

Industrial and Commercial Bank of China, Abu Dhabi Branch

Customer Service Charter

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About the charter

The Customer Service Charter sets out the Bank's commitment to deliver a high standard of customer service to the Bank's customers. It outlines the type of service the Bank aims to provide, methods to contact us and provide us feedback, particularly during rare occasions the Bank's service falls below acceptable standard, how you may assist the Bank to better serve you.

Scope

This charter aims to set service quality standards to the services provided by Industrial and Commercial Bank of China, Abu Dhabi Branch ("**the Bank**") including all the enquiries and complaints related to these services, covering all of its locations which provide these services.

This charter also sets service time delivery standards for selected main services aiming at extending it gradually to include all the main services provided by the Bank.

Objectives

- To enhance fair trade practices and customers' confidence in the Bank.
- To reduce the likelihood of misunderstandings and complaints by establishing a common understanding between the Bank and the customers' understanding of the Bank's role, services provided and the services standard the Bank uphold.
- To recognize, promote, and protect customers' rights.
- To inform customers about the available complaint channels
- To raise awareness of how a customer complaint or an enquiry can be made, and the anticipated response from the Bank.
- To clarify the expected requirements provided by the customers to help offer better services to them.
- To continually improve the Bank's services, systems and staff skillset in attaining quality services.

The Bank's commitment

The Bank recognises that the customer service the Bank provides you is integral to your needs and may impact upon your ability to achieve outcomes. The Bank is committed to providing you with the service needed to meet these obligations in a responsive and professional manner to a high standard.

The Bank will continuously work towards improving the standard of services and the Bank's relationship with you will be guided by the following key principles:

a. Accountability

- i) All the Bank's products and services comply with relevant laws and regulations.
- ii) The Bank will explain and help you understand the financial benefits of the Bank's products and services that you are interested in and the risks involved.

b. Fairness

- i) The Bank will act fairly and reasonably towards you in a consistent and ethical manner.
- ii) The Bank will establish a clear set of procedures to ensure that any dispute will be resolved fairly and quickly.
- iii) The Bank will not discriminate against age or gender and ensure a consistent products and services for all customers.

c. Privacy

- i) The Bank will treat all your personal information as private and confidential and ensure the safety and security of any usage with regard. Your personal information will not be revealed unless otherwise authorized by you or required by law to do so.
- ii) The Bank will not use your personal information for the Bank's own marketing purposes if you object to it.

d. Reliability

- i) The Bank will co-operate as an industry so that you enjoy and trust the secure and reliable banking and payment systems.

e. Transparency

i) The Bank will provide you with clear, relevant and timely information to help you make an informed decision about the Bank's products and services. Where applicable, a set of Terms and Conditions relating to each banking product or service will be made readily available to you with all the fees, charges, penalties and relevant interest rates, your liabilities and obligations in the use of a banking product or service highlighted.

ii) The Bank will inform you, through various channels (e.g. over the internet, by telephone, e-mail or at the Bank's branches) of available products and services. You can contact your bank for information or provide feedback through these channels.

iii) The Bank will exercise care to provide you a balanced view of benefits and risks of investment products, explain critical terms to you, ensuring that the investment product is suitable for your needs and financial circumstances.

The Bank's customer service

The Branch provides a consistent approach to customer service support, with the aim of providing a service you can expect.

The Bank's customer service principles

The Bank has a set of overarching principles that underpin the delivery of the Bank's customer service to you. In providing this service the Bank will:

Be responsive: the Bank will respond promptly to your enquiries through the Bank's phone and web service. The Bank aims to respond to phone enquiries, emails and mail correspondence within five (5) working days. The Bank will provide accurate and up to date information upon request.

Be accountable: the Bank will be open and accountable and regularly measure the Bank's performance and seek customer feedback.

To further support this approach, the Bank's service commitments have been reflected in the Bank's individual performance framework to ensure an ongoing focus on delivering a high quality service.

Be consultative: the Bank will foster a coordinated and integrated approach to the delivery of the Bank's service.

The Bank aims to tailor the Bank's response to your needs. The Bank aims to provide linkages and referral to other government information relevant to your needs.

