



# **CUSTOMER CHARTER**

**BANK OF BARODA**

**[UAE Territory]**

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## 1. Introduction to Customer Charter:

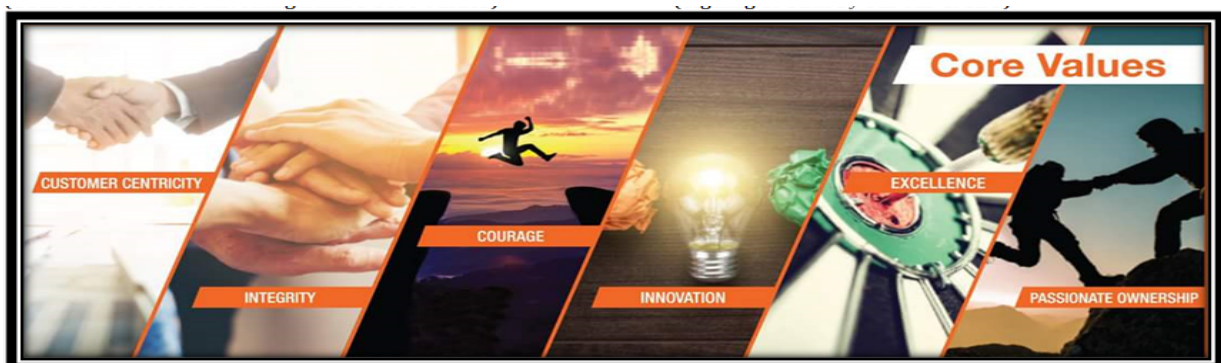
At Bank of Baroda (BoB), our highest priority is to provide you with the best/excellent service at all times. To ensure the same we work in accordance with BoB “**6 Core Values**”. The Core Values of the BoB delivers the best financial product and customer services that will enable customer to grow along with Bank.

## 2. Mission:

To promote fair banking practices by maintaining transparency in various products and services offered to make banking an enriching experience.

- Excellence in customer service
- Innovate banking products and financial services to serve all segments of the society
- Contribute towards growth in economy through multifarious activities/services.
- Contribute towards social banking.

## 3. The Bank's Core Values:



**[Bank's Core Values – Corner stones for our Success]**

## 4. Bank's Commitment to the Customers:

- ✓ We will treat you with courtesy, respect and a smile.
- ✓ We will treat you in an impartial and equitable manner.
- ✓ You will receive high standards and fair service.
- ✓ We will cater to your needs professionally and to the best of our ability.
- ✓ We will provide our services through a helpful and knowledgeable team that is understanding and capable of answering your questions.
- ✓ We will provide you with service requirements, realistic expectations and completion times for each service.
- ✓ We will attend to your request in a timely manner.
- ✓ We will reduce the number of steps required to complete a service in the easiest and most efficient manner.
- ✓ We will provide you with accurate information and error-free service.
- ✓ We will provide you with you with a multi-channel service and methods of payment and ensure we serve at your convenience.

- ✓ We welcome your feedback and suggestions to serve you better.
- ✓ We are committed towards maintaining the privacy and confidentiality of your information and data.
- ✓ We will treat People of Determination accordingly to the highest levels of service.

## **5. Customers Commitment to the Bank:**

- ✓ Appreciate the efforts of our employees and treat them with mutual respect.
- ✓ Provide required information when requested.
- ✓ Provide any supporting documents required to complete a service if requested.
- ✓ Inform us immediately of any changes to information provided, or in case of error.
- ✓ Inform us immediately of any changes that may affect our service provision.
- ✓ Respond in a timely manner to queries from our employees to ensure timely service and quality.
- ✓ Read and understand the terms and conditions associated with the Bank's product(s) that are available on our website.
- ✓ Manage your account(s) in accordance with regulations and terms and conditions set by the Bank.
- ✓ Provide complete, accurate, and timely information when requested by the Bank or whenever there are changes to prevent fraud and avoid delays in service delivery.
- ✓ Safeguard any security information, including access rights, to help prevent fraud and protect their account(s).

