

# **BOV CUSTOMER RESOLUTIONS**

Complaints Handling Policy  
Politika ta' Trattament tal-Ilmenti

## Introduction

This policy is designed to provide guidance on the manner in which Bank of Valletta p.l.c. (the Bank) receives, investigates and resolves complaints, related to its products and services.

## Philosophy and purpose of the Complaints Handling Policy

The Bank strives to build long term relationships with its customers by being supportive at any time, especially when customers feel they need us most. We provide a professional, yet caring and positive customer experience. We compliment this by encouraging our customers to give us genuine and honest feedback, which we understand, may not always be positive. The Bank's Complaints Handling Policy serves to make customers aware that we value their relationship. Therefore, we ask customers to help us improve our service, by encouraging them to contact us, regarding any matter, when they feel that their expectations have not been met.

## What is a complaint?

A complaint is defined as a verbal or written expression or statement of dissatisfaction made to the Bank, relating to the products and services it provides. This includes the complaints handling process itself, the speed and the quality of the response. The Bank however understands that there could be other issues that can be considered as a complaint.

## Who may complain?

Any person, organisation or their representative, who is dissatisfied with the Bank's products or services, for any reason, may submit a complaint.

## Cost

There will be no charge to the complainant for submitting a complaint.

## Visibility

The Complaints Handling Policy, which incorporates a guide on how to complain, is available on the Bank's website, at the Bank's Branches, Investment Centres, Business Centres and other customer facing units.

## Introduzzjoni

Din il-politika hija mfassla biex tipprovdi gwida dwar il-mod li bih il-Bank of Valletta p.l.c. (il-Bank) jirċievi, jinvestiga u jsolvi l-ilmenti, relatati mal-prodotti u s-servizzi tiegħu.

## Filosofja u għan tal-Politika ta' Trattament tal-Ilmenti

Il-Bank jagħmel hiltu biex jibni relazzjonijiet fit-tul mal-klijenti tiegħu billi joffri appoġġ fi kwalunkwe ħin, b'mod speċjali meta l-klijenti jhossu l-aktar b'zonn tiegħu. Ahna nipprovdu servizz professjonali b'attenzjoni personali lill-klijenti tagħna. Ahna ninkoraġġixxu lill-klijenti tagħna jagħtuna rispons ġenwin u onest, li mhux neċessarjament dejjem jkun pożittiv. Il-Politika ta' Trattament tal-Ilmenti tal-Bank isservi biex il-klijenti jkunu konxji li ahna nagħtu valur lir-relazzjoni tagħhom magħna. Għalhekk, ahna nitolbu lill-klijenti tagħna jgħinuna ntejbu s-servizz tagħna, billi jikkuntattjawna, rigward kwalunkwe materja, meta jhossu li l-aspettattivi tagħhom ma ġewx milhuqa.

## X'inhum l-iment?

Ilment huwa ddefinit bħala espressjoni verbali jew bil-miktub jew dikjarazzjoni ta' nuqqas ta' sodisfazzjon li ssir lill-Bank, marbuta mal-prodotti u s-servizzi li noffru. Dan jinkludi l-proċess tat-trattament tal-ilmenti nnifsu, il-ħeffa u l-kwalità tar-rispons. Il-Bank madankollu jifhem li jista' jkun hemm kwistjonijiet oħra li jistgħu jitqiesu bħala lment.

## Min jista' jilmenta?

Kwalunkwe persuna, organizzazzjoni jew ir-rappreżentant tagħhom, li ma jkunux sodisfatti bil-prodotti jew bis-servizzi tal-Bank, għal kwalunkwe raġuni, jistgħu jressqu lment.

## Tariffa

Ma hemm l-ebda tariffa għal mi nn jagħmel ilment.

## Vizibilità

Il-Politika ta' Trattament tal-Ilmenti, li tinkorpora l-gwida dwar kif għandu jitressaq l-ilment, tinsab fuq is-sit tal-Bank, fil-Ferġat tal-Bank, fiċ-Ċentri ta' Investment, fil-Business Centres u fid-dipartimenti l-oħra li jilqgħu l-klijenti.

## Role of the Bank's Customer Resolutions Unit

In its determination to give complaints the attention they deserve, the Bank has established a dedicated unit—Customer Resolutions—to receive, record, investigate, and respond to complaints efficiently. All complaints are handled fairly and transparently, in line with regulatory standards and internal policies. Employees involved in the complaints process are guided by the Bank's Conflicts of Interest Policy, maintained by the Compliance function, to ensure impartiality and integrity throughout.