Strive for continuous improvement: the Bank will strive to continuously improve the service the Bank provides to you. The Bank will be innovative in designing new and progressive ways of doing things, be it the way the Bank interacts with you or developing new processes, to better support you.

Communicate: the Bank will ensure that there is easily accessible information on the service the Bank provide to you and how the Bank provide it, and ensure information, resources and services are accessible to all.

The Bank's staff

The Bank's customer service is delivered by skilled, motivated, professional and courteous staff. In providing this service to you, the Bank will ensure that the Bank's staff:

- deliver quality service with courtesy and minimum delay;
- are well supported and trained;
- have the capability to understand your issues because of their extensive experience;
- have informed knowledge on policy, procedures and processes; and
- are committed to understanding your needs and the broader departmental context and environment that the Bank operate in to assist you;
- treat you with dignity and respect; and
- protect any confidential information you may provide.

Customer service standards

The Bank aims to provide a consistent and reliable service. Across the Department, the Bank is committed to:

- provide accurate and helpful information.
- answer phone calls and emails promptly during normal office hours.

If the Bank are unable to answer your query immediately or it is best handled by a different service area, the Bank will take your contact details and ensure that your enquiry or complaint is acknowledged, and aim to provide a final response within fifteen (15) working days.

Some enquiries may be more complex than others. In these cases the Bank will notify you if there is a delay in delivering on the Bank's service commitment.

How you can help us

Recognizing and understanding that that the provision of customer service support is a two-way process, the Bank appreciate your assistance in helping us provide you with a high standard of service by:

- providing us with timely and accurate information that is necessary for us to provide support and advice;
- recognizing and understanding your responsibilities and accountabilities;
- working with us to solve problems;
- having a realistic expectation of the service offered; and
- treating the Bank's staff with courtesy and respect.

Tell us how the Bank are doing

The Bank values your feedback. It provides us with information that helps us to refine and improve the Bank's service.

If the Bank exceeds your expectations

It is important to know what works well. By telling us when you have received excellent customer service and what the Bank got right, it helps us to recognize the efforts of the Bank's people and to ensure the Bank replicate best practice across the department.

If the Bank doesn't meet your expectations

The Bank are committed to ensuring all complaints received are taken seriously and handled efficiently, fairly and confidentially. If the service received does not meet expectations, the Bank asks that you tell us as soon as possible through the Bank's customer complaint process.

Customer complaint policy

The Bank welcomes feedback and believes that being open to complaints and taking them seriously is an important component of its corporate culture. Feedback enables the Bank to improve the quality of work, enhance the trust and confidence of stakeholders, identify areas of work that need to be improved, and ensures that the Bank learns from the feedback provided through the process. Anyone has the right to raise a complaint, have that complaint addressed in a timely manner and receive an accurate and thoughtful response. Every effort will be made to resolve the complaint in a satisfactory manner and, if appropriate, to keep the complainant's identity private.

The Bank complies with the Notice No.383/2017 issued by the Central Bank of the U.A.E and is committed to recognize the importance and value of listening. The Bank notes on the need to promptly respond to concerns and complaints and ensure its feedback and complaints handling process is as fair, effective, safe, confidential and accessible to all related units without prejudice.

Definition of complaint

The customer complaint refers to the conduct in which the customer thinks the product, service or operating activity of the Bank has infringed on or may infringe on their personal/company property and other legitimate rights or interests. The complaint may be filled in writing, orally or in electronic form to the Bank or external authorities.

A liable complaint means a complaint that the Bank shall reasonably resolve according to the applicable law after investigating the complaint and confirming that the relevant mentioned product, service or operating activity of the Bank does not comply with laws, regulations, regulatory requirements, and policies of the Bank or agreement.

Customer complaints can be related but not limited to the following functions:

1. Compliance or legality of the function, charge or flow of the product or service of the Bank;
2. Compliance or legality of business policies, charters or agreements of the Bank;
3. Operation and use of business systems of the Bank;
4. Operation and use of service equipment of the Bank;
5. Error, non-compliance or offense during business processing of the Bank;
6. Service problems relating to service attitude, service environment and/or service efficiency of the Bank; or
7. Any other matters relating to products, services or operating activities of the Bank.

