

# **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



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



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



Provide you with excellent, reliable and friendly services



Handle your enquiries and complaints efficiently and in a timely manner



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



Keep your money and information safe

### Your Commitment to Us



Treat staff and other customers with respect and courtesy



Take reasonable care to minimize the risk of forgery or fraud



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



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

Disclaimer: "The Banque Misr - UAE Customer Charter is not a legally binding document and it is not create any legal rights or obligations and any breach of its terms is not a breach of a contract, however, this charter constitute our professional commitment for improving your banking experience. If you encountered a dissatisfaction from any of our products, services or employee behaviors, please follow our complain process as stated in the customer charter".



## **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 **02 652 2722** Send an email to **custservice@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 feel that you are still not satisfied with the resolution, you may refer the matter to the UAE Central Bank.

You may file the complaint online or in person by visiting any of the Central Bank branches in Abu Dhabi, Al Ain, Dubai, Sharjah, Ras Al Khaimah or Fujairah.

Toll Free :	800 22 823
Email :	uaecb@cbuae.gov.ae
Website :	www.centralbank.ae

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