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UAE BANKS FEDERATION

# Consumer Complaints Service Promise

# Table of Contents

Letter from UBF Chairman	02
Introduction	03
What is a Complaint?	04
How to complian to your bank	05
How to escalate to the Central Bank	06
Customer Awareness and Access	07

# Letter from UBF Chairman

## Dear UAE Banks Customers,

On behalf of the UAE Banks Federation, I am pleased to present to you our Service Promise for bank complaints handling.

This Service Promise was designed as a guideline for UAE banks to use in responding to your complaints. The following pages include the definition of a complaint accepted by UAE banks and the Central Bank as well as the description of the process that banks will use in accepting, communicating and resolving your complaints.

The Service Promise is built around five guiding principles - transparency, fairness, empathy, reliability, and accessibility - which we view as core to our daily operations and the care we take to address customer complaints. These guiding principles were selected to ensure that banks in UAE conduct themselves in a manner that is consistent with the highest ethical standards and demonstrate the banking industry's aspirations to be a global leading practice for the way we attend to consumer complaints.

Although this Service Promise does not address every complaint that may arise; UBF member banks will follow both the letter and the spirit of this Promise as well as honor their obligations and will be provided with the necessary support in that regard.

As its issuer, UAE Banks Federation fully supports this Service Promise, with the endorsement of the UAE Banks. As a banking ecosystem, we are committed to operate according

to this Promise and uphold our five guiding principles to handle your complaints.

Thank you for bringing your concerns to us and your loyalty as UAE banks' customers.



H.E. Abdul Aziz Abdulla Al Ghurair  
Chairman  
UAE Banks Federation



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Chairman  
UAE Banks Federation

# Introduction

We vow, as banks, to uphold this Service Promise which sets the standards of good practice for complaints handling. The Service Promise is aimed at improving complaints responses that customers receive across the UAE through transparency, fairness, empathy, reliability, and accessibility.

## Overview

This Service Promise is a voluntary set of guidelines for conduct which sets standards of good banking practice for us to follow when dealing with complaints from persons who are, or who may become, our customers. This Promise applies to consumers and personal banking and excludes complaint resolution for corporate customers.

While this Promise is not legislation, banks that adopt it are bound to honor the obligations the Promise sets out, overseen by the Central Bank.

## What the Service Promise includes

This Service Promise has been developed around a set of 5 guiding principles and topics covered include:

1. A unified definition of what a complaint is - this will represent **transparency** and **reliability** for bank customers filing complaints and standardize definitions across the industry to ensure that complaints are tracked and root causes are addressed to improve the entire banking ecosystem;
2. Guidelines for banks' internal processes and standards for handling complaints and

consumer expectations for complaints handling at the bank - this will ensure that banks treat customer concerns **fairly**, customers can expect **reliable** and consistent responses to their complaints, customers have increased **accessibility** to banks through a variety of channels, and banks treat customer concerns with **empathy**;

3. How customers or their representatives can pursue external escalation if they are not satisfied with how the bank addresses their complaint or do not receive a response within promised time frames - this provides an added layer of **security** and ensures **fairness** for the customer;
4. Standards for providing clear, **reliable** and sufficient information to consumers about the complaints process - this ensures that banks are held **accountable** and that customers' **privacy** and best interests are at the forefront of complaints handling.

## Objectives

The purpose of this Service Promise is to increase the quality of service that customers at banks across the United Arab Emirates (UAE) receive when they file a complaint about a

financial product or service. Through providing a set of guidelines and a quality assurance to customers, this Promise will raise industry standards and ensure standardized processes and experiences across banks.

This Service Promise complements and does not contradict legislative requirements, and aims to encourage consumer confidence in the banking industry.

## Our Principles

*Transparency*

*Fairness*

*Empathy*

*Reliability*

*Accessibility*

# What is a complaint?

We are committed to providing you, as our customers, service standards to meet or exceed global standards. To fulfill our commitment to you, we have provided guidelines regarding what we consider a complaint. The scope of the complaint is designed to protect your consumer rights and ensure your issues are appropriately handled across any member bank.

## What is a complaint?

Any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person. This expression alleges:

- a. Facts that may constitute contravention of any business conduct or customer service requirement;
- b. Cases where complainant has suffered (or may suffer) from misleading marketing / promotional activities; and
- c. An unfair practice in relation to the provision of, or failure to provide, a regulated financial product or service under any written law administered by the UAE government.

We, as banks, are individually responsible for determining the merits of each complaint, including processes for handling and escalating complaints, criteria for categorizing and prioritizing, response times to resolve complaints, and potential redress actions.

This definition recognizes all complaints as requiring a written response, and depending on the processes and categories of complaints at each individual bank, certain complaints also merit resolution (financial or non-financial).

