

CUSTOMERS' CHARTER

We are committed to deliver the highest standards of customer service across our branches & channels and provide high quality and value added financial products and services.

Our Commitment to You



Know you & understand your needs and offer appropriate products



Handle your enquiries and complaints efficiently and in a timely manner



Treat you with respect, integrity and be fair, honest and transparent



Keep you informed of any changes to the schedule of fees, charges and T&Cs



Give you accurate and up to date information regarding bank products and services



Keep your money and information safe



Provide you with excellent, reliable and friendly services

Your Commitment to Us



Treat staff and other customers with respect and courtesy



Provide honest and accurate information & keep us informed of any changes



Take reasonable care to minimize the risk of forgery or fraud



Comply with the contract and terms and conditions of products and services

OUR COMPLAINT HANDLING PROCESS

What is a complaint?

A complaint is an expression of dissatisfaction from customers either in written or verbal on any of our products, services or employee behaviors.

A suggestion, inquiry or feedback about the bank's products and services will not be considered as a complaint, they will be directed to the concerned teams to review and respond to customers.



How to log a complaint?

UAE Contact Centre at **800BMUAE (80026823)**

Send an email to **help@gulf-banquemisr.ae**

Login to **BM Online** and email us

What is the complaint resolution process?

The complaint will be escalated to our dedicated Complaint Management Unit who will ensure that the matter is resolved and the outcome is communicated properly to the customer

The Complaint Management Unit will:

Registration : Register your complaint

Acknowledgment : Send you an email to your registered contact information with the reference

Investigation : Investigate the incident and escalate it to the respective department for

resolution **Resolution** : Contact you to inform you with the resolution and decision taken

We aim to resolve all complaints within 4 working days. However, if the issue is complex and requires further investigation or approvals, the process might take longer. In such cases, the customer will be kept updated accordingly.

How to file a complaint with the Central Bank?

We always tend to resolve all complaints to our customer's satisfaction. If you're not satisfied with the resolution, you may escalate the matter to SANADAK – the independent Ombudsman Unit established by the Central Bank of the UAE. Complaints may be filed to Sanadak either in person by visiting Sandak's office located in Emirates Institute of Finance Building, Ground Floor. Abu Dhabi, UAE (Office hours are from 8:30 AM to 3:30 PM, Monday to Thursday, and from 8:30 AM to 11:30 AM on Friday), or through Sanadak's website or toll free number.

Toll Free : 800 -7262325

Website : www.sanadak.gov.ae