

FAB Customer Service Charter

Purpose

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

Our bank's relationship and engagement with you is governed by the following key values:

Customer First

We are committed to always putting your banking needs at the forefront by listening, being inclusive and delivering the best possible solutions while ensuring transparency in all our interactions to protect your best interests.

Knowledgeable

We will constantly strive to develop a deep understanding of your financial needs and aspirations by remaining on top of market trends and providing the necessary solutions to facilitate your decisions, while explaining the features, benefits, options, and risks associated with each product or service in discussion as per your requirement.

Enterprising

It is our goal to be innovative, agile, and proactive to create new solutions that serve your requirements, while also driving innovation that supports your dynamic needs and caters to evolving 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 with you, and we commit to treating all your personal and financial information as confidential and will safeguard the security and usage of your information. Your personal and financial information will not be shared unless otherwise authorised by you or if we are required to do so by jurisdictional law or regulation.

GET IN TOUCH:

Contact us anytime:

- Call 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
- Write to us atyourservice@bankfab.com or refer to following links for product or service specific email address:
<https://www.bankfab.com/en-ae/contact-us>
- Face-to-face in our branches during branch working hours
- Your dedicated Relationship Manager (as applicable for specific customer segments)

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

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

Right to approach Central Bank:

Our goal is to ensure that your query/complaint is resolved to your satisfaction. However, in an exceptional situation, if you are unhappy with our proposed resolution, you have the right to approach our regulator, the Central Bank Consumer Protection Department (<https://crm.centralbank.ae/en>).

The FAB Customer Charter outlines our service commitment to deliver the highest standards of customer service.

The FAB Customer Charter is not, however, 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 in accordance with section (Get in Touch) or to the Central Bank in accordance with section (Right to approach Central Bank) above.

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