

Consumer Complaints Handling Mechanism

Commitment

At NBO, we are committed to providing our valued consumers with the highest standards of service across our network in all jurisdictions.

If a consumer is not satisfied with the outcome or the proposed resolution to a complaint, the Bank will make every effort to address the matter promptly and fairly, while taking appropriate measures to help prevent similar issues from recurring.

What is a Complaint?

A complaint is a verbal or written expression of dissatisfaction by consumers on a product or a service provided by NBO. As a consumer, you have the right to seek clarification, feedback, or justification on any of your experiences with NBO within the following areas:

- Bank Products
- Services and Servicing Channels
- System performance
- Fees & Charges
- Promotional / Marketing activities
- Outstanding payments and Installment Collections
- Consumer touch points (Branches, Call Centre, and Direct Sales Unit)
- Security and privacy

How to raise a complaint?

We have made it easy and simple for our valued consumers to voice their concerns/complaints. You can raise your concerns/complaints/provide feedback through the following channels:

1. Call Centre
 - Call Centre: 8002055/ +968 24 770001 (24 Hours)
 - Fax: +96824942704
2. Consumer Service email cx@nbo.om
3. Through our website www.nbo.uae
4. Mobile Banking Application
5. All Branches

How do we handle consumer complaints?

- Once a complaint is received through any of our complaints' channels indicated above, the same is logged through our Complaints Management System.
- Based on the logged complaint through call centre or branches and category of the complaint an estimated timeline of the complaint resolution can be provided
- Our aim is to resolve your complaint in a timely manner.

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- In the event more time is required, or additional information is required, the banks staff will contact you to express the same.

How to escalate your complaint:

If you were not satisfied with the resolution or it is taking too long to resolve your issue, you have the right to escalate this to NBO UAE management as per the following:

Level (1) - Not satisfied with the resolution provided / Complaint resolution exceeded 5 working days

Mr. Arjun Shetty

Supervisor - Operations

arjunshetty@nbo.om

Tel: +971 43049407

Working hours: (07:30 am - 03.00 pm)

Level (2) - In case there is no update or resolution of your concern or complaint after escalating to level (1) within 5 working days, or you are not satisfied with the resolution provided by the level (1).

Mr. Niraj Kumar Prasad

Country Head - UAE

niraj.kumar@nbo.om

Tel: +971 506389500

Working hours: (07:30 am - 03.00 pm)

Still not satisfied and want to escalate to Central Bank of UAE?

You also have the right to escalate your complaint to the Central Bank of UAE www.sanadak.gov.ae in case you were not satisfied with the resolution/suggestion, or if we do not provide you with a final resolution within 30 calendar days.