

HOW TO MAKE A COMPLAINT?

Credit Agricole CIB - QFC Branch
(Authorised by the QFC Regulatory Authority)

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Definitions:

Business Day(s):	a day that is not a Friday, Saturday, or a public or bank holiday in Qatar
CACIB:	Crédit Agricole Corporate and Investment Bank head quartered in France (Head Office)
CACIB QFC:	Crédit Agricole CIB – QFC Branch i.e. CACIB's branch located in the QFC
CDRS:	the QFCRA's Customer Dispute Resolution Scheme Rules 2019
CIPR:	the QFCRA's Customer and Investor Protection Rules 2019
QFC	Qatar Financial Centre
QFCRA	Qatar Financial Centre Regulatory Authority

In this Complaint procedure, where the context permits or requires, words importing the singular number shall include the plural and vice versa and words importing the masculine gender shall include the feminine gender and vice versa.

1. INTRODUCTION

CACIB QFC is an authorized firm regulated by the QFCRA. The entity is established pursuant to QFC Authority License No 00935.

This Complaint procedure has been put in place in line with the relevant requirements of the CIPR and may be updated from time to time.

This Complaint procedure sets out the Complaint (defined below) related requirements that CACIB QFC put in place to ensure that Complaints, however made, in relation to its conduct of regulated activities are dealt with fairly, efficiently, and with due diligence and consideration.

2. WHAT IS A COMPLAINT?

Rule 3.8.1 sub rule (1) of the CIPR defines a Complaint ("**Complaint**") as follows:

*"an expression of grievance or dissatisfaction, by a customer (**other than an eligible counterparty**¹), or one of the other persons mentioned in subrule (2)², either orally or in a durable medium, in connection with an authorised firm's provision (or offer of the provision) of a product or service, if the provision of the product or service was or would be a regulated activity."*

3. HOW TO FILE A COMPLAINT?

All Complaints relating to the client's relationship with CACIB QFC and/or any question relating to this Complaint procedure must be addressed to the client's relationship manager or his/her usual representative or their managers of which the contact details have been given during the creation of the new business relationship or throughout the relationship.

4. ACKNOWLEDGMENT OF COMPLAINTS BY CACIB QFC

While CACIB QFC has published these details of CACIB QFC's Complaint handling procedure, a copy can be provided (i) to any customer who asks for it and (ii) automatically to a complainant when CACIB QFC receives a Complaint (unless the Complaint is resolved by close of business on the next Business Day).

CACIB QFC will within **5 Business Days** after the day on which the Complaint is received, give the complainant an acknowledgement in writing. This acknowledgment will include the name and job title of the individual who is handling the Complaint for CACIB QFC and will give further details of CACIB QFC's internal Complaint-handling procedures, if any.

¹ As per Rule 1.2.10 of the CIPR, eligible counterparts are defined as (i) authorised firms, (ii) regulated financial institutions, (iii) eligible clearing houses or eligible exchanges, (iv) governments, governments agencies or central banks or other national monetary authorities of any jurisdiction, (iv) state investment bodies or bodies charged with or intervening in the management of the public debt, or (vi) supranational organisations.

² As per rule 3.8.1 (2) of the CIPR, the other persons allowed to make complaints include (i) individuals who are or were beneficiaries under a group policy issued by the firm; (ii) individuals who are a surviving dependent of deceased retail customers; (iii) legal personal representatives of deceased retail customers; (iv) widows or widowers of deceased retail customers; or (v) individuals who are entitled to benefit from an insurance contract issued to retail customers of the firm.

The acknowledgement or receipt of the Complaint may be combined with a final response if CACIB QFC can provide the response within 5 Business Days after the day the Complaint is received.

5. CONCLUSION OF COMPLAINTS

CACIB QFC will examine the Complaint.

The methodology for resolving a Complaint will depend on the nature of the Complaint and the complexity of it.

A final response to the customer will be in writing, will adequately address the subject matter of the Complaint and will do one of the following:

- (i) accept the Complaint and, if appropriate, offer redress;
- (ii) offer redress without accepting the Complaint;
- (iii) reject the Complaint and give reasons for rejecting it.

If CACIB QFC has not given the complainant a final response at the end of **4 weeks** after the day on which the Complaint is received, CACIB QFC will give the complainant a response, in writing, explaining why it has not been able to resolve the Complaint and indicating when it will contact the complainant again about the Complaint.

If CACIB QFC has not given the complainant a final response at the end of **8 weeks** after the day on which the Complaint is received, the CACIB QFC will give the complainant a response, in a durable medium, that:

- (a) explains that CACIB QFC has not been able to give a final response, gives reasons for the further delay and indicates when CACIB QFC expects to give a final response; and
- (b) if the complainant is eligible to apply under the CDRS, informs the complainant that the complainant may apply under that scheme if dissatisfied with the delay.

In any event, if the complainant is eligible to apply under the **CDRS**, and the complainant is dissatisfied with the final response, the complainant may apply under that scheme by using the relevant form: <https://www.qfcra.com/consumer-dispute-resolution-scheme-e-form/>. However, the complainant must do so within **4 calendar months** after receiving the final response from CACIB QFC.

Recording of Complaints

Original documents held by CACIB QFC in relation to a registered Complaint will be safe-kept by CACIB QFC. Records in relation to Complaints will be kept in line with Rule 5.2 of the Conduct of Business Rules for at least 6 years from the date on which CACIB QFC received the Complaint.

End