Grievance Redressal Policy

First Abu Dhabi Bank (FAB)
India

Review and Update: The Grievance Redressal Policy will be reviewed at least annually and revised, if necessary.
Last review- 10th June 2025

Table of Contents

1. Introduction....4
2. Internal Machinery to handle Customer complaints/grievances....4
3. Mandatory display requirements....6
4. Resolution of Grievances....6
5. Analysis and disclosure of complaints....8
6. Related Regulations....8

1. Introduction

In the present scenario of competitive banking, excellence in customer service is the most important tool for sustained business growth. Customer complaints are part of the business life of any corporate entity and this is more so for banks because banks are service organizations. **First Abu Dhabi Bank Mumbai (India) branch ('the Bank')** understands the nature of services sector it operates in and customer service and customer satisfaction are of prime concern to the bank. The Bank believes that providing prompt and efficient service is a key in building effective client relationships. This policy document aims at minimizing instances of customer complaints and grievances through proper service delivery and review mechanism and to ensure prompt redressal of customer complaints and grievances. The Bank's policy on grievance redressal follows the under noted principles.

- Customers are treated fairly at all times;
- Prompt and courteous response is accorded to the complaints raised by customers;
- Customers are fully informed of avenues to escalate their complaints/grievances within the organization and their rights to alternative remedy, if they are not fully satisfied with the response of the bank to their complaints;
- The bank employees work in good faith and without prejudice to the interests of the customer; and

In order to make the Bank's redressal mechanism more meaningful and effective, a structured system has been built. This system will ensure that the redressal sought is just and fair and is permissible within the given frame-work of rules and regulation. All employees are aware of the Complaint handling process.

The customer has the right to register his complaint if he is not satisfied with the services provided by the Bank. He can give his complaint in writing, orally or over the telephone. If the customer's complaint is not resolved within the given time or if he is not satisfied with the solution provided by the Bank, he can approach the Banking Ombudsman with his complaint or other legal avenues available for grievance redressal.

2. Internal Machinery to handle Customer complaints/grievances

Customers who wish to provide feedback or send in their complaint may use the following channels available with the Bank:

a) Call at +91 22 33311111 or contact your Relationship Manager

b) Email us at CustomerCareIndia@bankfab.com or write or visit us at the below mentioned address:
First Abu Dhabi Bank, Mumbai (India) branch,
Unit No. 1101 & 1201, Platina Building,
C-59, G-Block, Bandra Kurla Complex,
Bandra (E), Mumbai – 400 051

c) In case of unsatisfactory response or no response within 30 days from approaching Level 1, customers can escalate the complaint to the Nodal Officer of the Bank:
Chief Operating Officer (COO) First Abu Dhabi Bank, Mumbai (India) branch,
Unit No. 1101 & 1201, Platina Building,
C-59, G-Block, Bandra Kurla Complex,
Bandra (E), Mumbai – 400 051
sameer.gupta@bankfab.com

d) In case of unsatisfactory response from the above channels, customers can escalate the complaint to the below address:

India Chief Compliance Officer
First Abu Dhabi Bank, Mumbai (India) branch,
Unit No. 1101 & 1201, Platina Building, C-59, G-Block,
Bandra Kurla Complex, Bandra (E), Mumbai – 400 051
Sandeep.tiwari@bankfab.com

e) If the customer's concerns have not been fully addressed, the customer may approach the Banking Ombudsman appointed by the Reserve Bank of India.

The Principal Nodal Officer is responsible for the following for the implementation of customer service and complaint handling for the entire bank and ensure that internal machinery for handling complaints/ grievances operates smoothly and efficiently at all levels.

The information on the help line number and the redressal mechanism mentioned above are available in our branch. Further, this has also been put up in our website and can be accessed through it

The Bank shall endeavor to provide a response to letters / emails received through this channel within 10 working days and shall keep the customer informed of the progress either by phone or in writing. In case the customer does not get response from the Bank within 10 days from date of complaint or he is not satisfied with the response received from the Bank, he has the right to approach Banking Ombudsman appointed by the Reserve Bank of India. The detailed information regarding including the detailed FAQ the Banking Ombudsman is available on www.bankingombudsman.rbi.org.in

2.1 Customer Service Committee

The Customer Service Committee ('Committee') will be chaired by the Chief Operating Officer of the bank. Besides two to three senior executives of the bank will be the members of the Committee. Additionally, external advisors and customers may be invited to attend for all or part of any meeting, as and when appropriate. The Committee examines any other issues having a bearing on the quality of customer service rendered. The committee is responsible for the following functions.

