

Vision

Create value for our employees, clients, customers, shareholders and communities to grow stronger through differentiation, agility and innovation

We're more than just a Bank, we are growth partners

At FAB we are committed to deliver superior customer service in line with our core values by ensuring that we go beyond conventional banking, to support our customers in their journey to grow stronger. We will strive to constantly enhance our customer service delivery standards and create a customer-centric culture by treating your financial needs with speed and transparency.

Our bank's relationship and engagement with you is governed by the following key values:



Customer First

- We are committed to always putting your banking needs at the forefront by listening and delivering the best possible solutions.
- Customer satisfaction is our top priority and we constantly strive to provide you with innovative services.
- We will maintain high levels of professionalism, courtesy and politeness in our dealings with you.



Knowledgeable

- We will constantly strive to listen, learn and develop a deep understanding of your financial needs and aspirations. We will remain on top of market trends and will always keep you informed on relevant product offerings.
- We will work with you to explore your banking needs and apply relevant knowledge to cater to your specific customer service requirements. We will provide the necessary solutions to facilitate your decisions, while explaining the options and risks associated with each one.



Enterprising

- 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 will offer you creative banking solutions to suit your financial needs to enhance your banking experience with us.
- We actively invest in our digital ecosystem to improve and sustain a seamless customer experience by the use of digital tools to deliver to you personalised service offerings.
- We constantly strive to redefine the standard of excellence by driving innovation to support your dynamic needs and to cater to evolving banking trends.



Collaborative

- We believe that the success of any organisation lies in collaboratively working together as one team, by listening to your feedback and suggestions and working towards a common goal.
- When you contact us with a query or request, we will acknowledge it immediately and provide you with a full response within 5 working days.
- When you contact us with a complaint, we will acknowledge receipt within 2 working days and provide you with a full response within 5 working days, depending on the nature of the complaint.
- If resolution is not possible within the stated time, we will ensure that this is conveyed to you in a prompt and transparent manner.



Trusted

- We value integrity, honesty and long term relationships with our customers.
- We strive to be reliable and deliver on our commitment in order to honor the trust that you have placed in us.
- We commit to treat all your personal and financial information as confidential and will safeguard the security and usage of your information.
- Your personal and financial information will not be revealed unless otherwise authorised by you or if we are required to do so by law or regulation.

FAB Customer Service Charter

Get in Touch:

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

Contact us anytime:

- Call 600 52 5500 or +971 2 6811511 (International)
- Chat with us on FAB's Mobile app
- Write to us atyourservice@bankfab.com
- Face-to-face in our branches during branch working hours
- Your dedicated Relationship Manager (as applicable for specific customer segments)

For any written complaints or grievances, we request that you include the following information when writing to atyourservice@bankfab.com:

- 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 our regulator, the Central Bank Consumer Protection Department.

The FAB Customer Charter outlines our service commitment to deliver the highest standards of customer service.

The FAB Customer Charter is not, however, a legally binding document and any derogations from the values and principles therein is not a breach of contract; rather, it is a matter to be addressed to either our complaints department in accordance with section (Get in Touch) 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.