

BankPro

BankPro Limited

Complaints Handling Policy

31July2024

Index

Contents

1	Introduction and Purpose	3
2	Scope.....	3
3	Overview	3
4	Grievance.....	4
5	Official Compliant	4

Complaints Handling Policy

1 Introduction and Purpose

- 1.1 **BankPro Limited** with registration number 64987, is authorised and regulated by the Central Bank of The Bahamas (hereinafter the “Central Bank”) with master code LIC1139, and its Head Office is located at Lyford Manor, Western Road, Lyford Cay, Nassau, N7776.

2 Scope

- 2.1 The Complaints Handling Policy (the “Policy”) sets out the process adopted by BankPro Limited (referred to as the “Bank”, “BankPro”, “we”, “our”) for the reasonable and prompt handling of complaints, disputes or grievances received from clients (referred to as the “client”, “complainant”, “you”, “your” and “yourself”).
- 2.2 For any capitalized term that has not been defined in the Policy, please refer to BankPro Terms and Conditions.
- 2.3 Affiliate entities within the FxPro® Group may offer you other services, which will be subject to separate terms and conditions between you and the specific company. The BankPro offering is comprised of the BankPro e-money account(s), card(s), securities trading, and investing, which can be managed through the BankPro mobile app.

3 Overview

- 3.1 By using the BankPro mobile app, e-money accounts, and cards, you acknowledge and agree to the Policy. We encourage you to read the Policy thoroughly to fully understand your rights and obligations.
- 3.2 If you are dissatisfied with our services, or if you have a query regarding your account or activity with us, you may contact the Customer Support Department via live chat, e-mail, or telephone. Our Customer Support Department will determine if your query can be resolved immediately or if it will require further investigation; if your query cannot be resolved immediately, we remain committed to addressing and/or resolving it in a prompt manner (usually within 3 business days).
- 3.3 If you are not satisfied with the response to the query or grievance you received, then you may raise this further with the Compliance Department following the process indicated in the ‘Official Complaints’ section.
- 3.4 The official language of this Policy is English. Any translation of this Policy into another language is provided solely for convenience and should not be considered authoritative. In case of discrepancies, the English version shall prevail.

4 Grievance

- 4.1 If our service does not meet your expectations or if we've made an error, please give us the opportunity to resolve it. Contact us to explain the issue and we will investigate further.
- 4.2 You can contact us by email or phone:

E-mail	support@bankpro.com
Phone	1 242 603 2226

- 4.3 Our Customer Support team will determine whether your grievance can be resolved immediately or if it requires further investigation. If the issue cannot be addressed immediately, we remain committed to resolving it properly – typically within 3 (three) business days.
- 4.4 If you are not satisfied with the response sent to you, then you may escalate the matter to the Compliance team by following the process outlined in the **Official Compliant** section.

5 Official Compliant

- 5.1 An official complaint means a statement of dissatisfaction relating to the services offered by the Bank, addressed by a Complainant to the Compliance Department, as indicated in the Policy.
- 5.2 A complaint must include (i) the client's name and surname, (ii) the account's number.
- 5.3 Complaints communicated to the Compliance Department must be received from the registered email of the client or the client's Appointed Representative as soon as possible after the subject matter of the complaint arose.
- 5.4 Where appropriate, we will update the Complainant on the progress of the handling of the complaint.
- 5.5 Upon receipt of the complaint, we will investigate the complaint and reply, within the specified timeframe of receipt, to the Complainant about the outcome/decision.
- 5.6 You can contact the Compliance team by email:

E-mail	compliance@bankpro.com
---------------	--

- 5.7 We will acknowledge your complaint within 3 Business Days, and we will send you a response in writing when our investigation is completed.
- 5.8 The complaint handling time limits vary depending on the nature of the complaint:

Nature of the complaint	Response time limits
Payment services e.g., bank transfers	15 days
E-money e.g., online money transfers	15 days
Most other complaints	4 weeks

- 5.9 Upon completing our investigation of your complaint, we will provide you - in writing – with a final response
- 5.10 If we do not respond within the prescribed time limits, we will provide you with the reasons and with an estimation of when we will be able to get back to you.

- 5.11 We will always communicate with you in a fair and respectful manner.
- 5.12 If you are not satisfied with our final response to your complaint, then you can refer it to the Central Bank of the Bahamas in writing within 6 months of our last communication to you.

Write to:	The Manager, Bank Supervision Department, Central Bank of the Bahamas. P. O. Box N4868 Nassau, Bahamas
Phone:	1 242 302 2600 (charged at a local rate)
Email:	bsd@centralbankbahamas.com
Website:	https://www.centralbankbahamas.com/