## How to complain

A complaint may be lodged either in Maltese or English. We suggest that complaints are first brought to the attention of an official of the branch/unit where the transaction took place or where the account is domiciled. If the response is not satisfactory, one may:

- Complete our digital Complaint Form available through the 'Customer Support' Section on our website – [www.bov.com](http://www.bov.com); or
- Write to us at the following address: Customer Resolutions Unit, Bank of Valletta p.l.c. BOV Centre, Triq il-Kanun, Zone 4, Central Business District Santa Venera CBD 4060 – Malta

## What information should be included when lodging a complaint?

When making a complaint, a customer is requested to briefly set out all the facts regarding the issue and provide the following information:

- Name, I.D. Card number or Passport number, contact number and email;
- Date, venue and name of the contact person with the Bank;
- The nature of the complaint;
- Copies of any documentation supporting the complaint.

## Verbal Complaints

Where a complaint is made verbally, the Bank will send an acknowledgement, include a summary of the complaint and request the claimant to return a signed copy of the summary to confirm or add to the contents.

Material complaints must be submitted in writing or by email. Cases are considered to be material when a claim for a monetary compensation is made; where the case relates to an investment; insurance policy; allegation of fraud; misappropriation of funds or collusion.

## Rwol tal-Customer Resolutions Unit tal-Bank

Bħala parti mill-impenn tiegħu li jagħti l-attenzjoni misthoqqa lill-ilmenti li jirċievi, il-Bank waqqaf dipartiment iddedikat—Customer Resolutions—biex jirċievi, jirreġistra, jinvestiga u jwieġeb għall-ilmenti b'mod effiċjenti. L-ilmenti kollha jiġu trattati b'mod ġust u trasparenti, skont l-istandards regolatorji u l-politiki interni tal-Bank. L-impjegati involuti fil-proċess tal-ilmenti huma għwida mill-Politika dwar il-Kunflitti ta' Interess tal-Bank, li hija miżmuma mill-Compliance Department, sabiex jiġi żgurati l-imparzjalità u l-integrità matul il-proċess kollu.

## Kif tilmenta

Ilment jista' isir bil-Malti jew bl-Ingliż. Aħna nissuggerixxu li l-ilmenti l-ewwel jitressqu għall-attenzjoni ta' uffiċjal tal-fergħa/dipartiment fejn tkun saret it-tranzazzjoni jew fejn huwa mimum il-kont. Jekk it-twegiba ma tkunx sodisfaċenti, wieħed jista':

- Imla l-Formola tal-Ilmenti b'mod diġitali, li tinsab fis-Sezzjoni 'Customer Support' fuq is-sit tagħna – [www.bov.com](http://www.bov.com); jew
- Jiktbilna fl-indirizz li ġej: Customer Resolutions Unit, Bank of Valletta p.l.c. BOV Centre, Triq il-Kanun, Zone 4, Central Business District Santa Venera CBD 4060 – Malta

## Liema informazzjoni għandha tiġi inkluża meta tressaq ilment?

Meta jagħmel ilment, il-klijent huwa mitlub biex jistabbilixxi fil-qosor il-fatti kollha rigward il-kwistjoni u jipprovdi l-informazzjoni li ġejja:

- L-Isem, in-Numru tal-Karta tal-I.D. jew in-Numru tal-Passaport, numru ta' kuntatt u indirizz elettroniku;
- Id-data, il-post u l-isem tal-persuna ta' kuntatt fil-Bank;
- In-natura tal-ilment;
- Kopji tad-dokumentazzjoni li ssostni l-ilment.

## Ilmenti Verbali

Meta l-Bank jirċievi lment b'mod verbali, jikonferma li rċieva dan l-ilment li jkun jinkludi wkoll l-ilment fil-qosor, u jitlob lil min għamel l-ilment biex jibgħat lura kopja ffirmata ta' din il-korrispondenza biex jikkonferma jew jagħmel xi tibdil neċessarju.

Ilmenti materjali għandhom jintbagħtu permezz tal-indirizz elettroniku jew bil-miktub. Każijiet jiġu kkunsidrati bħala materjali meta ssir talba għal kumpens monetarju; fejn il-każ jirrigwarda investiment; polza ta' assigurazzjoni; allegazzjoni ta' frodi; misapproprijazzjoni ta' fondi jew kollużjoni.

## Data Protection

The Bank's privacy notice, that sets out the basis for which any of your personal data collected by the Bank is collected and processed, can be found online at <https://www.bov.com/website-privacy-policy> or in hard copy by asking the Bank representative assisting you.

The Bank retains any and all complaints and the related responses and the recordings of complaints for a period of five years. Complaint records are kept in a legible, auditable and easily retrievable form in order to help the Bank cooperate with any official investigations or request for information, as required by the relevant authorities.

