

# NBF Customer Charter



At NBF, we are committed to providing you with outstanding and reliable banking services. We value your feedback and if we fall short of our customer service promise<sup>1</sup>. This Customer Service Charter is a commitment of our service delivery to you and sets out how you can make a complaint followed by how we propose to respond to it transparently, fairly, with empathy and in what time scale.

## HOW TO MAKE A COMPLAINT

Complaints can be made through all channels including:

- Face to Face
- In Branch
- Through our Call Centre on 8008NBF(623) selection option 6 under voice menu for complaints, and by e-mail at [callcenter@nbf.ae](mailto:callcenter@nbf.ae), resulting in instant complaint lodgement by bank official
- Using the Feedback Forms on our website @: <https://smartform.nbf.ae:8082/ccweb/complaints/new>
- Anonymous Complaints should be sent via email to [ComplaintsMU@nbf.ae](mailto:ComplaintsMU@nbf.ae)
- You can escalate complaints that have not been addressed satisfactorily via email to [ComplaintsMU@nbf.ae](mailto:ComplaintsMU@nbf.ae) with the case Reference Number XXXXX.

## OUR RESPONSE



### TIMEFRAME

- We will formally confirm in writing within one working day that we have received your complaint, including complaint reference number.
- We follow a complaint resolution timeframe of 7 business days in line with regulatory guidelines however, we aim to target resolution within 2 business days.
- If the complaint resolution extends beyond 7 Business Days then, we will give you further update on the progress of our resolution and an estimated resolution timeframe.
- Additionally, if the estimated complaint resolution extends beyond 30 Business days we will also:
  - Inform you of the reasons for the delay,
  - Specify a further date when a decision can reasonably be expected, and
  - Provide you with information about your options for escalation.
- Please note that there is a separate category of matters raised, generally where resolution is dependent on third parties, referred to as Disputes<sup>2</sup> and your initial notification will reflect this.
- The timeframe for handling Disputes can range between 5 to 90 Business days depending on the category/type of Dispute and the processes of the third party.



### COMPLAINT HANDLING AND RESOLUTION

- We will log your complaint on our system and provide you with a complaint reference number.
- Your complaint will be assigned internally to our Customer Service Quality (CSQ) team who will also work closely with the relevant departments to ensure a thorough investigation is conducted.
- Our internal Complaints Management Unit (Complaints MU) oversees this entire process as part of independent oversight of the complaint outcome.
- Post resolution of complaint, you will receive a written notification of closure from NBF.
- For Complaints, if requested by Customer, an additional formal written response will be provided
- In the event you are not satisfied with the resolution, please escalate to [ComplaintsMU@nbf.ae](mailto:ComplaintsMU@nbf.ae) with your original complaint reference number.
- Further if we fail to resolve the complaint to your satisfaction post the above you can make a complaint directly to the CBUAE at the following website (please include your NBF complaint Reference number)  
<https://www.centralbank.ae/en/consumer/filing-a-banking-related-complaint/>.

<sup>1</sup> NBF is a member of the UAE Banks Federation (UBF) and we are a signatory to the Customer Complaints "Service Promise". This Service Promise was designed as a guideline for UAE banks to use in responding to your complaints. Copies of the Service Promise are available in Branch or through the UBF. The Service Promise is built around five guiding principles - transparency, fairness, empathy, reliability, and accessibility. Who we are | UAE Banking Federation ([uaeafb.ae](http://uaeafb.ae)) and Service Promise(2) ([uaeafb.ae](http://uaeafb.ae)).

<sup>2</sup> Disputes: In a number of cases where you raise feedback and concerns with NBF on simple operational matters when using NBF services e.g. Card activities (third party element of cards may cause of delay), jams in CDMs/ATMS; these may be recorded as "Disputes" which will be handled separately as per timeframe which ranges between 5 to 90 Business days depending on the category/type of Dispute.

Call 8008NBF(623)  
to start our partnership

[nbf.ae](http://nbf.ae)     

\*Terms and conditions apply