

# **BA Exchange**

**Complaint  
Handling  
Procedures**

## **B A Exchange Complaint Handling Procedures:**

### **What is the complaints handling procedure?**

B A Exchange Company UK Ltd., treats all complaints seriously, as it's an important way to improve our money transfer services to customers. Our Complaints Handling Procedure is the process for addressing issues that arise when customers feel their expectations of money transfers aren't met.

We operate in accordance with the Financial Conduct Authority (FCA) and the Financial Ombudsman Service (FOS) complaints management procedure. We recognise that we have an obligation to all customers who are dissatisfied with our service to resolve any complaint from the point of notification. If this is not possible for any reason then we will state our reasons for not being able to do so. If this is still not acceptable to the customer, then such complaint may be eligible for consideration by the FCA or FOS. To assist customer, we will highlight our complaint procedure.

### **Who does the complaint handling procedure apply to?**

To all customers using our money transfer services.

### **How do I complain?**

Complaints can be lodged via the following channels:

#### **Telephone**

Call on: 02030054845, 02030054846 or 07950814675  
Monday to Saturday: 10:00am to 5:30 pm

#### **Post:**

**B A Exchange Company UK Ltd.**  
131 Whitechapel Road (Ground Floor)  
London E11DT

#### **Email:**

[infobae@bankasia-bd.com](mailto:infobae@bankasia-bd.com)  
[a.kamrul@bankasia-bd.com](mailto:a.kamrul@bankasia-bd.com)

## How is a complaint recorded?

Every complaint through B A Exchange is logged under the transaction reference number, which makes it easy to keep track of. Customers making complaints must be prepared to give their name and contact details for the complaint to be investigated. They will also be given the option of having someone respond to them directly or not. Where the customer has requested a response, they will be informed how long they should expect to wait for a response.

## What happens after a complaint is received?

When a complaint is logged it is forwarded to and dealt with by our complaint section within B A Exchange. Complaints where the customer has requested a response will be responded as soon as possible and in most of the cases within maximum 07 working days of receiving the complaint. If we feel it will not be possible to respond within 15 working days, we will contact the customer to advise when they can expect a response. In the case of complaints concerning emergency situations, it will be escalated to the CEO or Manager Operations and the relevant actions will be taken immediately and the customer be notified as soon as possible. All reasonable efforts will be made to resolve complaints as quickly as possible.

## What is expected from customers when making a complaint?

It is important when making a complaint:

1. To provide your name and contact details. Anonymous complaints will not be investigated but will be recorded and referred to the appropriate section for information and noting only.
2. To provide all relevant information to enable the complaint to be investigated properly. A lack of details may limit our ability to investigate your complaint thoroughly.
3. To note the complaint reference number/Transaction reference No, so that you can quote this number when making any follow up contact regarding your complaint.
4. To treat staff members of B A Exchange Company UK Ltd., with courtesy and respect. Abusive language, discriminatory remarks and threatening behaviour will not be tolerated.

## What happens if you are not satisfied with the response?

It is possible, at the conclusion of the complaint process that you will not receive the outcome you were seeking. This does not necessarily mean that your complaint was not appropriately handled. You should be provided with reasons for decisions made at each step along the process.

If, at the end of the process, you have been provided with an opportunity to be heard, have been treated fairly, and have been given reasons why your complaint can go no further, no further correspondence will be entered into about that specific complaint. Customers who are not satisfied with the outcome of a complaint or if you deem we have not properly handled your complaint after 35 days, you may be able to refer your complaint to;

**The Financial Ombudsman Service**

South Quay  
Plaza, 183  
Marsh Wall,  
London  
E14 9SR.