



GRIEVANCES REDRESSAL MECHANISM

United overseas Bank, India

Version 10.0

March 2025

Grievance Redressal Mechanism of the Bank

In terms of Clause 6 of the Reserve Bank - Integrated Ombudsman Scheme, 2021 a Centralized Receipt and Processing Centre (CRPC) has been established at Chandigarh to receive complaints filed under the Scheme.

Address:

Centralized Receipt and Processing Centre (CRPC)
Reserve Bank of India
Central Vista, Sector 17
Chandigarh – 160017
RBI Online Portal: <https://cms.rbi.org.in>
Email id: crpc@rbi.org.in

Background:

Customer Service is a key focus area of the Bank. Customer Service for the Bank is a holistic approach targeting consistent improvement in customer experience and quality of operations. We strongly believe that a satisfied customer is the most important factor in developing our business. The Customer Grievance Redressal Policy outlines the framework for addressing the customer grievances. The Bank shall ensure that the policy is made available in public domain (website and branches).

Objectives:

The objective of the policy is to ensure that:

- a) All customers are treated fairly and without bias at all times
- a) All issues raised by customers are dealt with courtesy and resolved on time
- a) Customers are made completely aware of their rights so that they can opt for alternative remedies if they are not fully satisfied with our response or resolution to their complaint

Applicability/Coverage:

Applicable to all customers.

Principles of grievance redressal:

The guiding principles of the approach to grievance redressal are as follows:

- i. Transparency: The customer shall be provided with information to service their requirements and resolve their issues. In addition, the turn-around-time for issues to be redressed, including investigation and resolution shall be communicated transparently.
- ii. Accessibility: The Bank shall enable the customers to avail of services through multiple published channels.
- iii. Fairness: The Banks approach towards grievance redressal is of fairness to the customer and fairness to the bank. It also promotes good and fair banking practices by setting minimum standards in all dealings with the customer.
- iv. Escalation: Information on the process of escalation of complaints to the next level, in case the customer is not satisfied with the resolution provided by the current level in the Bank will be made available in the branches/digital channel/Bank's call center.

v. Customer Education: The Bank shall endeavor to make continuous efforts to educate its customers to enable them to make informed choices regarding banking products and reduce errors in banking transactions.

vi. Review: The Bank shall have forums at various levels to review customer grievances and enhance the quality of customer service.

Aspects of grievance redressal policy:

Registration of complaints: The Bank enables customers to avail of services through multiple channels. The various channels available to customers for registering the complaints are as follows:

Customer care: Customers can contact our Customer Care over e-mail/letter to the mail ids/addresses displayed in the escalation matrix at the branches and on the website - *inuobmumbaibranch@uobgroup.com*

Branch: Customer can speak to the branch officials for resolution of their issues or register their grievances through the complaint book available in the branches.

Resolution of complaints:

Responsibility for resolution: The business heads (branch heads in case of overseas branches) are responsible for the resolution provided by their teams and for the closure of customer issues.

Time frame for response: The turn-around-time for responding to a complaint is 15 Days.

Escalation of complaints: If a customer is not satisfied with the resolution provided. The customer can escalate it to Principal Nodal Officer.

The Principal Nodal Officer.
United Overseas Bank
3 North Avenue, Maker Maxity
Unit 31, 32 & 37, 3rd Floor
Bandra Kurla Complex, Bandra (East)
Mumbai – 400051
inuobmumbaibranch@uobgroup.com

Escalation to regulator:

In case the customer is not satisfied with the response from the Bank, customers shall be provided the option of approaching the Banking Ombudsman (BO). The details of BO are made available at the branches and also on the Bank's website. Customer can also approach Banking Ombudsman directly in case the complaint is not resolved within one month.

Feedback, Complaints and Suggestions

Please provide feedback, complaints and suggestions on our services to:

inuobmumbaibranch@uobgroup.com
Operations
3 North Avenue, Maker Maxity
Unit 31, 32 & 37, 3rd Floor
Bandra Kurla Complex, Bandra (East)
Mumbai – 400051

The Grievance redressal mechanism would also deal with the issues related to services provided by the outsourced agencies.

Annual Review:

At a minimum, this policy will be reviewed annually.