

**BANKS ASSOCIATION OF TURKEY  
CUSTOMER COMPLAINTS ARBITRATION COMMITTEE  
INFORMATION BROCHURE**

**POINTS TO CONSIDER**

1. Please answer **all** questions in this Form in order to facilitate the proceedings in the Arbitration Committee.
2. Please fill in this Form legibly with blue or black ink, and explain your complaint clearly, briefly and understandably. Statement of the events and conditions paving the way for your complaint is very important (for instance, exact date, whether it is for the first time or not, type of the underlying banking transaction, account number and type, attitude of the bank, bank units you are complaining about, and your expectations from your bank and from the Arbitration Committee).
3. All information about your complaint must be attached to this Form so as to enable the Arbitration Committee to investigate your complaint.
4. Delivery to the Arbitration Committee of photocopies of all documents relating to your complaint, together with this Form, is also very important (for instance, account opening agreement, your correspondences with the bank, account extracts, etc.). You must also keep one copy of your Complaint Form and of each of the documents attached thereto.
5. If the subject matter is related to a joint account opened by you together with other person(s), it must also be stated clearly and this Form must be signed by each of the joint account holders.
6. If you are authorized to act for and on behalf of one or more complainants, for all investigation activities of the Arbitration Committee on your complaint (for instance, signature of this Form, receipt of all documents to be issued and sent by the Arbitration Committee in connection with your complaint, answers to such documents, acceptance or refusal of suggestions, etc.), a written certificate of authorization and a signature declaration duly certified by the concerned official authorities must be submitted in attachment. In this case, in your Complaint Form filed to the Arbitration Committee, you must clearly state that you are applying in the name of other person(s). If the person who has received the underlying banking services has died, you have to attach a court judgment on determination of heirs, proving your legal interests therein.
7. After filling in, please fold this Form and put it together with other related documents (photocopies) in the answer envelope attached hereto and send it to the Arbitration Committee.

**This Information Brochure and the Arbitration Committee Complaint Form are free. You may receive this Form freely from banks or from the Customer Complaints Arbitration Committee Secretariat (Nispetiye Cad. Akmerkez B3 Blok Kat 13 Etiler 34340 ISTANBUL) or via internet (<http://www.tbb-bhh.org.tr>).**

**BANKS ASSOCIATION OF TURKEY  
CUSTOMER COMPLAINTS ARBITRATION COMMITTEE**

Arbitration Committee is an independent committee entrusted with the task of examining all kinds of disputes between the Association- member banks and their real person customers fairly, neutrally and openly, and of finding an amicable solution for them.

Detailed information about activities of the Arbitration Committee is made public in the Yearly Activity Reports of the Committee.

**Who may apply to the Arbitration Committee?**

As the activities of the Arbitration Committee cover only all kinds and types of consumer banking transactions effected for and with real person customers of banks, not related to any commercial activities, only real persons may apply to the Arbitration Committee.

**Which disputes does the Arbitration Committee hear and examine?**

The Arbitration Committee examines only the complaints or disputes in respect of the banking services (i.e., deposit accounts, credits, checks, cards, etc.) provided by banks to real persons (individuals).

**WE ARE READY FOR HELPING YOU**

**How is a complaint filed to Committee?**

Before filing a complaint to the Arbitration Committee, the **FIRST STEP** is to present your complaint in writing directly to the head quarter or relevant branch of the Bank. As the mission of each bank is to give you the best services, the bank will at all times be ready to hear your problems and to help you.

**MAJORITY OF CUSTOMER COMPLAINTS** are in fact resolved in and by the bank.

First application for resolution of a complaint is required to be made to the head quarter or relevant branch of the Bank.

The complainant may apply to the Arbitration Committee by filling in a complaint form within thirty days starting from the date of answer if and when the answer given by the Bank's **head quarter** or relevant branch is not satisfactory to the complainant, or within thirty days starting from the end of answering period if no answer is given to him by the end of this period.

**PLEASE DO NOT FORGET** that you have to describe your complaint clearly and briefly, and fill in this Form, and send it together with a copy of all relevant documents to the Arbitration Committee.

**Examination and Investigation of Complaints**

\* Upon receipt of your Complaint Form, the Arbitration Committee will immediately send a written acknowledgement of receipt to you. If required, you may be asked to give more information.

\* If your complaint is on a subject matter hearable by the Arbitration Committee, the Committee will, after examining the explanations given by the complained bank, take its arbitration award within thirty days following the date of application and send its award with reasons thereof both to you and to the head quarter of the Bank within ten days thereafter.

\* If the complainant or the bank does not send a notice of acceptance of the award to the Committee within fifteen days after receipt of the award, then the award is deemed to have been refused by the complainant or the bank as the case may be. If such a notice is sent, the award is deemed to have been accepted by the complainant or the bank as the case may be.

\* Sides to a dispute reserve and retain their right to go to court with regard to the complaints referred to the Arbitration Committee.

**PLEASE DO NOT FORGET** that filing of complaints to the Arbitration Committee **does in no case suspend or stay** the legal time limitations relating to reference of the underlying dispute to juridical courts or arbitration courts.

