



Customer Service Charter

Our Commitment to you

We at ENB are committed to providing our valued and loyal customers with the best of services that meet or exceeds their expectations. We strive to constantly improve our customer service delivery standards and to support our customers in their journey by creating a customer-centric culture and looking into your financial needs with speed and utmost transparency in all our dealings.

Our Customer Service Pillars:

- Pillar (I)** **Know your Product:** In order to provide high-quality customer service, the bank's staff should have a well understanding of all our products and services.
- Pillar (II)** **Know your Customer:** The bank's staff needs to know the customers and understand their behavior which can help to deal with their needs professionally and do our utmost efforts to meet them.
- Pillar (III)** **A collaborative Staff:** The bank's staff must work as a collaborative team to meet customer satisfaction.
- Pillar (IV)** **Be Responsive:** The Bank's staff will respond promptly to your inquiries through the Bank's phone and E-mail services. The Bank will provide accurate and up-to-date information upon request, keeping waiting time to a minimum
- Pillar (V)** **Be Respectful:** Respect for the customer is a vital component of our customer service, it can help the bank to reach superior levels of customer experience and our relationship with the customer.
- Pillar (VI)** **Build a long-lasting relationship:** The Bank aims at building long-lasting relationships for the benefit of the customers through care, retaining their loyalty, and serving them beyond their expectations.
- Pillar (VII)** **Welcoming Customer's Opinion:** customer should feel welcome to provide his opinion, suggestions, and feedback to improve our service, raise a complaint, and will find a quick and satisfactory solution to the issue with appropriate actions for customer's satisfaction.

A complaint

As one of our customers, you have the right to make a complaint to seek an explanation or justification from the bank on any of your interactions with ENB within the following areas:

- Products and Services offered by ENB and its staff
- Bank statements that you are entitled to receive
- Servicing Channels & customer touchpoints (Branch, Contact Centre, ENB Website, and Facebook)
- Issues related to Shari'a rulings & their adherence
- Transactions performed
- Fees and Charges
- System performance including your experience using our ATMs.
- Issues relating to Compliance & Central Bank.





- Promotional/ Marketing campaigns & their materials.
- Outstanding payments (if any)
- Security of your transaction with the bank
- Recovery of financial facility Instalments
- Privacy of your Data and any possible breaches.

Making Your Complaint

Your complaint can be easily made through the following channels:

- Visiting our Branch during branch working hours and lodging your complaint with one of our customer service representatives, or through the Complaint Box in the Branch
- Through our Contact Centre on **+971 (0) 2-6269995 from 8:00 a.m. to 4:00 p.m. Monday to Saturday**
- Customer Service Email Complaint@nileinuae.com
- Through our website
- Through your internet / mobile banking applications

Handling your complaints

- Once your complaint is logged, you will receive an SMS sent to your mobile number registered with us and will provide you with your complaints' reference number.
- Your complaint will be acknowledged by one of our complaints handling personnel within **3 working days**.
- Based on our discussion with you to understand you better and the nature of the issue, an estimated timeline of the complaint resolution will be provided.
- All calls will be made to you on recorded lines.
- We will endeavor to resolve your complaint **within 7 working days**. However, due to unavoidable circumstances where we exceed the agreed timeline, our staff will contact you to explain the reasons for our delay and agree with you on a new timeline.
- Once your complaint has been investigated, our staff will contact you to officially explain to you the resolution and confirm with you the closure of your complaint. The closure of your complaint will be followed by an SMS to your mobile number with us.

Escalation of your complaint to the Central Bank, if required

Our goal is to ensure that your complaint is resolved to your satisfaction. However, in an exceptional situation, You have the right to escalate your complaint to the Central Bank of UAE, if in case you are still not satisfied with our response or if we had failed to provide you with a final resolution within 30 working days.

You may file your complaint with the Central Bank by raising a complaint on;

- CBUAE portal <https://crm.centralbank.ae/e> or
- By calling them on their Toll-Free number 800 22 823 or
- By sending an email to uaecb@cbuae.gov.ae