## Anonymous complaints

The Bank acknowledges and takes note of all complaints received, including those submitted anonymously. However, in the absence of identifiable information from the complainant, it is not feasible to pursue a thorough investigation or take specific remedial action. This limitation arises from the inability to verify facts, seek clarification, or provide feedback to the complainant.

It is important to consider that banking regulations require the Bank to issue an acknowledgment of complaints—either by letter or email—within two working days of receipt. This obligation cannot be fulfilled in cases where the complainant remains unidentified.

In instances where individuals wish to raise concerns anonymously, it is advisable that such reports be submitted through the Bank's whistleblowing process.

## Acknowledgement of complaints

The Bank is committed to issue an acknowledgement letter or e-mail, within two working days of receipt of a complaint.

## Withdrawal of a complaint

Complaints may be withdrawn by a notification in writing to Customer Resolutions Unit, highlighting the rationale for the withdrawal.

## Response to a complaint

In normal circumstances, the Bank should be in a position to process the complaint and respond within fifteen business days from receipt of the complaint. In the exceptional circumstance that the Bank cannot provide a reply within 15 business days, the Bank shall send a holding reply, indicating the reasons for a delay and specifying the deadline by which the complainant shall receive the final reply. In any event, the deadline for receiving the final reply shall not exceed 35 business days.

## Avviż ta' Privatezza

L-avviż ta' privatezza tal-Bank, li tistabbilixxi l-bażi ta' kif kwalunkwe data personali tiegħek tiġi miġbura jew ipproċessata mill-Bank, tinstab online fuq <https://www.bov.com/website-privacy-policy> jew tistà wkoll titlob kopja stampata lir-rappreżentant tal-Bank li jkun qed jgħinek.

Il-Bank iżomm l-ilmenti kollha u t-tweġibiet relatati u r-registrazzjonijiet tal-ilmenti għal perjodu ta' hames snin. Ir-rekords tal-ilmenti jinżammu f'forma li tista' tingara, li tista' tiġi vverifikata u li tista' tiġi aċċessata faċilment sabiex il-Bank ikun jista' jikkoopera fi kwalunkwe investigazzjoni uffiċjali jew talba għal informazzjoni, kif mehtieg mill-awtoritajiet rilevanti.

## Ilmenti anonimi

Il-Bank jirrikonoxxi u jieħu nota ta' kull ilment li jirċievi, inklużi dawk sottomessi b'mod anonimu. Madankollu, fin-nuqqas ta' informazzjoni identifikabbli mingħand il-persuna li tressaq l-ilment, ma jkunx possibbli li ssir investigazzjoni bir-reqqa jew li tittiehed azzjoni ta' rimedju speċifika. Din il-limitazzjoni toriġina mill-inabbiltà li jiġu vverifikati l-fatti, li tintalab kjarifika, jew li jingħata rispons lil min jagħmel l-ilment.

Huwa importanti li wieħed jikkunsidra li r-regolamenti bankarji jirrikjedu li l-Bank jikkonferma li rċieva l-ilment—jew bil-miktub jew b'email—fi żmien jumejn ta' xogħol minn meta jirċievi l-ilment. Dan l-obbligu ma jistax jiġi sodisfatt f'każijiet fejn min jilmenta jibqa' mhux identifikat.

F'sitwazzjonijiet fejn individwi jixtiequ jgħajmu thassib b'mod anonimu, huwa rakkomandat li dawn ir-rapporti jiġu sottomessi permezz tal-proċess ta' whistleblowing tal-Bank.

## Rikonoxximent tal-ilmenti

Il-Bank huwa impenjat li joħroġ ittra jew email ta' rikonoxximent, fi żmien jumejn ta' xogħol minn meta jirċievi l-ilment.

## Irtirar tal-ilmenti

L-ilmenti jistgħu jiġu rtirati b'notifika bil-miktub lill-'Customer Resolutions Unit', billi tiġi spjegata r-raġuni għall-irtirar tal-ilment.

## Tweġiba għall-ilmenti

F'ċirkostanzi normali, il-Bank għandu jkun f'pożizzjoni li jipproċessa l-ilment u jwieġeb fi żmien hmistax-il jum ta' xogħol minn meta jirċievi l-ilment. F'ċirkostanzi eċċezzjonali li l-Bank ma jkunx jista' jipprovdha tweġiba fi żmien 15-il jum ta' xogħol, il-Bank jibgħat tweġiba, li fiha jindika r-raġunijiet għad-dewmien u jispeċifika d-data sa meta l-ilmentatur għandu jirċievi t-tweġiba finali. Fi kwalunkwe każ, id-data sabiex l-ilmentatur jirċievi t-tweġiba finali m'għandhiex taqbeż il-35 jum ta' xogħol.

The Bank may respond to a complaint received by email, using the same medium. However, a written reply is sent when the communication contains sensitive or confidential information.

