

Customer Complaints Service Charter Abu Dhabi Islamic Bank



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Letter from ADIB's management

We at ADIB, as an Islamic financial services institution, aspire to deliver the best services to our customers within the set standards that are inline of ADIB's strategy and core values in being #1 bank in UAE. These are the guidelines that are referred to while designing our products and services to customers.

We also put a huge focus on improving our services through "Complaints Resolution" process in case of service delivery failure.

ADIB Complaints Resolution process is designed to enhance customer's experience and at the same time, ensure that customers are provided with appropriate resolution to their complaints on a timely manner.

The "**Customer Complaints Service Charter**", has been set to provide our commitment to ADIB's customers on delivering high level of service on the complaints raised by them.

A "Service Promise" is derived to help them:

- Understand what is a "Complaint";
- The channels of logging them;
- Turnaround time expected for a resolution;
- ADIB's communication to customer and;
- How to escalate the case further in the case of dissatisfaction/ delay of resolution.

ADIB's Complaints Resolution "Service Promise"

We are committed to providing you as our customers, service standards to meet or exceed global standards. To fulfill our commitment to you, we have provided guidelines regarding what we consider a complaint. The scope of the complaint is designed to protect your consumer rights and ensure your issues/concerns are appropriately handled across ADIB. We will do our best to intercept any potential issues and prevent any complaints before they occur. However, we know that problems happen. When complaints do arise, we aim to handle them quickly and to your satisfaction, as much as possible.

Setting Complaints Service charter at ADIB

The service charter has been set to provide customers with a "**Service Promise**" on complaints resolution aiming to deliver responses that are accurate, timely and fair. This is derived from ADIB's Vision, Mission & Values.

1- Simple and Sensible.

We at ADIB have created multiple channels to customers to voice out their concerns in a standardized and simple process that ensures that they are heard, recorded and tracked.

2- Transparent.

We will provide our customers with clear, reliable and confident that we will act on all customers' complaints fairly.

3- Working for mutual benefit.

This is a key driver to our decision taking on complaints raised by customers where each complaint is analyzed and resolved in a totally win-win approach.

4- Nurturing hospitality & Tolerance.

We have designed our process where once these are raised; we will be attending to all concerns and providing customers with adequate response according to their issues.

5-Shari'a Inspired.

Our process is aligned with Shari'a rules and principles.

What is a Complaint?

A complaint is a verbal or written expression of dissatisfaction by customers on a product or service provided by the Bank. It is a grievance by the customer where he/she will be seeking clarification, feedback or justification on his/her claims from the bank.

An inquiry, an idea or suggestion or feedback about Bank's products and service are not considered as complaints and will be responded to the customers by the concerned team accordingly.

Guidelines on logging complaints:

How to file a complaint with ADIB?

We have made this easy and simple to customers for voicing out their concerns/complaints/inquiry via multiple channels:

- 24hr Call Center 600543216
- Customer Service Email customerservice@ADIB.com
- Online Banking Messages/ Send Message
- Mobile Banking More/ Contact Us/ Write to Us
- ADIB Branches network across UAE

What might customers complain about?

- Bank's product features.
- Shari'a compliance related issues
- Services provided by the bank.
- Fees & Charges.
- Promotional/ Marketing activities.
- Customer service and staff interaction.
- Debt and installments collections related.
- Bank's system performance.
- Bank's touch points (Call Centre/ Branches/ Digital Services/ Direct Sales teams).
- Security and privacy.

How complaints are handled by ADIB and how long will it take?

We have set standards of service for managing complaints raised by all ADIB's customers. Each complaint goes through a detailed and thorough process flow to ensure that it is timely and appropriately resolved.

- Each complaint registered has a "**Reference number**" which is provided to customers via SMS sent to their mobile numbers registered with ADIB.
- An acknowledgment call will be carried by ADIB staff within "**2 working days**".
- The acknowledgment call will have further discussion on the complaint details and an estimated timeline of the complaint resolution will be provided to the customer

- An update will be shared with customer if ADIB is unable to address customer's complaint within the agreed timeframe and a new timeline will be provided.
- Each complaint will be escalated to ADIB's management if not addressed within 4 working days to expedite the resolution. This will be along with adequate updates on the progress to customer.
- Once concluded, we will provide customers with ADIB's final official reply via a recorded call, followed by an SMS confirming closure of complaints reference number.

How can customers escalate their complaints?

To bring more transparency and efficiency to address customer's complaints in a timely manner, customers have the right to escalate their complaints to ADIB management through ...

Escalation – Level (1)

Mr. Alaaeddin Abu Muheisen

Head of Complaints Resolution Unit

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Escalation – Level (2)

Mr. Maher Al Ruz

Chief Operating Officer, Retail Banking

RetailCOO@adib.com

When to escalate to the Central Bank of UAE

In the event where a win-win situation could not be achieved or a final response was not provided by the bank within 15 working days, customers may escalate their complaint to Central Bank.

How do you file a complaint with the Central Bank?

You have three options to file a complaint with the Central Bank. A complaint can be filed:

- Online.
- By Fax.
- In person by visiting the Central Bank in Abu Dhabi or any one of the branches in Al Ain, Dubai, Sharjah, Ras Al Khaimah or Fujairah.