

RAKBANK customer charter



Putting our customers at the 'heart' of everything we do



Vision
To offer 'simply better' banking solutions for all our customers across the UAE

Mission
We aim to be a leading customer focused bank in the UAE offering convenient access to innovative and competitive financial products across multiple channels to individuals and businesses.



What is a Customer Service Charter?

This Customer Service Charter is a commitment of our service delivery to you and sets out what RAKBANK will do for you, how we propose to do it, and in what time scale. We are committed to continuously monitor and improve the quality of our service delivery to you.

How can you help us?

To serve you better, we appreciate that you:

- > Provide feedback to enable us to improve our service
- > Provide accurate information in your dealings with us
- > Notify us of any changes to your personal/company information
- > Treat our employees and other customers courteously and professionally
- > Secure your Account and Card details including PIN, CVV number, passwords, etc.



What to expect from us

We will endeavour to ensure that our employees:

1. Have relevant knowledge, experience, responsibility and authority to deal with any of your enquiries or requests
2. Deliver all our services in a friendly and timely manner
3. Treat you with courtesy and professionalism
4. Maintain confidentiality at all times

Our promise to you

> Service excellence

We strive to deliver personal, timely and error-free service every time you visit any of our branches, or interact with our Business teams and Contact Centre agents through phone or web chat solutions and aim to respond to any query or concern raised through our digital channels or contact centre within 1 working day. You have our assurance that all complaints will be investigated fairly by an independent unit within the Bank.



> Accessibility

You can always reach us quickly and easily through our wide branch and ATM networks. Alternatively, you can connect with us 24/7 via our Contact Centre, Digital Banking, website www.rakbank.ae, web chat service and social media channels.

> Security

We have the necessary processes in place to ensure confidentiality and privacy of your information in accordance with the established industry standards governing RAKBANK and all our employees. The Bank has aligned its security policy with industry standard ISO 27001 ABD guidelines published by NES (National Security Authority) and all identified risks are addressed in accordance with the risk management process.



> Compliance

We have established processes to continually ensure compliance with all regulatory requirements applicable to the business. The Bank encourages anyone with reason to believe that a violation of the law, a regulation, the code of ethical conduct, or any RAKBANK policy and procedure, to immediately report what they know or suspect for our immediate action.

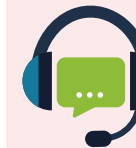
> Sustainability

We believe that our long-term success as a National Bank lies in growing people's best interest and their trust in us by increasing our focus on our corporate social responsibility that is structured around 5 main commitments:



Responsible lending, corporate philanthropy, community support, ethical employment, and preservation of natural resources

How to escalate an issue or raise a complaint



1. Provide feedback or log a complaint through any of our branches, Contact Centre, Digital Banking, website or email us at contactus@rakbank.ae
2. Upon receiving the complaint, we will contact you to further understand your concerns within 1 business working day (same day if received before 3pm).
3. We commit to provide you an estimated resolution time and update you regularly on the progress.
4. If we are unable to resolve your complaint within 4 working days, we will inform you of the reasons for delay and specify a date when a decision can be expected and will respond to you officially through a medium accepted by you.
5. Whenever we provide you with our final resolution, we will inform you of the external escalation options available to you if you are not satisfied.

You can always reach us and provide us with your feedback on the following contacts:
contactus@rakbank.ae +9714 - 213 00 00 www.rakbank.ae
For complaints: write to complaints@rakbank.ae

