

## FAB CUSTOMER SERVICE CHARTER

### Purpose

At FAB, we constantly strive to enhance our customer service delivery standards and to create a customer-centric culture by fulfilling your financial needs with efficiency and transparency. Our Customer Service Charter outlines our commitment to providing you with the highest standards of service at all times.

***Our relationship and engagement with you is governed by the following key values:***

### Customer First

We are dedicated to prioritizing your banking needs by listening, embracing inclusivity, and providing the best possible solutions, while maintaining transparency to protect your best interest.

### Knowledgeable

We aim to understand your financial needs and aspirations by staying updated on market trends and offering tailored solutions, while clearly explaining the features, benefits, options, and risks associated with each product or service as needed.

### Enterprising

It is our goal to be innovative, agile, and proactive to create new solutions that serve your dynamic needs in an optimal manner, in line with the evolving technology and banking trends.

### Collaborative

We believe that the success of any organisation lies in collaboratively working together as a single, cohesive team, and in close collaboration with each client. When you contact us with a query, complaint, or request, we will acknowledge it within 2 business days and will provide you with a full response within 5 working days. If resolution is not possible within the stated time, we will ensure that this is conveyed to you in a prompt and transparent manner.

### Trusted

We value integrity, honesty and long-term relationships and we commit to keeping your personal and financial information confidential and secure. We will not share your information unless authorised by you or required by law or applicable regulations. We pledge to be transparent about our services and charges.

### Get in Touch:

Contact us any time at:

- Phone: 1 600 52 5500 or +971 2 6811511 (International) or refer to below links for product or service specific numbers <https://www.bankfab.com/en-ae/contact-us>
- Raise your inquiries / complaints through the FAB mobile app (Help & Support section in the main menu)
- Email to: [atyourservice@bankfab.com](mailto:atyourservice@bankfab.com) or refer to following links for product or service specific email addresses: <https://www.bankfab.com/en-ae/contact-us>
- Meet us at our branches during our working hours. <https://www.bankfab.com/en-ae/branch-locator>
- Contact your dedicated Relationship Manager (based on your relationship eligibility)

## FAB CUSTOMER SERVICE CHARTER

For any written complaints or grievances, we request that you include the following information when writing to [atyourservice@bankfab.com](mailto:atyourservice@bankfab.com):

- Your name
- Your contact details (including your preferred contact phone number)
- The type of product you hold.
- Your account details.

### Right to approach Sanadak:

Our goal is to ensure that your query/complaint is resolved to your satisfaction. However, in an exceptional situation where we are unable to resolve the complaint within 30 business days or, if you are unhappy with our proposed resolution, you have the right to approach Sanadak (<https://crm.centralbank.ae/en>)

Sanadak (Ombudsman unit) is an independent complaint resolution authority set up by the CBUAE with a focus on safeguarding consumers rights and resolving complaints that arise from dealings with Licensed Financial Institutions and Insurance Companies.

If you have any enquiries about Sanadak, please contact Sanadak via e-mail: [Info@sanadak.gov.ae](mailto:Info@sanadak.gov.ae), or visit [www.sanadak.gov.ae](http://www.sanadak.gov.ae).

The FAB Customer Charter is not a legally binding document and any derogations from the values and principles therein is not a breach of contract; rather, it is a matter to be addressed to either our complaints department as advised above (Get in Touch), or to Sanadak as advised above (Right to approach Sanadak).

The Bank operates in accordance with all applicable laws and regulations.