
Summary of UK Complaint Handling Policy for the BNP Paribas London Branch

February 2022

INTRODUCTION

This document provides a summary of how BNP Paribas London Branch (“BNPP”) handles and manages complaints it receives.

WHO DOES THIS POLICY APPLY TO?

This summary applies to BNPP clients, potential clients or persons with or for whom BNPP is conducting or intends to conduct business for across its UK Global Markets (GM), Global Banking (GB), ALM Treasury (ALMT), Financial Institutions Coverage (FIC) and its Securities Services (CIBSS) divisions.

HOW TO COMPLAIN

BNPP is committed to providing its clients products and services at the highest standards. However if you believe that our service falls short of your expectations, or you would like to share with us any complaint about our products or services, please contact your usual service provider or relationship manager directly. A complaint can be made in writing or orally.

Alternatively, please contact us by email at:

London Branch Complaints: ukclientcomplaints.cib@uk.bnpparibas.com

BNPP will be responsible for investigating your complaint fully and impartially. Your complaint will then be handled in accordance with BNPP’s internal policies.

OUR PROCESS OF INVESTIGATING, ASSESSING AND RESOLVING COMPLAINTS

BNPP will provide a prompt written acknowledgment upon receipt of a complaint.

Once a complaint has been received, BNPP will ensure that the complainant is kept informed of the progress of the measures being taken for the complaint's resolution. BNPP will investigate the complaint diligently and impartially, and will fairly and promptly assess the subject matter of the complaint, whether the complaint should be upheld, and what remedial action or redress (or both) may be appropriate taking into account all relevant factors.

For **payment services complaints (Electronic Money Directive and Payment Service Directive Complaints)**, BNPP will send the complainant either a final written response by the end of 15 business days after the date on which it received the complaint, or a holding response if a final written response cannot be given by the end of 15 business days. A final written response will then be sent by the end of 35 business days after the day on which it received the complaint.

For all **other complaints** BNPP will send the complainant a final written response by the end of eight weeks after the date on which the complaint was received, unless there are exceptional circumstances. In such circumstances, at eight weeks (from the date the complaint was received) BNPP will send a written response to the complainant explaining why BNPP is not yet in a position to make a final response, as well as indicating when the complainant should expect to receive a final response.

In limited circumstances, BNPP will provide further information on referring complaints to the Financial Ombudsman Service (“FOS”) when providing a written response. If the eligible complainant* (as defined by FCA DISP 2.7), subsequently decides they are dissatisfied with the resolution of the complaint, they may refer the complaint to the FOS within 6 months of receiving the final response from BNPP. Further information about making a complaint to the FOS can be found on the website of the FOS at: [Financial Ombudsman Service: our homepage \(financial-ombudsman.org.uk\)](https://www.financial-ombudsman.org.uk). Alternatively, you can contact the FOS directly via email at: complaint.info@financial-ombudsman.org.uk.

* [DISP 2.7 Is the complainant eligible? - FCA Handbook](#)