

No.: 27/1/14308

Date: 27/2/1440 Hijri

Corresponding to: 5/11/2018

**Circular to all financial institutions subject to the supervision of the
Central Bank of Jordan**

After Greetings,

This is in reference to the Instructions of the Internal Procedures for Handling Consumers' Complaints of Financial and Banking Services Providers no. (1/ 2017) dated 28/8/2017, which required the financial and banking service provider to set a policy for handling consumers' complaints that allows for responsible business conduct to better serve customers in all stages of the relationship between the service providers and their clients. This policy shall be reviewed annually, or when deemed necessary, by the service provider, and a copy thereof shall be provided to the Central Bank along with any amendments thereto.

Accordingly, and in light of your failure to provide us with this policy, please instruct whoever is required to work to provide us with the approved policy for handling consumers' complaints in accordance with the provisions of our instructions above, no later than 31/12/2018. That is under the responsibility of applying any of the penalties or procedures stipulated under the provisions of the Central Bank of Jordan Law No. (23) of 1971 and its amendments, and / or any of the laws and legislations issued by the Central Bank that regulate the business of financial and banking service providers.

Respectfully,

Governor

Dr. Ziad Fariz