

## Customer Service Charter

### Introduction:

The Customer Service Charter outlines our commitments on the highest level of customer service. This is for information purpose only and is not intended to, and does not create any legally binding rights or obligations.

### Our values:

**Our Brand Values:** Our brand is not merely a name and a logo; it is a promise to our clients about who we are as a bank and what we stand for as an organization. Each and every experience with our clients is an opportunity to express our brand personality; this is defined by our brand values. We do have one key value that over-arches all others - **EXCELLENCE**. We believe in and demonstrate outstanding service and we commit to being the best.

### Knowledge

We are proud to state that we have the knowledge, as well as skills and experience, to deliver information or to respond to your questions in a quick and reliable manner.

### Friendliness

We are friendly and approachable people who have the time to listen to you. Our attitude is a true expression of a modern society: fresh, warm, and welcoming.

### Clarity

We explain our products and services simply, clearly, and accurately to help you make the right decision.

### Fairness

We believe in an honest, fair, and equal partnership – irrespective of ethnic, social, and religious backgrounds.

### Creativity

We strive to develop new ideas, modern systems, and innovative products and services. We believe in continuous development and improvement.

### Standards of service:

#### To serve the customers:

We aim to resolve or respond to enquiries within the same visit, for complex enquiries we will keep you updated on the progress. During peak hours, the waiting time may increase.

#### To provide you with friendly and helpful service:

We will endeavor to provide comprehensive and courteous service through our various channels e.g. Branches, Phone Banking, Internet Banking, ATM and CCDM.

#### To Resolve customer complaints:

We aim to acknowledge complaints and provide you with a Complaint Ticket Reference Number within **24** hours. We will endeavor to resolve complaints within **5** working days, and in case Follow-up is required with third-parties, then it may take up to **21** working days in exceptional conditions, due to reliance on resolution by third-parties it may take up more than **21** working days.

Some complaints may exceed the specific time based on complexity.

### Complaint and suggestions:

For complaints and Suggestions, you may visit any of our branches and submit in writing to [info@ajmanbank.ae](mailto:info@ajmanbank.ae) or verbally to our

Customer Services Officer, you can also call our Phone Banking and we will be happy to assist you on 80022 and alternatively you may also use our website [www.ajmanbank.ae](http://www.ajmanbank.ae)

### Escalation of Complaints to the separate Complaint Resolution Mechanism:

If you are unhappy with the resolution received, you may escalate the complaint along with the complaint ticket reference number by email to [customer.escalation@ajmanbank.ae](mailto:customer.escalation@ajmanbank.ae) who will look into the matter further.