



# **Ahli Bank SAOG**

## **Charter of Consumer Rights and Responsibilities**

Disclaimer: This Charter of Consumer Rights and Responsibilities ("Charter") represents the standards that we strive for in order to provide you with excellent services. However, any commitments made in this Charter do not constitute legally binding commitments on behalf of the Bank. This document is non-contractual and does not create any legally binding obligations upon the Bank.

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## **1. Forward**

This Customer Service Charter outlines the standards of service that customer should expect in interaction with Ahli Bank SAOG (“Ahlibank” / “Bank”). The adoption of the Charter constitutes an undertaking by the bank to provide banking services of high standard in line with best practice, relevant laws, rules and guidelines.

The charter outlines Ahlibank’s commitments and responsibilities and also specifies the rights and obligations of its customers in order to enable the Bank uphold its service commitments.

It also provides the steps for customers to express their concerns in the event that they are dissatisfied with the Bank’s service delivery.

This charter is a living document and will be revised as and when there are changes in the business environment. This customer service charter provides the Bank’s service commitment to its customers and should not be construed to be a legally binding document.

## **2. About Us**

Established as a full-fledged commercial entity in 2007, we have since grown in size and stature to be a leading bank in the local banking sector. We are committed to delivering customer-centric products and services, and have a comprehensive suite of products and services and innovative solutions that are offered through all our branches and specialist teams.

Our mission is to exceed customer expectations and deliver outstanding shareholder value through our top-class retail, commercial and investment banking solutions. With ease and convenience embodied as bywords of our operational excellence, our customers are guaranteed convenient access to high-quality products and services through strategic locations in the Sultanate.

Our success story can be quantified through our enhanced footprint in the country; a newer and modern branch network has allowed us keep pace with the changing market demands and meet the lifestyle needs of our growing customer base. Additionally, digitization of services, under the helm of a highly professional team, has made us one of the preferred banks in the Sultanate of Oman.

## **3. Pillars of the Charter**

The purpose of this charter is:

- Pillar 1: AhliBank’s Commitments to its customers
- Pillar 2: Customer’s Rights
- Pillar 3: Customer’s Responsibilities

### **Pillar 1: AhliBank's Commitment to its Customers**

*Our banking service commitments to our customers will be guided by the following principles:*

<b>Principles</b>	<b>Commitments</b>
Excellence	We will endeavor to consistently deliver high level of service to our customers.
Accountability	We will ensure that all our services comply with relevant laws and regulations and will take responsibility for the decisions and actions we take. We will seek to understand your requirements and identify what is important to you by actively listening and responding to your needs.
Fairness	We will be impartial and ethical in all our dealings with you and ensure that your complaints are resolved fairly and in a timely manner.
Privacy and Confidentiality	We will treat all your account information as private and confidential and ensure that the usage of your information is safe and secure.
Reliability	We will provide you with consistent service in line with our service standards and aim to exceed your expectations. We will act with care and diligence as we serve you and to conduct ourselves honestly and with integrity.
Transparency	We will provide you with clear, relevant and timely information on all our services.

### **Pillar 2: Customer's Rights**

*As an Ahlibank customer, you have following rights:*

<b>Customer Rights</b>	<b>Description</b>
1. Right to good and efficient service	To be served with respect, professionally and in a timely manner.
2. Right to Fair Treatment	To be treated with courtesy and not discriminated on grounds of gender, age, religion, caste and physical ability.
3. Right to suitability of products and services	To be offered products/services that are appropriate to your needs and based on an assessment of your financial circumstances and understanding of the product and/or service.

