

ARCAPITA

# Guide on Customer Complaints Procedures

ARCAPITA Investment Management  
B.S.C.(c) and ARCAPITA Group  
Holdings Limited and its subsidiaries  
(together “Arcapita”)

November 2022

A decorative graphic at the bottom of the page consists of three overlapping, wavy lines. The top wave is a vibrant green, the middle wave is a muted grey-blue, and the bottom wave is a bright blue. All three waves start at the left edge of the page, rise to a peak, fall to a trough, and then rise again towards the right edge. A thin, light grey horizontal line runs across the page, intersecting the waves.

# Table of Contents

1. Objective.....	3
2. How to make a complaint.....	3
3. Complaints Handling.....	3
4. Recording Complaints.....	4
5. Confidentiality.....	4

# 1. Objective

- 1.1 Arcapita seeks to maintain and enhance our reputation of providing our customers and stakeholders with high quality products and services. Arcapita is committed to be responsive to the needs and concerns of our customers, or potential customers, and other stakeholders. We value complaints received as they assist us to improve our products and services and aim to resolve any complaints received at the earliest.
- 1.2 We are committed to being consistent, fair and impartial when handling any complaint, and towards the continual improvement of our complaints handling process and the quality of products and services.
- 1.3 This document has been designed to provide guidance on the manner in which Arcapita receives and manages complaints.

# 2. How to make a complaint

- 2.1 A complaint can be made by writing to Arcapita's Customer Complaints Officer at [customercomplaintsofficer@arcapita.com](mailto:customercomplaintsofficer@arcapita.com)
- 2.2 A written complaint can also be submitted by post to the following address:  
Customer Complaints Officer  
Arcapita Group  
P.O.Box 1357,  
Manama,  
Bahrain.
- 2.3 In order to investigate your complaint, we will be relying on the information you provide us in addition to information we already hold. We may need to contact you to clarify details or request additional information. To help us investigate your complaint swiftly and efficiently, please include the following details in your complaint:
  - Your name and contact details including email address;
  - The name of the person at Arcapita who you have been dealing with;
  - The nature of the complaint and details of any conversations you have had with us that may be relevant to your complaint;
  - Copies of documentation which supports your complaint; and
  - Any other information that is relevant to the matter and will help us investigate the matter.

# 3. Complaints Handling

- 3.1 We will acknowledge receipt of your complaint, within 5 working days of the date the complaint is received by us.
- 3.2 Once your complaint has been received, we will undertake an initial review of your complaint.
- 3.3 There may be circumstances during the initial review or investigation of your complaint where we may need to clarify certain aspects of your complaint or request additional documentation from you. In such circumstances we will explain the purpose of seeking clarification or additional documentation and provide you with feedback on the status of your complaint at that time.
- 3.4 Once we have finalized investigating your complaint, we will within 4 weeks of receiving your complaint, advise you in writing of our findings and any action we have taken or how we suggest you deal with the complaint. If we have sought clarification or additional documentation from you and we are waiting on you to provide this information, we may not be able to meet our 4 weeks finalization commitment. In such circumstances, upon receipt

of your clarification or additional documentation, we will indicate to you when we expect to be able to finalize your complaint.

## 4. Recording Complaints

- 4.1 We maintain a record of all complaints received. This includes your name and contact details. We will also record all details of your complaint including the facts and the cause/s of your complaint, the outcome and any actions taken following the investigation of your complaint. We will also record all dates and times relating to actions taken to resolve the complaint and communications between us.

## 5. Confidentiality

- 5.1 All information and details with respect to the complaint received will be treated confidentially. Your identity and information will be protected and not disclosed externally without your consent, unless it is being shared with the applicable regulator or with a professional advisor of Arcapita.

## Arcapita global presence

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