

## Customer Protection Guide:

In line with QNB AL AHLI continuous efforts to enhance customer protection; through emphasizing on the importance of transparency and disclosure of financial and banking transactions provided to our customers; our bank is always keen to deal with all customers in a transparent and equal manner and ensure providing a wide range of banking services and products that suit all segments of society.

### Disclosure and transparency in dealing with customers:

#### Your rights as a customer:

- Our bank deals with you in full transparency throughout all banking transactions
- Our bank provides you with all information related to products and services in an accessible and easy way
- All information related to our range of products and services are posted on our official website [www.qnbalahli.com](http://www.qnbalahli.com) in addition to promotional material available in all branches
- Our Customer service representatives ensure that all general terms and conditions related to banking services and products are well explained before signing the application

#### Customer protection and accounts confidentiality:

- Our bank provides you with a dedicated risk management unit available 24/7, to monitor plastic cards usage to protect you from fraudulent usage or forgery. We also guarantee the protection of your personal or business accounts
- We ensure the confidentiality of your financial and personal information through the Bank control systems, mechanisms and policies

#### How to deal with any complaint against the bank :

- The bank has in place a specialized department for handling any customer complaints or suggestions.
- In case you need to submit any complaint or suggestion, your feedback shall be registered on a designated template for this purpose and shall be immediately delivered to the afore-mentioned department to study your request.
- Please be advised that you shall receive a response as soon as possible and within 48 hours at the latest from receiving the complaint or suggestion. A reference No. shall be provided to you to facilitate following up the complaint.

#### In this context, you may send your requests through the following communication channels:

- At the dedicated counter available at any branch for receiving such requests or through a hotline in main branches for communicating directly with the concerned department.
- Our 24/7 Contact Center directly provides replies to any of your requests.
- In addition, you may submit your requests through our online electronic services, e-mail or customer tablets available at some branches.
- We are pleased to inform you that in case you lack a response within the specified period, you may directly resend the same request to the Central Bank of Egypt. We ascertain you of our commitment to exert our utmost efforts to reply your requests, regardless of the receiving channel.

#### Customer obligations:

- Commit to transparency in all information provided to the Bank to safeguard your rights
- Always review your personal or company accounts balances and movements by checking the periodic statements sent to correspondence address registered with the Bank or through our various electronic banking services
- Please make sure to notify the Bank as soon as you detect any unauthorized transaction to protect your bank accounts
- Please inquire about our banking services / products fees and charges prior to subscription
- You must keep all your financial and banking transactions confidential
- Please remember to update your personal data at the bank; such as your place of residence and work address, phone number and email; to allow us to reach you in a timely manner
- Please make sure to read every contract / application carefully before signing / approving it

#### In case of maintaining credit facilities at the bank:

- Please make sure to have full information related to loan installments amounts and due dates as well as the applied interest rates and commissions on loans / credit facilities
- Please make sure to commit to the terms and conditions of your credit facilities to avoid being listed on the Central Bank of Egypt negative lists in case of delay or irregular payments
- If you are a loan guarantor, make sure you are fully aware of the credit terms and obligations related to facility granted and the possible obligations that may arise from this guarantee
- We advise you to be cautious in regard to the authorization and information given in case of issuing an official or an internal power of attorney to another person and notify the bank as soon as the power of attorney is canceled or your wish to cancel it

#### Depository products:

- Please get acquainted to our range of accounts, time deposits and depository products features so you can choose the most appropriate according to your personal or business needs
- Please make sure you are fully aware of all terms related to our depository products such as redemption fees and related expenses in case of early redemption of time deposit or certificate of deposit before its maturity date

#### Cards:

- Please make sure to commit to your credit card minimum payment amount required to avoid late payment penalties or card stoppage or being listed on the Central Bank of Egypt negative lists in case of delay or irregular payments.
- Remember that your cards or any banking service PIN codes are strictly confidential and should not to be disclosed to any person or entity, same as the OTP
- To protect your accounts do not keep your PIN codes and cards in the same place
- You must inform the Bank before travelling abroad with the traveling date and duration to be aware of the cards limits and applied commissions in case of purchase or cash withdrawal transactions outside Egypt

#### Communication Channels:

- Contact the Contact center 24 hours a day on 19700 or from outside Egypt on (002) 02 19700
- For complaints, comments and suggestions, please send an e-mail to: [Quality.Feedback@Qnbalahli.com](mailto:Quality.Feedback@Qnbalahli.com)
- Head Office (Total Quality Management Department/Customer Care Unit): 5th Champollion Street, Downtown, Cairo.
- For general information about the bank, please send your inquiries via email: [Info.QNBAA@Qnbalahli.com](mailto:Info.QNBAA@Qnbalahli.com)