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<p>4. Transparency, Fair and Honest Dealing in relation to services, tariffs and charges</p>	<p>The Bank shall make every effort to ensure that you are:</p> <ul style="list-style-type: none"> <li>(i) provided with contracts, agreements, terms and conditions that are transparent, easily understood by and well communicated to the common person;</li> <li>(ii) Not subjected to unfair business or marketing practices, coercive contractual terms or misleading representations;</li> <li>(iii) Not threatened with physical harm, exposed to undue influence or harassment over the course of the relationship with the Bank.</li> </ul>
<p>5. Right to privacy and protection of data</p>	<p>Your personal information shall be kept confidential unless you have offered specific consent to the Bank in relation to the same or if such information is required to be provided under law or regulation, or it is provided for a mandated business purpose (for example, to credit information companies).</p> <p>You have the right to protection from all kinds of communications, electronic or otherwise, which infringe upon customer privacy.</p>
<p>6. Right to Grievance Redressals and Compensation</p>	<p>To hold the bank accountable for the products offered and to have a clear and easy way to have any valid grievances redressed.</p> <p>For the Bank to facilitate redressal in relation to grievances stemming from Bank's sale of third-party products (like insurance, etc.).</p>
<p>7. Right to Customer Awareness</p>	<p>To be provided with clearly disclosed products/services price, the associated risks, the terms and conditions that govern use over the product/service life cycle and the responsibilities of the customer and the Bank.</p>

<p><b>Pillar 3: Customer's Responsibilities</b>  <i>As a customer, you have the following responsibilities:</i></p>	
<p><b>Customer Responsibility</b></p>	<p><b>Description</b></p>
<p>1. Be honest with the information provided and update information with the bank regularly</p>	<p>Should always give full and accurate information when filling in any bank documents and should not give false details or leave out important information. Customer is responsible for informing the Bank of any changes to their KYC related information, including but not limited to address and contact details, financial circumstances or status, etc.</p>

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2. Carefully read all information provided by the bank	When applying for bank product or service, customer should make sure that he/she have access to the full details of the obligations associated with the product/service, understand them and comply with them.
3. Ask questions and seek clarity	Should ask questions to bank employees about anything that is unclear or a condition that the customer is unsure about. Only make decisions if the product details are fully understood by the customer.
4. Know how to make a complaint	Channels for customer to address complaints/feedback via: <ul style="list-style-type: none"> <li>• Ahli Contact Centre: 24577177</li> <li>• Ahlibank WhatsApp: 72400111</li> <li>• Direct Phone Calls: 24653015/24653093</li> <li>• Direct Email: info@ahlibank.om</li> <li>• Branch: <a href="https://ahlibank.om/ahliconnect/">https://ahlibank.om/ahliconnect/</a></li> <li>• Internet banking: <a href="https://ahlibank.om/ahliconnect/">https://ahlibank.om/ahliconnect/</a></li> <li>• Feedback Suggestion Box in Branches</li> </ul>
5. Use the product or service in line with the terms and conditions	Should not use the product or service, except in accordance with the terms and conditions associated with them after ensuring that they are completely understood.
6. Avoid risk	Should ensure to clarify the risks related to the financial products/services with the Bank before purchasing the products or availing the services and only request products and services that meet and suit the customer's needs and risk appetite.  Customer should not purchase a product or service that doesn't suit his/her financial situation.
7. Disclose to the bank all existing financial obligations when applying for products and/or services	Should disclose to the Bank all financial obligations with other parties when applying for products and/or services to ensure the decision is based on customer's ability to meet the additional obligations after contracting for the product or service.
8. Report unauthorized transactions to the bank	Should immediately report to the bank any unauthorized transactions discovered in his/her Bank account.
9. Do not disclose banking information to third parties	Under no circumstances should customer provide any Bank account details or other sensitive personal or financial information such as statements, cards, passwords and any other confidential banking information to any other party.
10. Communicate to the bank if financial difficulties are encountered	By communicating to the Bank, customer can discuss possible alternative repayment arrangements that will enable full discharge of customer responsibilities towards the Bank.
11. Use of own mail address	Should only use own mail address (regular mail and email) when giving contact details to the Bank in order to

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	protect customer financial information. Other friends' or relatives' mail addresses should not be used by the customer while dealing with the Bank.
12. Review all documents before signing	Should review all of his/her documents to ensure that all of the required fields, numbers and information is inserted correctly before signing them to ensure no errors are made in the account number or amount. Customer signature is an approval and agreement of the document content. Customer should ensure that they are not signing any empty or partially completed forms.
13. Safekeeping of documents provided by the bank	Should keep all documents provided by the Bank in a safe place. He/she should obtain from the Bank a copy of signed contracts and other relevant documents and papers.

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