



AL RAYAN BANK



SHARIA COMPLIANCE GUARANTEED

**Profit not interest**



Banking you can **believe** in

Customer **Care**

[alrayanbank.co.uk](http://alrayanbank.co.uk)

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# Sharia compliant banking

As a pioneer of Islamic finance, Al Rayan Bank is the UK's first wholly Sharia compliant retail bank.

Al Rayan Bank offers the largest range of Sharia compliant retail financial products in the UK, including Sharia compliant mortgage alternatives, current accounts and savings accounts.

Al Rayan Bank is leading the way in promoting the concepts of Sharia compliant financial principles as a viable and accessible alternative to conventional banking.

Being an inclusive company, all our products and services are available to Muslims and non-Muslims alike.



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# Customer Care

We value all of our customers and strive to provide a quality service in every aspect of the way we look after them. We endeavour to ensure that they receive the highest standard of service and that they are treated with courtesy at all times.

So, if you are unhappy at any time, we would like to find out why.



At Al Rayan Bank our dedicated Customer Care Team governed by our Sharia Principles, will work relentlessly and impartially to fully investigate your complaint, correcting any errors made by us.

## **Making a complaint:**

Please contact us as soon as possible (see how to contact us), providing the following details:

- ▶ Your name, address and contact telephone number
- ▶ Your account details, if you're a Al Rayan Bank customer
- ▶ Exactly what went wrong, when and how
- ▶ Your ideal resolution



To make a suggestion or if you have a complaint, you can contact us in the following ways:

### By phone

You can call us on **0800 4080 451\***  
Monday to Friday 9am to 5pm.

### Online

Visit our website at  
**[alrayanbank.co.uk/complaints](https://alrayanbank.co.uk/complaints)**

### Email

You can email us at  
**[customer.care@alrayanbank.co.uk](mailto:customer.care@alrayanbank.co.uk)**

### By post or at one of our branches

Write to us at:

Customer Care team  
Al Rayan Bank PLC  
PO Box 12461  
Birmingham  
B16 6AQ

Or visit one of our branches.

To find your nearest branch, visit  
**[alrayanbank.co.uk/branches](https://alrayanbank.co.uk/branches)**

\*Calls may be recorded training and monitoring.

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Banking you can **believe** in

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# Complaints Procedure

We will aim to resolve your complaint within three business days of you bringing the matter to our attention. If we're able to do so, we'll send you a Summary Resolution Communication (SRC), confirming that the complaint has been resolved to your satisfaction.

Some complaints are more complex than others, and can take more time to fully investigate.

We will resolve complaints classified under Payment Services within 35 business days, and all other complaints, we will aim to resolve within eight weeks.

## Acknowledgement

If we are unable to resolve your complaint within three business days, then we will send you a written acknowledgment by the end of the fifth business day.

## Four weeks

If we have been unable to complete our investigation by this time, we will update you in writing with our progress.

## Eight weeks

If we have been unable to complete our investigation by this time, we will update you in writing on when you should expect to receive our Final Response. We will also advise you of your rights as explained below.

## Your Rights

If you remain dissatisfied with the outcome of your complaint then you may be eligible to refer the matter to the Financial Ombudsman Service. This is a free independent service set up by the government to resolve disputes between customers and financial institutions.

We will explain in writing how you can contact them should you feel the need to do so. You will have six months from the date of our final response to ask them to review your complaint.

## Financial Ombudsman Service

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Tel: 0800 023 4567 or 0300 123 9123  
Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)





# AL RAYAN BANK

Want to know more  
about any of our  
products or services?

Visit:

**alrayanbank.co.uk**

Call us on: **0800 4083 084\***

\*Calls may be recorded for training  
and security purposes.

## If we don't get it right

Al Rayan Bank PLC will endeavour to ensure that you receive the highest standard of service and that you are treated with courtesy at all times. If you are unhappy with any aspect of our service, we would like to know why.

For a copy of our Customer Care leaflet dealing with our complaint handling procedures, please call our Customer Care team on 0800 4086 407.

## Data Protection

Under the prevailing data protection legislation you have the right of access to your records.

Should you wish to access this right, please contact our customer service team or write to:

Data Protection Officer,  
Data Subject Access Requests,  
Customer Care Team,  
Al Rayan Bank PLC,  
24a Calthorpe Road,  
Edgbaston,  
Birmingham,  
B15 1RP

## Membership of the Financial Services Compensation Scheme

Al Rayan Bank PLC is a member of the Financial Services Compensation Scheme.

This scheme may provide compensation, if we cannot meet our obligations. Most depositors including individuals and businesses are covered.

For more information about the Financial Services Compensation Scheme, visit [www.alrayanbank.co.uk/fscs](http://www.alrayanbank.co.uk/fscs)

Al Rayan Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our firm reference number is 229148. Al Rayan Bank PLC is incorporated and registered in England and Wales. Registration No. 4483430.  
Registered office: 4 Stratford Place, London, W1C 1AT.



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