

Financial inclusion is embedded into our core principles

At the core of ADIB's corporate group-wide strategy is a commitment to being a lifelong partner to our customers, colleagues, and communities. By continually striving towards a positively impactful relationship with both our current and future – customers, ADIB centers financial inclusion, financial literacy, and accessibility at the heart of its strategy through innovative products, services, and community initiatives. Through this core purpose, we commit to ensuring an exceptional experience for our customers, and making financial services accessible to everyone; including customers in remote and rural areas, small and medium enterprises (SMEs), youth, women, people of determination, and other underserved groups in the geographies we operate in.

We engage with external parties, such as regulators and standard setters, to advocate for the advancement of the financial inclusion market and the alignment of sector standards. Additionally, we collaborate with entities such as government institutions and NGOs to broaden the scope and help expand the inclusive finance market in the region.

This policy and the accompanying financial inclusion strategies are being overseen at the board and senior management levels through the ESG Board Committee and the ESG Management Committee, respectively, on a periodic basis.

Our financial services are here for everyone

Our product and service offerings are made with everyone in mind. The accessibility of financial services to all groups and communities that make up our customer base is a driving force in the development of our services.

We continually work towards expanding our reach in underbanked areas, with branches and ATMs in many underserved areas including Dibba, Ghayathi, Hayer, Hisn, Liwa, Madam, Mirfaa, Ruwais, Qidfaa, Silaa, Sweihan, Wagan, and Yahar. We make sure our branches and ATMs are accessible to people with disabilities, to ensure that nobody is barred from enjoying ADIB's services. Read more about our products catering to some of the valued customers we serve:

Dana Women's Banking: Women's Banking Services from ADIB has increased the customer base to more than 130,000 women, therefore, ADIB has realized how valuable our women customers are and the need to enhance our provided services for our customers.

Amwali Youth Banking: Our youth-centric services have allowed us to provide financial access to over 60,400 youth, with %28.7 more youth accounts opened in 2022 alone.

SME Banking: Our services allow enterprises of all sizes to benefit from the banking services they need. As such, our SME customers enjoy robust support to achieve the aspirations of their businesses. In 2022, we welcomed over 5,280 new SME customers, with over AED 1 Billion in transactions. ADIB currently is happy to serve over 30,800 SME customers. We also increased our accessibility for SMEs with banking services increasingly digitized, with our SME customers now able to apply for an online Business Account without the need to visit a branch or submit physical documents or signatures.

Digitalization: Digital Excellence is a core pillar in our corporate strategy, with our three year Digital Transformation Strategy, with investments including the upgrade of digital channels and improving how branches interact with customers. As a result of such initiatives, in 2022, the proportion of digitally active customers increased to %76. Our digital strategy aims to bring ADIB's services to all customers and communities, without the barriers of ability, mobility, or geography.

We commit to continually develop and strive for a product and service range that caters to all groups. By learning more about our customers, and listening to their feedback, we strive to tailor delivery methods to groups and communities that require unique or innovative solutions to improve their access to finance.

Our commitments extend beyond our products and services

ADIB's commitment to increasing financial inclusion in our communities are not limited to our banking customers. We firmly believe that our commitment to promoting financial inclusion must extend to the provision of non-financial services that help the financial literacy of our communities. As such, ADIB regularly hosts financial literacy workshops

Our workshops and online educational content (see ADIB's [Moneysmart learning platform](#)), open to everyone, address issues regarding fraud awareness, managing credit to avoid indebtedness, working towards financial independence, financial planning, Islamic finance principles

In 2022 alone, our workshops helped 4,595 people increase their financial literacy in 22 events. We also conducted complimentary webinars for SMEs on bookkeeping, entrepreneurial success stories, digital marketing, and other related topics.

Our organization is dedicated to achieving our vision of financial inclusion

Financial inclusion, accessibility, and fraud awareness are central to our employee training, and we aim to continually expand the degree of our staff's knowledge regarding financial inclusion and the ways in which the Bank can better cater to underserved groups.

We are here to listen

Our robust complaints resolution process is an essential part of our Customer Excellence Group's mandate. After assessing complaints using root cause analysis, we investigate commonly reported issues and amend the relevant processes. As a result, our number of complaints fell by a third since 2021, and by %57.4 since 2020. We are pleased to stand by our customers and achieve a resolution rate of %97.6. These mechanisms are easily accessible to all customers.

ADIB also regularly hosts a [Customer Majlis](#) to facilitate dialogue between customers from all segments and the senior bank executives to directly engage in dialogue and share their feedback. We continually strive to include financial inclusion and accessibility to the dialogues to ensure we are always progressing in this regard.