

Introduction

This Charter is a written assurance from Bahrain Islamic Bank B.S.C. ("BisB") to always provide the highest standard of Shari'a compliant products and services to all its customers. BisB pledges to abide by its core values in listening to its customers, understanding their needs, building enduring relationships by delivering superior products and quality services.

All our employees and representatives are contractually obliged to carry out their duties and responsibilities in accordance with our Code of Business Conduct, which stipulates fairness and honesty in all our dealings.

Further, being an Islamic Bank, BisB has a Shari'a Supervisory Board to continually review its business operations, supervise development of new products or services, and ensure ongoing adherence with the Shari'a principles. The Shari'a Supervisory Board ensures that nothing relating to the Bank's activities involve any element prohibited by Shari'a principles.

Our Commitment to You

- We will always provide YOU with Sharia'a compliant products.
- We will always serve YOU in a courteous and professional manner.
- We will always provide YOU with accurate information, honest advice and protect your wealth and privacy.
- We will always listen to YOU carefully, and will always take prompt action on feedback, enquiries and complaints.
- We will always provide YOU with innovative channels that allow you to bank conveniently and securely, anytime, anywhere.

What We Expect From You

- To always be part of our BisB family - we will treat you as family and we expect the same from you.
- To provide timely and accurate information - needed to serve you better.
- To provide us with candid feedback, both positive and negative - your feedback drives us towards perfection.

Customer Touch Points

- Visiting us in-person at any of our branches
- Via our 24 x 7 Contact Center (+973 17515151)
- Via E-mail (contactcentregroup@bisb.com)
- Via Fax (+973 17535808)
- Through Internet Banking
- Through your Relationship Manager (for VIP / Thuraya customers)
- Dedicated 24 x 7 Contact Center for our cards customers (telephone +973 17515999, fax +973 17535999)
- Using the Complaints Resolution Form (available on our website, through <http://bisb.com/media/document/COMPLAINTRESOLUTIONFORM.pdf>)

BisB reserves the right to make any amendments to this Charter, as and when it considers necessary, without any prior or specific notice. To access the latest version of this Charter, users are advised to always refer to the version available on BisB's website or contact any of the Bank's branches.

STANDARDS OF SERVICE

Reliable and Quality Services

- Provide Shari's compliant products and services, by understanding your goals and objectives, while ensuring consistent and efficient service standards.
- Constantly train the staff ensuring that they have the necessary skills and knowledge.
- Continuously invest in new products and technology to deliver quality services, which are reliable and best suited to our customers' needs.
- Committed to maintain our customers' best interest at all times.

Transparent Products and Services

- Description and details of products or services, shall not be misleading or false.
- Ensure, to the best of our ability that any and all representations, statements and assurances, which are made or provided by us are at all times accurate and true.
- Represent our products in a clear, responsible and accurate manner so that our delivery matches or exceeds your expectations.
- Furnish fair and accurate disclosure of our products and services, including the material terms and charges applicable.

Privacy and Security

- Continually invest in developing and implementing enhanced security measures. Our systems utilise secured encryption technology and authentication techniques to protect your data and ensure a safe data transmission between you and BisB.
- Ensure secure systems that are comparable to the high standards of reputable financial institutions in the industry.
- Not collect any personal information about you unless you have chosen to give it to us. However, some of the phone calls may be recorded, in case we need to check we have carried out your instructions correctly and to help improve our service quality.
- Implement security measures that are continuously being monitored and reviewed in our endeavor to benefit from the latest security technologies available.
- Apply tightest security architecture to prevent unauthorised access and ensure your peace of mind concerning all your transactions with us.
- Pursue the strongest form of preventive and punitive measures against any party which attempts to compromise your right to transaction security and confidentiality.

Prompt Response to Enquiries and/or Complaints

- Welcome your enquiries, feedbacks and complaints, as opportunities to understand and serve your needs better.
- Promptly and actively respond to all your interactions with us.
- Endeavour to have trained staff to provide prompt and satisfactory responses.

Accuracy of Information

- Ensure that all information provided is fair and accurate, at all times.
- Never deliberately mislead or deceive our customers or make false representations with respect to our products or services.
- Review and update the contents of BisB's website from time to time to maintain its correctness and relevance with the changing regulatory and market environment.

Code of Best Practices on Consumer Credit, Financing and Charging

BisB has established this Code setting out the minimum standards, which it shall continuously follow while providing credit and/or other services, on which fees and/or profit margin are payable by the customers. This code can be accessed from the Bank's website through <http://bisb.com/media/document/BisBCodeofbestpractice.pdf>.

KEY COMMITMENTS

Accountability

- Ensure that all our products and services comply with the Shari'a principles as well as the applicable laws and regulations.
- Explain and help you understand the financial benefits of our products and services that you are interested in, how they work and the risks involved.

Fairness

- Act fairly and reasonably, in a consistent and ethical manner.
- Establish a clear set of procedures to ensure that any disputes will be resolved fairly and quickly.
- Make available all products and services on the same terms for each customer.
- Never discriminate against age, gender, ethnicity, colour, etc.
- Exercise responsible selling and treat all customers fairly by placing their needs and expectations in the forefront.

