

Customer Service Charter

The current Customers Service Code determines the level of services our clients have been used to receive. We believe that the development of services level is a continuous process; thus, we shall update this Customers Service Code periodically to reflect necessary changes.

Your Bank Your Partner

Al Baraka trade mark is a leading brand among Islamic banks, which stresses the Group's commitment to become a pioneer in Islamic banking on the international level. This trade does not only mark a solid symbol for the unification of all banks affiliated with al Baraka Group under one banner, but it is also an expression of confidence building and adds value to the life of our customers.

We, at Al Baraka, believe that in building relations with our clients on the basis of genuine partnership, the Bank's and our clients' growth and development is definite and will progress naturally .

We also believe that banking has a significant role in the society -a role which imposes a big responsibility on us as bankers who are entrusted with clients' resources. To fulfill this responsibility and wisely use these resources, we depend on the Principles of Shari'a to guide us in our contribution to our clients' success and participation in their social development as well as in the progress of businesses, corporations and society in general.

"Partnership" for us means that our success and the success of our clients are intertwined like our mutual convictions that we believe in. Participation in the joint effort is, thus, our mutual reward.

We perceive money as a means to benefit from opportunities and create a better society as well as to generate new prospects and participate in joint efforts leading to achieving mutual reward. As we are entrusted with the resources in our hands, our efforts participate in building the society both at home and abroad.

We call this concept: *"Beyond-Banking."*

This Customers Service Code is intended for information purposes only and does not establish any rights or legally binding obligations.

Our Bank's relation with you, dear Client, is based on the following principles:

1. Accountability

We will, at all times, follow and consider the rules, regulations and laws of countries we operate in, with regards to our operations or the products and services we offer.

2. Commitment to professional ethics, integrity and reliability

We firmly believe in the slogan “Islamic banking is Ethical Banking,” and we are committed to working with honesty and integrity while considering professional ethics with stakeholders in all transactions. We have put clear procedures to fairly deal with and settle any conflict or disagreement that might erupt between the Bank and any client. We shall provide you with safe, reliable and dependable banking services.

3. Transparency

We shall explain all aspects and features of our products and services.

Our products and services are subject to “Rules and Conditions” that are easily accessible. These Rules and Conditions include - among other things - fees, expenses, fines and rates of related profit, in addition to obligations and responsibilities associated with using a particular product or service.

The Bank has also made available “Know Your Rights” booklet for clients to keep clients informed of their rights in detail.

We will notify you, through different channels (for example the bank website or by phone or email, or our branches) of available products and services.

Our commitment towards you:

□ To make your banking transactions an easy and simple operation through:

- 1.** Providing safe and comfortable communication channels: our branches, 24/7 call centers, on-line banking services, phone banking services.
- 2.** Providing services by well-trained employees who are courteous, positive and able to respond to your needs.
- 3.** Treating you with due respect.

4. Responding to your particular needs.
5. Listening to you carefully to understand your needs.
6. Full confidentiality when dealing with your personal information/records.
7. Helping you to make proper choices regarding your money, whether you choose to deposit your money at our Bank or to benefit from any of the financial services we provide.

To provide you with high-quality service through:

1. Responding quickly to your particular needs.
2. Providing you with accurate and reliable information.
3. Commitment to high level of services as shown in the appendix of this Code.

To listen to you through:

1. Resolving your complaints fairly and justly and without any delay.
2. Seeking to understand your thoughts and suggestions in order to develop and improve our services.

Levels of Service:

<i>Fast service</i>	As soon as possible (There might be some exceptions during peak times but we shall try to minimize any delay)
<i>Service with a smile</i>	We seek to make all your banking transactions an easy and comfortable experience as our employees are ready to serve you with due respect
<i>Service via all communication channels</i>	The Bank has put at your disposal different channels of communication to receive your calls and inquiries, including: Our branches, call center , the website, SMS, Facebook page
<i>Answering Phone Calls</i>	We shall try to answer your phone calls within three rings through automated voice response system; and if you ask help from an employee via phone, we are ready to provide it in no more than 15 seconds after your demand
<i>Opening a Current Account</i>	Within 20 minutes (should all documents be available)
<i>Opening a Joint Account</i>	The time needed varies according to the number of stakeholders and the availability of needed documents
<i>Opening an Investment Deposit account</i>	Within 30 minutes (if all documents are available)
<i>Checkbook first time issuance</i>	4 days from submitting your application
<i>Second time issuance and after</i>	3 days from submitting your application
<i>Collecting Checks in Lebanese Pounds</i>	Usance period of 3 days
<i>Collecting Checks in US dollars</i>	In Lebanon: Usance period of 4 days Outside Lebanon: Usance period of 45 days
<i>Issuing Bank transfer</i>	Maximum of two working days

<i>Foreign Currency Exchange</i>	Maximum of 10 minutes
<i>Murabahah/Musawamah</i>	You can submit your application through our webpage or by visiting one of our branches, and you shall receive reply within one week
<i>Closure of Accounts (upon your request)</i>	Current account: 10 minutes Investment deposit account: two working days
<i>Issuing/Replacing Bank Cards</i>	Direct Debit Card (MCU): 3 to 4 working days (maximum) Charge/credit cards: one week (maximum)
<i>General inquiries to front offices, over the phone</i>	We will do our best to reply to your inquiries speedily with accuracy and transparency
<i>Clients' Complaints</i>	We shall receive your complaints and problems through the complaint boxes in our branches, the bank's website or via direct call to the specialized unit, and we shall seek to resolve them and inform you of the Bank's reply within a maximum of 15 working days from the date of submitting your complaint
<i>Clients' Suggestions</i>	We welcome any suggestion that may help improve our services to meet your needs and aspirations