## Who can submit a complaint?

Any individual who has a relationship with a member bank of the UAE Banks Federation (past, current, or seeking a future relationship) through a product or service can submit a complaint.

## What does this mean for you?

You can complain about any regulated financial product, service, marketing / promotion activities, customer service or unfair practice **including but not limited to** the following:

Category	Complaint Areas / Examples
Products	<ul style="list-style-type: none"> <li>◦ Opening or managing accounts</li> <li>◦ Credit or debit card issues</li> <li>◦ Product promotions and offerings</li> </ul>
Services	<ul style="list-style-type: none"> <li>◦ Payments</li> <li>◦ Billing disputes</li> <li>◦ Money transfer issues</li> </ul>
Fees And Charges	<ul style="list-style-type: none"> <li>◦ Unclear fees &amp; charges</li> <li>◦ Unauthorized transactions</li> <li>◦ Terms &amp; conditions issues</li> </ul>
Promotion / Marketing Activities	<ul style="list-style-type: none"> <li>◦ Application process</li> <li>◦ Unclear or unfair marketing &amp; advertising</li> <li>◦ Misselling</li> </ul>
Customer Service	<ul style="list-style-type: none"> <li>◦ Employee behavior</li> <li>◦ Long queue at branches</li> <li>◦ Delays in service (liability letters, etc.)</li> </ul>
Loans	<ul style="list-style-type: none"> <li>◦ Understanding loans / Loan tactics</li> <li>◦ Issues in applying for loans</li> <li>◦ Signing the agreement</li> </ul>
Debt Collection	<ul style="list-style-type: none"> <li>◦ Debt consolidation problems &amp; concerns</li> <li>◦ Accessing money</li> </ul>
Information Systems	<ul style="list-style-type: none"> <li>◦ ATM, Call center, mobile banking, website, or other digital platform problems</li> <li>◦ Accessibility problems</li> </ul>
Security / Privacy	<ul style="list-style-type: none"> <li>◦ Lost or stolen checks or other issues</li> <li>◦ Personal information privacy complaints</li> </ul>
3 <sup>rd</sup> Parties	<ul style="list-style-type: none"> <li>◦ Membership / benefit issues with 3<sup>rd</sup> parties (miles, partners, etc.)</li> </ul>

## What is not a complaint?

Any general dissatisfaction that is not related to above (e.g. bank logo, branch location, etc.) will be considered feedback / suggestion and will be provided with a response accordingly.

# How to complain to your bank

We will do our best to intercept any potential issues and prevent your complaints before they occur. However, we know that problems happen. When complaints do arise, we aim to handle them quickly and to your satisfaction, as much as possible.

## Overview

We all have a dedicated process in place to manage any complaints you submit to us. This service will always be free and accessible to you.

We ask that you contact your bank and give us a chance to respond to your complaint.

## How it works

First, you should **contact your bank** using available channels, which may include, but are not limited to:

- Call Center
- Branch
- Internet and Mobile Banking
- E-mail / Web Complaint Forms
- Social Media

The below process describes the general timeline for your bank to respond to your complaint. The bank will exercise separate processes which ensures rapid response and care for submissions received as feedback, inquiries, or service requests.

**Upon receiving the complaint**, we will:

- a. Notify you that your complaint has been received **within 2 business days** of you submitting the complaint;
- b. Unless we already provided you with a resolution, we will provide you an **estimated**

## resolution time within 4 business days;

- c. If you have not received a resolution in the provided timeframe, we will provide you with weekly updates on the status of your complaint and a revised resolution timeframe (for cases that require a timeframe more than 2 weeks).

If **we are unable to resolve your complaint within 60 days**, we will:

- a. Inform you of the reasons for the delay;
- b. Specify a date when a decision can reasonably be expected (unless we are waiting for a response from you); and
- c. Provide you with information about your options for external escalation after the 60 day time frame for complaints resolution is not met.

## Final Decision

Whenever we provide you with our final resolution, we will inform you of the external escalation options available to you if you are not satisfied. This process is explained in more detail in the next section.

## Bank Failure to Adhere to Service Promise

If your bank has not adhered to the terms as outlined in this Service Promise, you can submit your complaint directly to the Central Bank.

# How to escalate to the Central Bank

We understand that sometimes banks are unable to respond fast enough or provide a resolution to your satisfaction. For such scenarios, you have the right to escalate your complaint to the Central Bank, who will work with your bank to ensure that you are provided with a resolution.

## Overview

If you have a complaint about the service you receive from your bank, you should always address this complaint directly to your bank first.

