



# CUSTOMER SERVICE CHARTER

## A GUIDE TO OUR COMPLAINT PROCEDURE

AT SNB OUR CUSTOMERS ARE EXTREMELY IMPORTANT TO US. WE CHALLENGE OURSELVES TO MEET VERY HIGH STANDARDS OF SERVICE EXCELLENCE, WHICH IS WHY WE HAVE A DEDICATED CUSTOMER SERVICE AND COMPLAINTS UNIT TO ADDRESS YOUR CONCERNS.

<p><b>We Will</b></p>	<ul style="list-style-type: none"> <li>• Make it easy for you to give us your feedback, tell us about your complaints or concerns</li> <li>• Give your complaint our full attention and attend to you in a timely manner</li> <li>• Resolve your complaint without unnecessary delay</li> <li>• Cater to your issues professionally and to the best of our ability</li> <li>• Welcome your feedback and suggestions to serve you better</li> </ul>
<p><b>How and where to complain</b></p>	<ul style="list-style-type: none"> <li>• Visit one of our branches and speak to a member of our Customer Service team.</li> <li>• Contact our Call Center on 800 55000 from within UAE or +971 4709 1650 from outside UAE, round the clock, where our staff will be pleased to assist you.</li> <li>• If you contact us by post, kindly address your letter to our Complaints Management Unit, using the postal address mentioned on our website <a href="http://www.uae.alahli.com">www.uae.alahli.com</a>.</li> </ul>
<p><b>How will your complaint be handled?</b></p>	<p>Although we strive to provide you with excellent customer service, we understand that issues might arise due to different circumstances. In situations like this, we follow the procedure detailed below:</p> <ul style="list-style-type: none"> <li>• We will try and address your concerns immediately. If we are unable to do so,</li> <li>• We will log your complaint on our system</li> <li>• We will provide you with a reference number relating your concern</li> <li>• We will work closely with all relevant departments to ensure that a thorough investigation and resolution takes place</li> <li>• As soon as we have gathered all relevant information relating to your complaint, we will contact you with a resolution</li> </ul>
<p><b>How long will it take?</b></p>	<p>We will try to solve your complaint as quickly as possible, however please allow us a minimum of 7 working days to resolve the matter.</p>
<p><b>If we can't reach an agreement together</b></p>	<ul style="list-style-type: none"> <li>• We are confident that our complaint resolution process is both fair and robust. However, if we have been unable to provide you with a full and satisfactory resolution, you have the right to refer your complaint to the UAE Central Bank.</li> </ul>

Please keep in mind that The UAE Central Bank website states that "Before filing a complaint with the Central Bank, every effort should be made in order to settle the matter directly with the concerned bank or financial institution."