

Ithmaar Response

For prompt action on your concerns

DESCRIPTION

Your most effective remedy against adverse banking services / experiences.

INTRODUCTION

Prompt resolution of a customer's problem is very important to us. As a Bank that has set high standards in customer satisfaction, we are committed to listening to your concerns, taking the necessary steps to initiate prompt action and lastly , ensuring that such instances never occur in your day-to-day banking process ever again. This package has all guidelines that enable us to do just that. Please take the time to read the instruction and information contained herein carefully.

INDICATIONS

Customers may make complaints regarding any product, service or staff member in writing through any of our distribution channels, branches, call centre or website. To effect prompt action on your complaints, we have setup strict hierarchy to resolve your concerns at the earliest. This communication highlights the various levels, a time schedule of action and the necessary steps you can take for a more satisfactory resolution of your complaints. Also included is "The Complete Code of Best Practices on Consumer Credit and Charging" as prescribed by the Banker's society for your information.

ADMINISTRATION

Each package contains two cards (one each for complaints and suggestions) that require you to fill in your name and telephone number so that we can make an appointment at a time most convenient to you and address those concerns. Please use the suggestions card if you think you have an idea that could improve our banking services.

To lodge your complaint -

- a) Drop your card into the box provided in each branch
- b) Our staff will respond with a written acknowledgment of your complaint within 5 working days.
- c) Depending on the nature of your complaint, the Service Quality Unit of the Bank resolves to act on your complaint within 5 working days from the date of our written acknowledgment.
- d) Our Complaints Officer will call you on the given number and time mentioned by you to enquire about your complaint. If the nature of your complaint is not very serious, our officer will attempt to resolve it over the telephone. If not, the officer will log your complaint for further action.
- e) If your concerns are not resolved within the 5-day period, the complaint is automatically forwarded to the Head of Distribution and then, the Head of Retail Banking for resolution.

ADMINISTRATION (Contd.)

COMPLAINTS BY EMAIL

Complaints received by email will be acknowledged by return mail within 5 working days and forwarded to the concerned department. These will be dealt in the same manner as written complaints and will follow the same process as outlined earlier.

COMPLAINTS AT THE CALL CENTRE (13 303030)

If you choose to log your complaint through the call centre, your concerns will be notified on our complaints tracker. Our Call Centre staff will acknowledge receipt of your complaint in writing within 5 working days. Resolution of your complaint will follow the same process outlined earlier.

COMPLAINTS THROUGH THE WEB (www.ithmaarbank.com)

If you wish to log your complaint through our website, please log on to www.ithmaarbank.com and click on the Ithmaar response icon. This will open a window prompting you to fill in the fields and provide space to key in your complaint. You will receive an acknowledgment as mentioned above and resolution of your complaint will follow the same process.

CONTRAINDICATIONS

There are no known contraindications to the contents of this package. On the contrary, using the facilities provided will ensure that banking with Ithmaar Bank is particularly rewarding experience.

PRECUATIONS

You are advised to exercise patience and restraint while seeking a resolution for your concerns. We assure you that every complaint received will be acted upon to your complete satisfaction. You are also advised to follow the processes carefully to obtain satisfactory responses. Please do not break the hierarchical system by taking your complaint directly to senior executives. We believe our officers are equally qualified to sort out the issues that you have raised.