Data Protection Complaints Procedure

Arab Bank Europe ("The Bank") is committed to handling customer's and employee's personal data lawfully, fairly and transparently.

The Bank is also required under data protection law to have a clear process for handling complaints relating to personal data. This document sets out the Bank's Data Protection Complaints Procedure. ("DPCP").

What is the DPCP?

The DPCP provides a clear and accessible way for individuals to raise concerns with Arab Bank Europe plc. about how their personal data is handled by the Bank.

It aims to ensure that:

- Individuals can easily raise data protection concerns,
- Such complaints are acknowledged promptly,
- Data protection issues are investigated appropriately, and individuals are kept informed of progress, and
- Outcomes are communicated within the timescales required by data protection law.

Who can make a data protection complaint:

A data protection complaint may be made by any individual whose personal data is processed by the Arab Bank Europe; including (but not limited to):

- A customer or an employee of the Bank
- A surviving spouse, civil partner, or dependent of a deceased customer or deceased employee of the Bank
- Any person whose personal data the Bank holds.

A complaint may also be made by a representative on behalf of one of the individuals above, provided appropriate authority is supplied.

What types of complaints are covered?

This procedure applies to complaints relating to the processing of personal data, including concerns about:

- Access to personal data,
- How personal data is collected, used, stored or shared,
- Retention or deletion of personal data, or
- Compliance with data protection obligations generally.

How do you make a complaint?

If you have a concern about how your personal data has been handled, you should raise it by email or writing to the Arab Bank Europe's Data Protection Officer (DPO) at:

DPO@arabbankeurope.com

Or

The Data Protection Officer

35 Park Ln, London W1K 1RB

All complaints must be in writing (email will suffice) and give full details of the reasons for your complaint, together with your full name and address, date of birth and National Insurance No.

A complaint may be initiated, or continued, by a representative on your behalf if appropriate authority is supplied. An authorised person (such as an executor or personal representative) may also raise a complaint of a deceased customer/employee's data.

What happens next?

Arab Bank Europe will acknowledge receipt of your data protection complaint and will investigate the issues raised within 30 days. If the complaint is complex the Bank will keep you informed of progress made.

A response by email or a written response will normally be provided to you as soon as possible following receipt of the complaint. However, the outcome of the data protection complaint will be communicated as soon as it has been resolved, even if other issues remain under investigation.

The Bank's response will explain:

- The outcome of the investigation, and
- Any action taken or proposed to address the issue.

Further help

Information Commissioner's Office

If you are dissatisfied with the response provided under this procedure, you have the right to raise your concerns with the Information Commissioner's Office (ICO), which is the UK regulatory authority responsible for data protection matters. ICO's contact details are shown below.

Raising a data protection complaint with the ICO does not prevent you from exercising any other legal rights you may have.

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF
Telephone: 0303 123 1113
Website: www.ico.org.uk