**Only after raising your complaint with the bank**, should you pursue external mediation and escalate your complaint to the Central Bank. Any person who has submitted a complaint to a bank can escalate their complaint to the Central Bank.

The **role of the Central Bank is to act as an impartial mediator**. After verifying that you first pursued mediation with your bank and that your complaint falls under the bank's mandate, an agent will collect your information regarding the complaint, and then work with you and your bank to come to a resolution.

The Central Bank aims to provide you with a final decision **within 15 days**, however, some issues are complex, and sometimes involve third parties. These complaints may take longer to resolve.

## What complaints can you escalate?

You can escalate complaints as per the definition in this document given any of the following conditions:

- You are not satisfied with the final decision provided by your bank; or

- Your bank has not provided you with a resolution within 60 days of complaint submission; or
- Your bank refuses to accept your complaint.

## What should you not escalate?

While any complaint related to financial products and services is accepted at your bank, there are select cases which fall outside of the Central Bank's mandate and which it will not be able to resolve. If you contact the Central Bank with a complaint that falls outside of its mandate, it will notify you of the appropriate authority.

## Complaints that should not be escalated:

- Cases that have been addressed by your bank over 6 months ago (Note: this refers to when the bank provided you with a resolution, not when the issue or complaints originated)
- Matters that are currently the subject of legal proceedings or have already been dealt with by a court
- General comments on products and services

## How can you escalate your complaint?

First, we encourage you to follow up with the bank first to ask about the

status of the complaint investigation process. (We may have contacted you but had been unsuccessful in reaching you).

Second, contact the Central Bank and explain your issue. They will either accept your complaint or refer you to the most relevant authority.

The Central Bank will provide you with a reference number, which you can use to follow up. Once a decision is reached, the Central Bank will notify you via email or SMS. All services provided by the Central Bank are free of charge.

If the Central Bank does not reach a resolution or you are not happy with the resolution, you have the right to pursue legal options.

## How do you file a complaint with the Central Bank?

You have three options to file a complaint with the Central Bank. A complaint can be filed:

- Online
- By Fax
- In person by visiting the Central Bank in Abu Dhabi or any one of the branches in Al Ain, Dubai, Sharjah, Ras Al Khaimah or Fujairah



# Customer Awareness and Access

We wish to make the complaint process as transparent for you as possible. To accomplish this, we will provide this Service Promise and our procedures for handling complaints across a variety of mediums, and a hard copy of the Service Promise can be accessed at any time at our branches.

## Type of information available

As banks, we guarantee to prominently publicize the availability and accessibility of both our internal and external processes for resolving disputes to ensure clarity to you about how to complain and what to expect from the resolution.

We will provide you with information about both (a) **our internal process** at the time the dispute arises; and (b) **the external process you can pursue** if you are dissatisfied with the resolution we provide you, at the same time as you are told about the final outcome of the internal process.

## Where to access information

The availability and accessibility of both our internal and external processes for resolving disputes may be provided through the following points of contact, including:

- (a) Branches;
- (b) Bank websites; and
- (c) Telephone-based banking services and other digital channels.

## Accessing the Service Promise at branches

Members shall all make the Service Promise available at the offices where they carry on business and to which the public has access. Members shall also display a notice

that a copy of the Service Promise can be provided by the UAE Banks Federation (UBF) at:

P.O. Box 44307  
 Abu Dhabi, United Arab Emirates  
 Telephone: +971 2 4467706  
 Fax: + 9712 - 4463718  
 Email: [info@uaebf.ae](mailto:info@uaebf.ae)  
 Website: [www.uaebf.ae](http://www.uaebf.ae)

The Central Bank will also maintain a hard copy of this Service Promise and can be contacted at:

P. O. Box: 854  
 Abu Dhabi, United Arab Emirates  
 Telephone: +971 2 6652220  
 Fax: +9712-6652504  
 Email: [uaecb@cbuae.gov.ae](mailto:uaecb@cbuae.gov.ae)  
 Website: [www.centralbank.ae](http://www.centralbank.ae)

## UBF's commitments to you

In addition to the commitments we have made throughout this Service Promise, UBF also ensures that:

- a. We recognize the needs of older persons and customers with a disability to have access to this Promise and we will exercise a supervisory role to ensure reasonable measures are taken to enhance their access;
- b. If you do not understand any content of this Promise, we will be on hand to explain and clarify the meaning;
- c. If you ask us for advice on filing complaints within our bank or at the Central Bank, our authorized staff will be available to assist you or refer you to the appropriate external source;
- d. We will commission a review of this promise on an annual basis and inform you, our customers, of any changes;
- e. We ensure that our staff and authorized representatives will be trained and knowledgeable of the commitments for complaints handling laid out in this Promise and will work to improve the complaints handling ecosystem.