jikkuntattjawna rigward kwalunkwe materja, meta jħossu li l-aspettattivi tagħhom ma ġewx milħuqa.

Il-klijenti huma mitluba jressqu l-ilment tagħhom billi:

1. Iċemplulna fuq (+356 21315183) u jkellmu lil Uffiċjal Responsabbli għall-ilmenti;

2. Jikkuntattjawna bil-posta elektronika fuq compliance@merkantibank.com; jew

3. Jibgħatu ittra lil Bank fl-indirizz: Aragon House Business Centre, Triq Dragonara, San Ġiljan STJ3140 Malta

Il-Bank huwa impenjat li joħrog konferma ta' l-ilment b'ittra jew bil-posta elettronika, fi żmien jumejn ta' xogħol minn meta jirċievi l-ilment.

F'ċirkostanzi normali, il-Bank iwieġeb għall-ilment li jirċievi fi żmien 15-il jum ta' xogħol minn meta jirċievi l-ilment. F'ċirkoztanzi eċċezzjonali fejn il- Bank ma jkunx jista' jibgħat it-tweġiba tiegħu fit-tali perjodu stipulat, il-Bank jibgħat komunikazzjoni lil ilmentatur fejn fiha jindika r-raġunijiet għad-dewmien u jispeċifika d-data ta' meta il-Bank ser jibgħat ir-risposta tiegħu.

Jekk il-klijent ma jħossux sodisfatt bit-tweġiba tal-Bank jew jekk ma jintlaħaq l-ebda ftehim mal-Bank, wieħed jista' jirreferi l-kwistjoni għand L-Arbitru għas-Servizzi Finanzjarji:

L-Ufficju tal-Arbitru għas-Servizzi Finanzjarji
L-Ewwel Sular
Pjazza San Kalċidonju
Furjana FRN 1530
Malta

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