Privacy

- Treat all personal information as private and confidential and ensure its security.
- Never reveal personal information, unless authorised by you or required by the law.

Reliability

- Co-operate with the Regulators as well as other Banks and Financial Institutions, so that you enjoy secure and reliable banking and payment systems.
- Do things right and on time - the first time and every time.

Transparency

- Provide you with clear, relevant and timely information to help you make informed decisions about our products and services. Where applicable, a set of Terms and Conditions, relating to each of our products or services will be made readily available, with the following clearly highlighted – applicable fees, charges, penalties, profit margins, your liabilities and obligations.
- Inform you, through various channels (such as over the internet, by telephone, e-mail or at our branches) regarding our products and services.
- Exercise care to provide a balanced view of benefits and risks of the investment products, explain critical terms, and ensure the investment product is suitable for the customer's needs and financial circumstances.
- Ensure that all necessary information is easily made available to our customers.

Complaints Management Officer

Name	Mr. Ali Hassan Al Ayanti
Telephone	+973 17515199
E-mail	complaints@bisb.com Ali.alaynati@bisb.com

Whistleblowing Hotline

Name	Mr. Ali Hassan Al Ayanti
Telephone	+973 17515199
E-mail	complaints@bisb.com Ali.alaynati@bisb.com

We are committed to making banking easy and swiftly process all your requests:

Open Tejoori account	
Open Iqra account	
Open Current or Savings account	<ul style="list-style-type: none"> Process immediately through our branches, on submission of all the required information and documents
Open Vevo (youth account)	
Open a fixed deposit	
Process application for new Credit Card	<ul style="list-style-type: none"> Process on the same day, if application is received before 1 PM, else on the next working day <i>(subject to receipt of all the required documents and information)</i>
Process application for new ATM cum Debit Card	<ul style="list-style-type: none"> Deliver the card to the customer or branches within 5 days
Process application for Tas'heel (personal finance)	<ul style="list-style-type: none"> Process on the same day, if application is received before 1 PM, else on the next working day <i>(subject to receipt of all the required documents and information)</i> For Tasheel, disburse funds within 5 working days
Process application for Mortgage	<ul style="list-style-type: none"> Process within 3 weeks <i>(subject to receipt of all the required documents and information)</i>
Process application for Auto Finance	<ul style="list-style-type: none"> Process on the same day, if application is received before 1 PM, else on the next working day <i>(subject to receipt of all the required documents and information)</i> Issue the Local Purchase Order by the next working day of the Approval.
Cheque book issuance	<ul style="list-style-type: none"> Process on the same day, if application is received before 1 PM, else on the next working day <i>(subject to receipt of all the required documents and information)</i> Deliver the cheque book to the branch within 2 working days of processing the request
Cheque clearing	<ul style="list-style-type: none"> Process on the same day, if the cheque is deposited at the branch before 11:20 AM, else on the next working day
Provide account statements	<ul style="list-style-type: none"> Semi annually
Issue demand drafts (local and foreign currency)	<ul style="list-style-type: none"> Issued immediately <i>(subject to the availability of sufficient funds in the remitter's account)</i>
Execute foreign currency remittances	<ul style="list-style-type: none"> Fawri: remittances to the other banks are made in two batches per day at 9:30 AM and 12:30 PM Fawri Plus: Immediately
Close customer account (asset or liability)	<ul style="list-style-type: none"> Immediately, unless the account is linked to any financing facility, credit card or is overdrawn

We are committed to helping when you need us:

Aim to resolve counter enquiries promptly	<ul style="list-style-type: none"> Where no follow up is required, within 1 visit Where follow up is required, within 2 working days
Aim to resolve phone enquiries promptly	<ul style="list-style-type: none"> Where no follow up is required, within 1 call Where follow up is required, between 48 hours of 1 call Where enquiry is complex, we will promptly escalate internally and provide the time frame within which response can be given
Respond to written enquiries promptly	<ul style="list-style-type: none"> Acknowledge receipt of written enquiries same time by auto reply email or SMS Respond within 2 working days from date of receipt of enquiry, if the enquiry is not complex
Help quickly if your Credit Card or ATM cum Debit Card is lost or stolen	<ul style="list-style-type: none"> Immediately, once the customer contacts our 24x7 call center

We are committed to listen:

Resolve customer complaints fairly, consistently and promptly	<ul style="list-style-type: none"> Aim for 100% customer satisfaction, with the way complaints are handled
Actively seek your thoughts and suggestions on how we can better serve you	<ul style="list-style-type: none"> Provide various avenues for customers to provide feedback <i>(website, suggestion boxes at branches, complaint department and social media)</i>
Aim to attend the majority of our customers promptly in all branches	<ul style="list-style-type: none"> Within 20 minutes

Though BisB shall always endeavor to abide by this pledge, however, it is not legally binding and it may also not be achievable at times, due to various operational and other constraints.