



Sharia compliant banking

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

AlRayan Bank is the United Kingdom's oldest, largest, and most successful Sharia-compliant bank. AlRayan Bank focuses on Structured Real Estate Finance and Premier Banking, and also offers savings accounts through its Digital Banking platform.

AlRayan 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.



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 AlRayan 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 AlRayan 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

Email

You can email us at
customer.care@alrayanbank.co.uk

By post or at one of our branches

Write to us at:

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

*Calls may be recorded training and monitoring.

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 acknowledgement 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



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,
AlRayan Bank, PO Box 12461,
Birmingham, B16 6AQ.

If we don't get it right

AlRayan Bank 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 visit alrayanbank.co.uk/contact-us.

Membership of the Financial Services Compensation Scheme

AlRayan Bank 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/fsc

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

Visit: alrayanbank.co.uk

YOUR HOME MAY BE AT RISK IF YOU DO NOT KEEP UP THE PAYMENTS ON YOUR HOME PURCHASE PLAN

Al Rayan Bank PLC trading as AlRayan Bank PLC is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority and the PRA.
Incorporated and registered in England and Wales with registration number 04483430.
Registered office: 4 Stratford Place, London, W1C 1AT.