If the Bank needs more time to investigate the complaint, it will inform the complainant that unless he/she is prepared to concede more time to the Bank, he/she has a right to refer the matter to The Office of the Arbiter for Financial Services.

## Rights of a complainant during the complaint process

The complainant has the right to enquire as to the status of his/her complaint by communicating with the Bank's Customer Resolutions Unit.

## Rights of a complainant after the complaints process

Should a complainant be unsatisfied with the Bank's reply or no agreement was reached with the Bank, one may refer the matter to The Office of the Arbiter for Financial Services by writing to:

The Office of the Arbiter for Financial Services, N/S off Triq Reġjonali, L-Imnsida MSD 1920 - Malta

Further information may be obtained through the official website: [www.financialarbiter.org.mt](http://www.financialarbiter.org.mt), Freephone (local calls): 8007 2366 and Telephone: (356) 2124 9245.

Note: A customer who is eligible to lodge a complaint with the Office of the Arbiter for Financial Services, has to be either:

- A natural person OR
- A micro-enterprise - meaning an enterprise which employs fewer than ten persons and whose annual turnover/ balance sheet totals do not exceed €2 million.

Corporate customers may refer claims regulated by the Payment Services Directive (PSD II) to the Central Bank of Malta, Pjazza Kastilja, Il-Belt Valletta VLT 1060, Malta. Tel: (356) 2550 0000 [www.centralbankmalta.org/contact-us](http://www.centralbankmalta.org/contact-us).

Il-Bank jista' jwieġeb għall-ilment li jirċievi b' email, billi juża l-istess mezz. Madankollu, tintbagħat tveġiba bil-miktub meta l-komunikazzjoni tinkludi informazzjoni sensittiva jew kunfidenzjali.

Jekk il-Bank ikun jeħtieġ aktar żmien biex jinvestiga lment, jinforma lill-ilmentatur li sakemm mhuwiex lest li jagħti aktar żmien lill-Bank, huwa għandu d-dritt li jirreferi l-kwistjoni lill-Uffiċċju tal-Arbitru għas-Servizzi Finanzjarji.

## Drittijiet tal-ilmentatur matul il-proċess tal-ilmenti

L-ilmentatur għandu d-dritt li jistaqsi dwar l-istatus tal-ilment tiegħu billi jikkomunika mal-'Customer Resolutions Unit'.

## Drittijiet tal-ilmentatur wara l-proċess tal-ilmenti

Jekk l-ilmentatur ma jkunx sodisfatt bit-tveġiba tal-Bank jew jekk ma jintlaħaq l-ebda ftehim mal-Bank, wiehed jista' jirreferi l-kwistjoni għand l-Uffiċċju tal-Arbitru għas-Servizzi Finanzjarji billi jikteb lil:

L-Uffiċċju tal-Arbitru għas-Servizzi Finanzjarji, Triq ġdida fi Triq Reġjonali, L-Imnsida MSD 1920 - Malta

Aktar informazzjoni tista' tinkiseb mis-sit uffiċjali tiegħu: [www.financialarbiter.org.mt](http://www.financialarbiter.org.mt), permezz tal-Freephone (telefonati lokali): 8007 2366 u bit-Telephone: (356) 2124 9245.

Nota: Konsumatur li huwa eliġibbli jissottometti lment mal-Uffiċċju tal-Arbitru għas-Servizzi Finanzjarji, jista' jkun:

- Persuna fiżika JEW
- Mikroimpriza – jiġifieri intrapriża li tħaddem anqas minn għaxar persuni u li l-qligħ / totali tal-karta tal-bilanċ ma jeċċedix l-ammont ta' €2 milljun.

Konsumaturi korporattivi għandhom jirreferu lmenti regolati mid-Direttiva Nru. 1 tal-Bank Ċentrali ta' Malta dwar il-Provvediment u l-Użu tas-Servizz ta' Pagament, lill-Bank Ċentrali ta' Malta, Pjazza Kastilja, Il-Belt Valletta VLT 1060, Malta. Tel: (356) 2550 0000 [www.centralbankmalta.org/contact-us](http://www.centralbankmalta.org/contact-us).

Reviewer	Ramon Tabone - Senior Manager, Customer Resolutions
Approver	Ian Robert Gourley - Head, Customer Resolutions obo Chief Customer Experience Officer
Approval date	30 October 2025

[www.bov.com](http://www.bov.com) or contact 2131 2020  
<https://www.bov.com/api/v1/download/complaint-handling-policy>

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 Bank of Valletta p.l.c. is a public limited company regulated by the MFSA and is licensed to carry out the business of banking and investment services in terms of the Banking Act (Cap. 371 of the Laws of Malta) and the Investment Services Act (Cap.370. of the Laws of Malta).