Complaint unit

The complaint unit shall be responsible for complaint management of all business lines. It mainly performs the following responsibilities:

- Establish and refine respective working mechanism and material complaint response plan for customer management;
- Assess and prevent possible complaint risk from respect new product or service in advance;
- Design the response statement on common or typical complaint problems of respective line with the consent of General Manager.
- Lead or coordinate to resolve problematic customer complaints or respective line;
- Monitor, analyze and improve complaint risk problems;
- Obtain legal (either In-house counsel or contracted law firm) opinion before responding to complaining customer;
- Any other work related to customer complaint management.

The Complaints Unit shall handle and manage the customer complaints, in specifically the following roles:

- Refine respective working mechanism and execute the policies and rules in place;
- Handle customer complaints submitted to the institution timely and properly;
- Monitor, analyze and remediate risk problems of products or services highlighted in customer complaints, resolving the core issue with regard;

- Collate and analyze respective customer complaints, and report to General Manager and Compliance and Legal Team, for their update to the Central Bank of the U.A.E

Requirements for the Head of Complaints Unit Position:

- The Head of Complaints Unit shall be familiar with business and responsible in managing all complaints filed.
- Take charge of liaison, coordination, response and analysis of customer complaint of respective line.

Complaint handling process

The Bank's handling of complaints will meet the following standards: All complaints will be acknowledged as soon as possible, ideally within one (1) working day by the recipient. All complainants will receive a full response to their complaint giving the outcome (within applicable legislation, legal advice and Code practice requirements) as soon as possible and, as a standard rule, at least within fifteen (15) working days from receipt. If the matter is more complex and this timeframe proves impossible, the complainant will be notified of the anticipated timeframe for resolution.

All official complaints are required to be filled by the respective customer or submitted by a third party on behalf of the respective customer in the complaint form attached in Appendix I of this Procedure ("**Complaints Form**") and submitted to the Complaints Unit. All complaints can be filed as anonymous.

Customer complaints can be accepted via the following sources:

- Telecommunication via the phone or fax to the Bank.
- Complaint via the electronic channel where the customer is required to download the Complaints Form on the www.icbc.ae and email the filled Complaints Form to the ICBC Abu Dhabi Customer Complaints Unit email at complaints@dxb.icbc.com.cn
- Complaint by mail to the ICBC Abu Dhabi Branch address at ADDAX TOTHE BANKR, OFFICES 5207, 5208 AND 5209, AL REEM ISLAND, ABU DHABI.
- On-site complaint where the customer filled up the customer Complaints Form and hand it over to the receptionist at the ICBC Abu Dhabi Branch office.

The Complaints Unit is required to provide the customer with a unique "**Service Request (SR)**" upon receiving the complaint via the sources mentioned above. This SR number may be used for tracking the complaints as well as escalation. All complaints shall be processed and follow up on the Central Bank Online Management System (OCMS).

Standard procedures:

Upon receiving the complaint:
Response with acknowledgement of receipt within 1 working day;
Notify the customer of the “Service Request” (SR) number, response period, contact information for follow-ups within 2 working days.

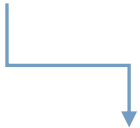


Investigation period:
Complaint unit will investigate the issue, provide weekly progress report to customer and Senior Management of the Bank..



Provide written response on the action taken concerning the complaint and its resolution to customer within 15 working days upon receiving the complaints;
Evaluation of compensation, subject to legal advice, towards customer if actual damage is done.

Explain to the customer to avoid escalation of the conflict with a likely timeframe, and report to Senior Management of the Bank if findings cannot be provided within 15 working days upon receiving the complaints.



Provide thorough written explanation if customer is not satisfied with the findings.



Keeping of the documentation of the complaint log for 5 years;
Analyze the data to identify the risk and problem for the purpose of improving services.

The Bank is committed to ensuring the External Complaints Policy is accessible via The Bank’s website. The Bank will initiate internal training lessons to ensure awareness of the policy.

Monitoring and review of policy

The Complaints Unit is accountable to the Managing Director for managing and maintaining this policy.

All departments are accountable for ensuring their functional teams understand and adhere to this policy in their day-to-day work. Where compliance issues surface, the complaint unit will work with staff to address these issues promptly.

Any updates/revisions to the policy must be endorsed by the Senior Management before being effective. The policy will be reviewed every 3 years at latest or as and when required.