



BML

بنک مکرمہ
Bank Makramah Ltd.

BANK MAKRAMAH'S COMPLAINT LODGMENT PROCEDURE

Dear Valued Customer,

At Bank Makramah we remain committed to our customers and continue to fulfill our corporate responsibility by giving top priority to your suggestions and complaints. For your convenience, following is the procedure and complaint channels for complaint lodgment.

1. 24/7 Call Center: (021-111-124-365)
2. You may write us at:
CRMU Dept, Head Office, 10th Floor Plot # G-2, Block # 2, Scheme # 5, Clifton, Karachi
3. Email at: complaints@bankmakramah.com
4. Fax: (021-32463574)
5. E-Form available on website: www.bankmakramah.com
6. By visiting any Bank Makramah Branch

Complaint Handling Process

1. All the complaints received from the above channels will be lodged in Bank Makramah's Complaint Management System along with sending an automated acknowledgment sms or call/letter/email on the customer's registered numbers within 48 hours and routed to the relevant department/branch for investigation/resolution.
2. Concerned unit provide the findings and provide resolution at their end.
3. Complaint resolution management unit will review and investigate the complaint/matter with the concerned unit and resolve the matter within the assigned turn-around time.

If any complaint exceeds 10 working days, an interim call/letter will be sent to customers to update them on the delay.

Complaint Management department will communicate the resolution via SMS/call/letter to the customer and close his/her complaint on system.

If customer is not satisfied with the resolution, he/she may contact Banking Mohtasib Pakistan for readdressing his/her complaint on the below provided contact details.

- To contact Banking Mohtasib Pakistan email: info@bankingmohtasib.gov.pk
- Fax: 021-99217375, 99213904
- Tel: 021-99217334-38
- Address: 5th Floor, Shaheen Complex, M.R. Kiyani Road, Karachi.

State Bank of Pakistan (SBP):

To lodge complaints related to Roshan Digital Accounts and General Banking.

Portal: <https://sunwai.sbp.org.pk/>

Surface Mail: Director Banking Conduct and Consumer Protection Department (BC&CPD), State Bank of Pakistan, I.I. Chundrigar Road, Karachi.

E-mail: cpd.helpdesk@sbp.org.pk

Help Line: 0092-21-111-727-273

Fax No: 0092-21-99221160

Website: <http://www.sbp.org.pk/cpd/cpd-help.asp>