

**BankPro**

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Complaints Handling Procedures

## 1. SCOPE

- 1.1. The Complaints Handling Procedures (the 'Procedures') sets out the process adopted by BankPro Limited (referred to as 'BankPro' or the 'Firm') for the reasonable and prompt handling of complaints, disputes, or grievances received from Clients (referred to as the 'Client', the 'Complainant', 'you', 'your' and 'yourself').
- 1.2. For any capitalised term, which has not been defined in the Procedures, please refer to BankPro's [Terms and Conditions](#).
- 1.3. BankPro offers multi-currency deposit accounts, savings accounts, physical and virtual cards, and securities/investment trading; which are all administered directly via the BankPro mobile app and web platform.

## 2. OVERVIEW

- 2.1. By using the BankPro mobile app, deposit accounts, trading accounts and cards, you acknowledge and agree to these Procedures. We encourage you to read the Procedures thoroughly to fully understand your rights and obligations.
- 2.2. If you are dissatisfied with our services, or if you have a query regarding your account or activity with us, you may contact the Customer Support Department via live chat, e-mail, or telephone. Our Customer Support Department will determine if your query can be resolved immediately or if it will require further investigation; if your query cannot be resolved immediately, we remain committed to addressing and/or resolving it in a prompt manner (usually within five (5) business days).
- 2.3. If you are not satisfied with the response to the query or grievance you received, then you may raise this further with the Compliance Department following the process indicated in the '**Official Complaints**' section.
- 2.4. The official language of this Policy is English. Any translation of these Procedures into another language is provided solely for convenience and should not be considered authoritative. In case of discrepancies, the English version shall prevail.

## 3. GRIEVANCE

- 3.1. If our service does not meet your expectations or if we've made an error, please give us the opportunity to resolve it. Contact us to explain the issue and we will investigate further.
- 3.2. You can contact us by email or phone:

Email	support@bankpro.com
Phone	1 242 603 2226

- 3.3. Our Customer Support team will determine whether your grievance can be resolved immediately or if it requires further investigation. If the issue cannot be addressed immediately, we remain committed to resolving it in a proper manner – typically within five (5) business days.
- 3.4. If you are not satisfied with the response sent to you, then you may escalate the matter to the Compliance team by following the process outlined in the '**Official Complaints**' section.

## 4. OFFICIAL COMPLAINTS

- 4.1. An official complaint means a statement of dissatisfaction relating to the services offered by the Firm, addressed by a Complainant to the Compliance Department, as indicated in the Procedure.
- 4.2. A complaint must include (i) the client's name and surname, (ii) the account's number, (iii) the affected transaction reference number(s), if applicable, (iv) the date and time that the issue arose, and (v) an accurate description of the issue.
- 4.3. Complaints communicated to the Compliance Department must be received from the registered email of the client or the client's Appointed Representative as soon as possible after the subject matter of the complaint arose.
- 4.4. Where appropriate, we will update the Complainant on the progress of the handling of the complaint.
- 4.5. Upon receipt of the complaint, we will investigate the complaint and reply, within the specified timeframe of receipt, to the Complainant about the outcome/decision.
- 4.6. You can contact the Compliance team by email:

Email

- 4.7. We will acknowledge your complaint within three (3) business days, and we will send you a response in writing when our investigation is completed.
- 4.8. The complaint handling time limits vary depending on the nature of the complaint:

Nature of the complaint	Response time limits
Transactions e.g., bank transfers	Fifteen (15) days
Deposit or trading accounts	Fifteen (15) days
Other complaints	Four (4) weeks

- 4.9. Upon completing our investigation of your complaint, we will provide you - in writing - with a final response.
- 4.10. If we do not respond within the prescribed time limits, we will provide you with the reasons and with an estimation of when we will be able to get back to you.
- 4.11. We will always communicate with you in a fair and respectful manner.
- 4.12. If you are not satisfied with our final response to your complaint, then you can refer it to the Central Bank of the Bahamas in writing within six (6) months of our last communication to you.

**Write to:** **Financial Services Ombudsman**  
Office of the Financial Services Ombudsman  
Central Bank of the Bahamas  
  
P. O. Box N4868  
Nassau, Bahamas

Phone	1 242 302 2610
Email	<a href="mailto:OPC@centralbankbahamas.com">OPC@centralbankbahamas.com</a>
Website	<a href="https://www.centralbankbahamas.com/">https://www.centralbankbahamas.com/</a>

## BankPro Limited

Incorporated in the Commonwealth of The Bahamas (Company no. 64987C) Authorised and regulated by the Central Bank of The Bahamas (master code LIC1139) & Securities Commission of The Bahamas (license no. SIA-F226)

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Complaints Handling Procedure | June 2026