

The Customer Service Charter (**CSC**) outlines Reem Finance PJSC's (**Reem Finance**) commitment to excellent customer experience and ensures that the customer expectations are fulfilled. The CSC is for information purposes only and is not intended to and does not create any legally binding rights or obligations. This Charter applies to all products and services provided by Reem Finance.

Key Principles

- **Fairness** : Aiming for just and equitable outcomes in all dealings with our customers.
- **Reliability** : Providing a secure environment so that the customers can expect consistent reliable and satisfactory results.
- **Transparency** : Information provided to our customers shall be complete, clear and transparent.
- **Accessibility and Inclusivity** : customer service is accessible and inclusive for all customers, including those with disabilities or diverse backgrounds.
- **Confidentiality** : Privacy and confidentiality of our customer's personal information shall be maintained except in the following cases:
 - Where disclosure is under compulsion of law.
 - Where interest of Reem Finance requires disclosure.
 - Where the disclosure is made with the express or implied consent of the customer.


Standards of Service

Reem Finance aims at continuously improving its standard of service to ensure that it maintains the highest customer service standards, and customers have a pleasant experience.

- Any query / grievance shall be addressed to the Complaints Manager.
- Reem Finance shall endeavor to promptly serve you and resolve your complaint / grievance at the earliest.

Communication Channels

For any enquiries or feedback, please contact Customer Service Team

 Al Bateen Towers C2, 1801 P. O. Box 111422, Abu Dhabi – U.A.E.
Business Hours: 09:00 am to 05:30 pm (Mon – Fri)



02-6918400 |



customerservice@rf.ae |



www.reemfinance.ae



Reem Finance PJSC is committed to service excellence. While we strive to avoid any issues, it is possible that problems may arise. In that case, you can always count on us to resolve your concerns.

Complaints help us identify and rectify processes, enhance customer satisfaction, and improve our overall quality.

Complaints Reporting

 +971 2 691 8400 |  complaints@rf.ae

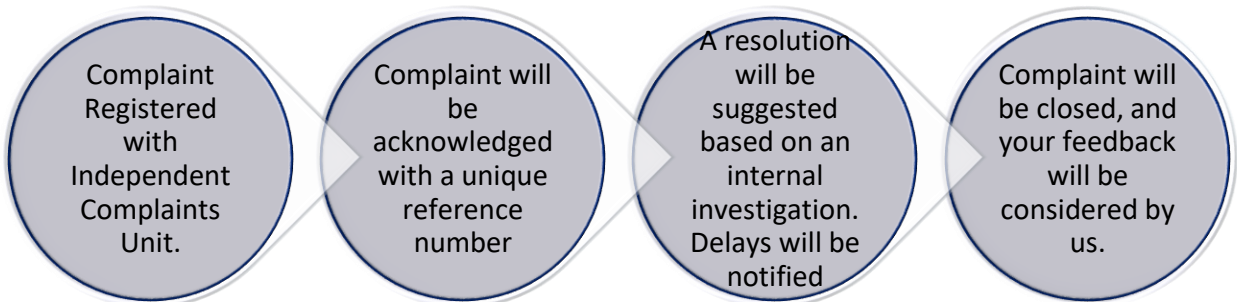
Requirements to address complaints

- Customer Name (as per Trade License or Emirates ID).
- Emirates ID Number and / or Trade License Number.
- Customer Identification Number and / or Transaction Reference No.
- Contact number and / or email.
- Details about the complaint.
- Supporting documents.

Timelines

 up to **30** days – regular status updates will be provided.

Flow of Complaints



If you are not satisfied with the resolution, you can escalate your complaint via the independent Ombudsman Unit “Sanadak”, established by the Central Bank of the UAE.

- Website: www.sanadak.gov.ae
- Telephone: 800 (SANADAK) 726 2325



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Customer Interaction

Reem Finance prides its Customer Service excellence by ensuring all its staff are provided Customer Centric training and ensuring its staff deliver a positive Customer experience.

Reem Finance does not encourage:



- **Visits beyond working hours without consent**



- **Cold Calling**