

Code of Fair Treatment for Customers:

Invest Bank is committed to providing you with excellent customer service and fair treatment. This Code of Fair Treatment outlines Invest Bank's commitment. As a valued customer, you can be confident that your fair treatment is central to our organization's culture.

- 1. Ethical Culture and Values:** Invest Bank promotes an ethical culture and values all our interactions and relationships with customers based on fairness, honesty, and integrity.
- 2. Positive Relationships:** Invest Bank aims to build positive relationships with the customers based on mutual respect, trust, and understanding.
- 3. Product and Services Design:** Invest Bank designs and offers our products and services in a responsible and transparent manner that meets your needs and aligns with your financial goals and circumstances. This customer-centric approach is present in each department of Invest Bank and is reflected in our Service Principles.
- 4. Transparency:** Invest Bank is transparent in all our dealings with customers and provides clear information about our products and services, including any fees and charges. Invest Bank is committed to communicating and providing our customers key information in a transparent way.
- 5. Education and Awareness:** Invest Bank educates and provides awareness programs to inform customers about the products and services, as well as credit management, debt management, and financial planning. This is to empower customers to make informed decisions about their financial future.
- 6. Data Privacy & Confidentiality:** Invest Bank is committed to maintaining the confidentiality and safeguarding of our customers' personal information and assets. Invest Bank respects and protects the privacy of this information in accordance with relevant data protection laws and regulations.
- 7. Complaints Management:** Invest Bank has an effective complaints management process to handle customer complaints promptly and fairly.
- 8. Service Standards:** Invest Bank is committed to providing high-quality services to the customers. Invest Bank sets service standards and monitors our performance to ensure that we meet or exceed these standards.
- 9. Errors and Omissions:** Invest Bank takes responsibility for any errors or omissions that may occur in our dealings with customers. We promptly rectify any mistakes and take measures to prevent them from recurring.
- 10. Distressed Customers:** Invest Bank provides assistance and support to customers who are experiencing financial difficulties. Invest Bank works with them to find suitable solutions to their problems and provides them with the necessary resources and support to overcome their difficulties.
- 11. Assistance for People of Determination:** Invest Bank provides due care and necessary assistance to people of determination to facilitate their interactions with us. This includes ensuring accessibility and accommodating their needs as necessary.
- 12. Inclusion of vulnerable groups:** Invest Bank is dedicated to supporting vulnerable groups by offering accessible and affordable financial services and providing specialized support. Invest Bank actively promotes financial inclusion by identifying and addressing any obstacles to accessing financial services. Invest Bank's ultimate aim is to help individuals achieve financial stability and enhance their overall well-being.

Invest Bank aims to provide customers with a positive banking experience by offering solutions that help fulfill financial aspirations and ensure fair treatment for all our customers. The Code of Treatment for Customers is not a legal document, nor is it intended to replace the Bank's own policies.

If you have any questions or feedback on our Code of Fair Treatment, please do not hesitate to contact us at **600 5444 04** or email **wecare@investbank.ae**.