## **6. Customer Complaints/Feedbacks:**

We are committed to serve you to your satisfaction and make your experience of patronizing our services an enjoyable one. However, should you feel that our services need improvement and wish to lodge your feedback/complaint; we welcome your valuable suggestions and feedback. Our endeavor shall be to convert your complaint into a compliment.

We promise to resolve complaints in a fair, timely, transparently and accountable manner.

Note: For any written complaints, we request all customers to kindly include the following information in your complaints for us to be able to resolve your complaints at the earliest.

- a) Full Name**
- b) Email address, mobile or landline number**
- c) Account Number (If existing customer)**
- d) Brief description of the complaint**

We guarantee the utmost confidentiality and encourage our customers to provide their contact details to enable us to respond to complaints expeditiously.

## **7. Complaint Redressal process:**

We are committed to serve you to your satisfaction and make your experience of patronizing our services an enjoyable one. However, should you feel that our services need

improvement and wish to lodge your feedback/complaint; we welcome your valuable suggestions and feedback. Our endeavor shall be to convert your complaint into a compliment.

In case you wish to raise a complaint or feedback about our products and services, the matter may be brought to our notice, by visiting any of our nearest branches (<https://www.bankofbarodauae.ae/branch-locations>) or alternatively the same can be raised by clicking on the following link <https://www.bankofbarodauae.ae/customercare>.

Our customer care team and branch officials are committed to investigate resolve and communicate the outcome of all grievances raised within the given time frame.

We provide various ways to contact us for your convenience.

- **Branch:** Customers can submit their grievance by visiting any Bank of Baroda branches or Electronic Banking Service Unit “EBSU” located within UAE and address their grievance to the branch officials for resolution of their issues or alternatively, customers can drop their grievance/feedback in the box made available at all branches/ EBSU's.
- **Call Center:** Customers can lodge their grievance by contacting our Call Centre executive on 0097143136666 or 0097143136600, between 08:00 AM to 07:00 PM Saturdays to Thursdays. All Unauthorized Electronic Banking Transaction or debit card fraud can be reported to our 24/7 customer service on 80035703191 (**Toll free**).
- **Web Complaint Forms:** Customers can register their grievances through our bank's Online Complaint Management Portal which is available on our Bank's website <https://apps.bobinside.com/OnlineComplaintsINT/Main.aspx?TerrOfc=UAE>.
- **Complaint Monitoring Cell:** Customers can register their grievances by sending an email to [consumerprotection.uae@bankofbaroda.com](mailto:consumerprotection.uae@bankofbaroda.com)

We normally aim to resolve customers complaints at the earliest and not more than 30 working days, however if we haven't resolved your grievance within 30 working days, we will provide you with an estimated resolution time. If the estimated resolution time is greater than 2 weeks, we will give you weekly updates on the progress of our resolution.

If we are unable to resolve your complaint within 30 working days we will,

- ✓ Inform you of the reasons for the delay,
- ✓ Specify a date when a decision can reasonably be expected, and
- ✓ Provide you with information about your options for escalation

We will always provide the customers with the details of our final resolution and incase the customers are not satisfied with our decision; we provide the customers with the external escalation process. If we fail to live up to these commitments, you have the right to approach

the Central Bank Consumer Protection Department by registering your grievance on the following website [www.centralbank.ae](http://www.centralbank.ae).

## **8. Customer Complaint Service Promise:**

Bank of Baroda is a member of the UAE Banks Federation (**UBF**) and we are a signatory to the **Customer Complaints Service Promise**. Copies of the Service Promise are available at all Branches.

Our goal is to ensure that your query/complaint is resolved to your satisfaction. However, in an exceptional situation, if you are unhappy with our proposed resolution you have the right to escalate your complaint to the Consumer Protection Department of CBUAE.

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**Disclaimer:** *The customer charter is not a legally binding document, creating rights and obligations, but it surely helps in enforcing existing rights.*

*This Charter applies to all products and services provided by Bank of Baroda's branches located in UAE, all staff of the Bank including and not limited to agents acting on behalf of the banks, across the counter, by post, through interactive electronic devices and through technology (alternate delivery channels).*