



CUSTOMER SERVICE CHARTER

A GUIDE TO OUR COMPLAINT PROCEDURE

AT SAMBA 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>We Will</p>	<ul style="list-style-type: none"> • Make it easy for you to give us your feedback, tell us about your complaints or concerns • Give your complaint our full attention and attend to you in a timely manner • Resolve your complaint without unnecessary delay • Cater to your issues professionally and to the best of our ability • Welcome your feedback and suggestions to serve you better
<p>How and where to complain</p>	<ul style="list-style-type: none"> • Visit one of our branches and speak to a member of our Customer Service team. • 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. • If you contact us by post, kindly address your letter to our Complaints Management Unit, using the postal address mentioned on our website www.samba.ae
<p>How will your complaint be handled?</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"> • We will try and address your concerns immediately. If we are unable to do so, • We will log your complaint on our system • We will provide you with a reference number relating your concern • We will work closely with all relevant departments to ensure that a thorough investigation and resolution takes place • As soon as we have gathered all relevant information relating to your complaint, we will contact you with a resolution
<p>How long will it take?</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>If we can't reach an agreement together</p>	<ul style="list-style-type: none"> • 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.

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."

Samba Financial Group, P.O Box 6038, Dubai, United Arab Emirates. Tel: +971 4 709 1111, Fax: +971 4 709 1122, www.samba.ae Foreign Branches of Samba Financial Group Saudi Arabia in UAE are under the supervision and oversight of the Central Bank of U.A.E.