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BANK OF BARODA, UAE



CUSTOMER CHARTER

BANK OF BARODA

(UAE Territory)

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1. Introduction to Customer Charter:

At Bank of Baroda, UAE, our highest priority is to provide you with the best / excellent service at all times. To ensure the same, we work in accordance with Bank of Baroda's **"6 Core Values"**. The core values of the Bank of Baroda delivers the best financial product & customer services that will enable customers to grow along with Bank.

2. Mission:

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

- Excellence in customer service
- Innovate banking products & financial services to serve all segments of the society without discrimination.
- Contribute towards growth in economy through multifarious activities / services.
- Contribute towards social banking.

3. The Bank's Core Values:

- Customer Centricity
- Integrity
- Courage
- Innovation
- Excellence
- Passionate Ownership



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

4. Bank's Commitment to the Customers:

- We will treat you with courtesy, respect and with smile.
- We will treat you in an impartial and equitable manner.
- You will receive high standards and fair services at all time.

- We will cater your needs professionally and to the best of our ability.
- We will provide services through equipped and knowledgeable team to resolve your queries.
- We will provide you with service requirements, realistic expectations and completion times for each service.
- We will attend 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 a multi-channel service and methods of payments and ensure to serve at your convenience.
- We welcome your feedback and suggestions always to serve you better.
- We are committed towards maintaining the privacy and confidentiality of your information and data.
- We will provide the customer centric services without any discrimination on 24*7 basis.
- We will assist you to lodgment of the complaint against your grievance and provide the unique Service request number as acknowledgement.
- We will also ensure you for closure of the complaint in time bound manner i.e. maximum of 30 business days along with complaint escalation process, if required.
- We will treat People of Determination on utmost priority basis.

5. Customers Commitment towards Bank:

- Appreciate the efforts of our employees and treat them with mutual respect.
- Provide required information as & 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 products that are available on our website.
- Manage your accounts 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.
- Never share your password, PIN & OTP to anybody and always be very careful on the same.
- Safeguard any security information, including access rights, to help prevent fraud and protect their accounts.

6. Customer Complaints/Feedbacks:

We are committed to serve you at your satisfaction level and make your experience for patronizing our services as enjoyable one. However, if you feel that our services need improvements then you can also submit your feedback through feedback portal on Bank's website. We always welcome your valuable suggestions and feedbacks. Our endeavor shall be to convert your complaint into a compliment.

We promise to resolve your complaints on fairly, timely, transparently and accountable manner. 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.

To provide the resolution on time bound manner, we request all customers to kindly provide the following information along with your feedbacks / grievances / complaints.

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

We ensure to maintain utmost confidentiality at all time and provide the resolution at the satisfaction level of the customer at earliest within prescribed TAT of 30 business days.

Various ways available to reach us subject to your convenience -

- **Branch:** Customers can submit their grievance by visiting any Bank of Baroda branches or EBSU (Electronic Banking Service Unit) located across UAE and address their grievance to the branch officials for resolution. Customers can also submit their grievances / feedbacks on feedbacks portal.
- **Call Center:** Customers can lodge their grievance by contacting our Call Centre on Toll Free Numbers 800-BARODA (800-227632) within UAE or +971-43136666 or +971-43136600 outside UAE on 24*7 basis. All unauthorized transactions or fraud can be reported on 24*7 basis. In case of unauthorized transactions or Debit Card lost or damage, customer can block / unblock their card.
- **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://appstack.bankofbaroda.co.in/OnlineComplaintsINT/Main.aspx?TerrOfc=UAE>

- **Complaint Monitoring Cell:** Customers can also register their grievances by sending an email to consumerprotection.uae@bankofbaroda.com.

We normally aim to resolve customers complaints at earliest and not more than 30 business days, however if we haven't resolved your grievance within 30 business days, we will provide you with an estimated time for resolution. In case estimated resolution time is greater than 2 weeks then 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 the reasons for the delay,
- Specify a date when a resolution can be expected, and
- Provide you with information about your options for escalation

We will close the complaint subject to satisfaction of the complainant and provide the final resolution in writing, In any case, if customer is still not satisfied then 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 <https://crm.centralbank.ae/en>.

7. 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 at 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.

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).