

# Customer Charter



بنك أبوظبي الأول

**FAB**

First Abu Dhabi Bank

## FAB Customer Charter

At FAB, our number one priority is you. Ensuring that we deliver the best financial services that enable you to grow stronger. Treating your financial needs with priority, speed and always being transparent and secure. To this end, we work according to a set of values that govern how we treat you, your requests and even your grievances. We endeavour to meet the following commitments to you:

The FAB Customer Charter has 6 elements

- **Customer First**
- **Knowledgeable**
- **Innovative**
- **Responsive**
- **Trusted**
- **Convenient**

## Customer First

We endeavour to put your needs first and offer you the best service. We promise to be courteous and polite in all our interactions with you.

- We will listen to what you need, and, to the best of our ability, offer solutions to meet your needs.
- We endeavour to provide you with excellent service.

## Knowledgeable

We will always strive to develop our market knowledge and keep you informed.

- We shall update you on any changes to our products or services .
- If we cannot provide you with an answer to your question on the spot, we will make every effort to find the answer and communicate it to you.

## Innovative

We will always strive to be enterprising by finding a better way to do things. It is our goal to be innovative, agile and proactive to create new solutions that serve your needs better and help you grow stronger.

- We are constantly considering your feedback to improve our products and services so that they better match your needs.
- We aim to offer new and creative solutions to make your banking experience even more convenient for you.

## Responsive

Our goal is to be responsive to your enquiries, requests, feedback and issues.

### **For Personal & Business Banking:**

- When you contact us with a query or a request, we will acknowledge it on the spot and strive to provide you with a full response within 4 working days.
- If you contact us with a complaint, we will acknowledge receipt within 2 working days.
- We will endeavour to provide you with a full response to your complaint within 2 to 9 working days depending on the nature of the complaint.
- If resolution is not possible within the stated time, we will aim to advise you within that period when you can expect a full reply.

### **For Corporate & Institutional Banking:**

- When you contact us with a query, a request or a complaint, we will strive to acknowledge it latest by the next working day.
- We will endeavour to provide you with a full response to your query or request within a maximum of 2 working days from the date of our acknowledgement.
- We will endeavour to provide you with a full response to your complaint within a maximum of 5 working days from the date of our acknowledgement.
- If a resolution is not possible within the stated time, we will aim to advise you within that period when you can expect a full reply.

## Trusted

We aim to work hard to earn and keep your trust

We will strive to provide a seamless service and align our delivery channels with your banking needs anytime, anywhere.

- We are one team and strive to provide consistent service across all channels.
- We aim to be consistent in responding to your feedback.

We strive to be reliable and deliver on our commitment. We aim to honour the trust that you have placed in us.

- We aim to meet our commitment to you and, if for some reason we are unable to provide our initial proposal to you, advise you on the possible alternatives.

## Convenient

We provide you with various ways to contact us for your convenience.

### How to contact us:

- *Contact us during our normal working hours:*
  - face-to-face in our branches
  - if assigned to your account, by contacting your dedicated Relationship Managers and/or Product Solutions and Advisory.
  
- *Contact us anytime as follows:*
  - Call **600 52 5500** or write to **atyourservice@bankfab.com**
  
- *For any written complaints, we request that you include the following information:*
  - Your name;
  - Your contact details (including your preferred contact phone number);
  - The type of product you hold; and
  - Your account details.

## Right to approach Central Bank:

Our goal is to ensure that your query/complaint is resolved to your satisfaction. However, in an exceptional situation, if you are unhappy with our proposed resolution, you have the right to approach the Central Bank Consumer Protection Department.

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The FAB Customer Charter represents the standards we strive for and represents our commitment to you to endeavour to improve your customer experience.

However the FAB Customer Charter is not a legally binding document and a breach of its terms is not a breach of contract; rather, it is a matter to be addressed to either our complaints department in accordance with section 4 (Responsive) or to the Central Bank in accordance with section (Right to approach Central Bank) above.

The Bank operates in accordance with all applicable laws and regulations.



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