### **How can one contact the Arbitration Committee?**

Information about the procedures of filing complaints to the Arbitration Committee may be received from the Arbitration Committee Secretariat between 09:00 and 17:30 hours in business days through telephone number (212) 282 09 73

### **Which complaints are outside the scope of authorization of the Arbitration Committee:**

The Arbitration Committee hears and examines all complaints about the banks, except for the following ones. The following complaints will be refused by the secretariat without filing to the Arbitration Committee:

- (a) Complaints relating to the disputes which have occurred prior to the effective date of this Communiqué;
- (b) Complaints not filed to the Committee within thirty days following the date of answer by the **head quarter** or relevant branch of the Bank or following the end of the answering period;
- (c) Complaints not filed to the Committee within one hundred and twenty days after the complainant learns the transaction or act underlying the complaint or the damages caused by it;
- (d) Complaints not filed to the Committee in any case within one year following the date of the transaction or act underlying the complaint or the date of damages caused by it;
- (e) Complaints referred to and pending in the juridical courts;
- (f) Complaints already resolved by and between the complainant and the bank;
- (g) Complaints arising out of commercial credit facilities extended by banks;
- (h) Complaints of general nature about banks and their services;
- (i) Complaints about decisions taken by a bank adjudged bankrupt or decided to be dissolved and liquidated; and
- (j) Complaints on crimes that are subject to criminal prosecution on ex officio basis.

If and when a complaint is referred to juridical courts after application to the Committee in relation therewith, the Arbitration Committee will cease to deal with that complaint as of the date of notice to or the date of learning by the Arbitration Committee.

### **Do I have to pay any fee?**

No, the services of the Arbitration Committee are free.

**BANKS ASSOCIATION OF TURKEY  
CUSTOMER COMPLAINTS ARBITRATION COMMITTEE**

**THE CHAIR OF CUSTOMER COMPLAINTS ARBITRATION COMMITTEE**

Before filling in the following complaint form, please carefully read the "Banks Association of Turkey, Customer Complaints Arbitration Committee, Information Brochure". If you are signing this Complaint Form as an authorized representative of the complainant, please give personal data (name, address, etc.) about the complainant immediately under your personal data. If you have any questions, please contact the Arbitration Committee Secretariat.

**Address** : Nispetiye Caddesi, Akmerkez B3 Blok, Kat 13 34340 Etiler/ISTANBUL  
**Telephone** : (212) 282 09 73  
**Fax** : (212) 282 09 46  
**E-mail** : hakemheyeti@tbb.org.tr  
**Web site** : www.tbb.org.tr

**PERSONAL DATA ABOUT COMPLAINANT (PLEASE WRITE IN CAPITAL LETTERS):**

NAME AND SURNAME :  
FATHER'S NAME :  
BIRTH PLACE AND DATE :  
T.R. IDENTITY NUMBER :  
ADDRESS :  
STREET: ..... NO.: ..... CITY:  
.....  
POST CODE: ..... TELEPHONE NUMBER:  
.....  
FAX NUMBER: ..... ELECTRONIC MAIL:  
.....

**PERSONAL DATA ABOUT AUTHORIZED REPRESENTATIVE (PLEASE WRITE IN CAPITAL LETTERS):**

NAME AND SURNAME :  
FATHER'S NAME :  
BIRTH PLACE AND DATE :  
ADDRESS : (Please fill in this section only if you are specifically authorized to receive the complaint-related notices from the Banks Association of Turkey, Customer Complaints Arbitration Committee.)  
STREET: ..... NO.: ..... CITY:  
.....  
POST CODE: ..... TELEPHONE NUMBER:  
.....  
FAX NUMBER: ..... ELECTRONIC MAIL:  
.....

**COMPLAINED BANK (Bank name, Branch name):**



Please briefly summarize your complaints. (Please read article 2 of the "Points to Consider" in the Banks Association of Turkey, Customer Complaints Arbitration Committee, Information Brochure.)

If you need more space, please continue on a white plain paper and send it together with this Form.

(Please also fill in the next page of this Form.)

Please list below all kinds of documents believed to be related with your complaint, and attach them (their photocopies) to this Form.

1. ....
2. ....
3. ....
4. ....
5. ....

**Please sign after carefully reading.**

**STATEMENT**

- I hereby declare that all of the information given above are true and accurate.
- I hereby declare that the complaint filed to the Arbitration Committee in this Form is not the subject matter of a completed or pending law suit or arbitration case.
- I hereby consent to delivery and disclosure by the complained bank to the Arbitration Committee of all kinds of information or documents that may be requested for hearing and investigation of my complaint.
- I hereby accept that filing of this complaint to the Arbitration Committee does not suspend or stay the legal time limitations relating to reference of the underlying dispute to the juridical courts or the arbitration courts.

PLACE: ..... DATE: ...../...../.....

NAME AND SURNAME

SIGNATURE

.....	.....
.....	.....
.....	.....
.....	.....

(PLEASE WRITE IN CAPITAL LETTERS.)

**SAME AS ITS ORIGINAL**

(Seal and signature)