- To formulate the Comprehensive Deposit Policy incorporating issues such as treatment at the death of a depositor for operations of his account;
- To formulate the product approval process;
- To undertake annual customer satisfaction survey;
- To look at and decide on policy matters pertaining to Customer Service;
- Review and suggest a way forward on the reports pertaining to complaint cases of delays in dealing with deceased accounts, etc.
- To have an oversight over the implementation of RBI's circulars on the customer service issued;
- To look at all awards given by the Banking Ombudsman and to address issues of system deficiencies brought out by the awards. Also to look at reasons for awards which have remained unimplemented for more than 3 months if any.
- Evaluate feedback on quality of customer services received from various quarters.
- Review comments/feed-back on customer service and implementation of commitments in the
- Code of Bank's Commitments to Customers received from BCSBI.
- Ensure that all regulatory instructions regarding customer service are followed by the bank.
- Towards this, the committee would obtain necessary feed-back from zonal/regional managers/ functional heads.
- Consider unresolved complaints/grievances referred to it by functional heads responsible for redressal and offer their advice.

3. Mandatory display requirements

The Bank will, at its branch provide:

- Appropriate arrangement for receiving complaints and suggestions.
- The name, address and contact number of Nodal Officer(s)
- Contact details of Banking Ombudsman of the area
- Code of bank's commitments to customers/Fair Practice code

4. Resolution of Grievances

The customers may highlight their complaints / issues with the Bank as mentioned in point no. 2 of this policy. The officer in the concerned unit with whom the customer has raised the issue is responsible for the resolution of complaints/grievances. The Customer Service Manager may also be contacted by the customers for lodging their complaints. It will also be ensured that the complaint is escalated to the appropriate levels in case it is not possible to resolve it at a branch level. Whilst the ultimate endeavor is to ensure resolution of the complaint at the earliest through proper communication with the customer, the Bank also has a robust mechanism to handle these complaints, review them from a point of view of understanding reasons for the complaint and for the escalation and working on prevention of recurrence thereof. The Bank advises you to consider the following course of action for the redressal of your complaints.

Level 1

If you need to file a complaint, we will explain to you how this may be done and what to do if you are not happy with the outcome. Our staff will help you with any questions you have. Within 14 days of receiving your complaint, we will send you a written acknowledgement. After examining the matter, we will send you our final or other response within 30 days and will explain to you how you may escalate your issue if you are still not satisfied. Cases involving third parties may take an additional turnaround time of 30 days.

Level 2

If you are not satisfied with the response that you receive from the bank official or if you do not receive a response within 30 days of escalating your complaint, please contact our Nodal Officer to examine your issues. You will receive a response within a period of 10 working days from our Nodal Officer upon receipt of your complaint.

Level 3

If you feel that your concerns have not been fully addressed yet or if you do not hear from our Nodal Officer within 10 working days, you may approach the Banking Ombudsman appointed by the Reserve Bank of India. As such, in the final letter sent to the customer regarding redressal of the complaint, we will indicate that the complainant may also approach the concerned Banking Ombudsman. The details of the concerned Banking Ombudsman will also be included in the letter.

Branch will send an action taken report on complaints received to the head office at the end of every month.

5. Interaction with customers

The Bank through various questionnaires / meetings / surveys obtains customer feedback / suggestions for improvement in customer service.

The feed back from customers would be a valuable input for the Bank for revising its product and services to meet customer requirements.

6. Sensitizing operating staff on handling complaints

The staffs of the Bank are educated on the complaint redressal mechanism. The Bank appropriately imparts soft skill training to the staff, with the Nodal Officer giving feedback on training needs of staff at various levels to the HR department from time to time.

The Bank endeavours to treat its customers respectfully, with a smile on its staff's face and is confident that it is equipped with mechanism to comprehend the issues of the customers on an ongoing basis.

7. Analysis and disclosure of complaints

The Bank will endeavour to place a statement before their Senior Management analysing the complaints received. Additionally, a statement of complaints and its analysis and unimplemented awards of the Banking Ombudsman will be disclosed by the Bank along with its financial results.

Banks should place a statement of complaints before their Customer Service Committees along with an analysis of the complaints received. The complaints should be analyzed

(i) to identify customer service areas in which the complaints are frequently received;
(ii) to identify frequent sources of complaint;
(iii) to identify systemic deficiencies; and
(iv) for initiating appropriate action to make the grievance redressal mechanism more effective.

Further, the banks are also advised to disclose the following brief details along with their financial results in line with RBI guideline on strengthening of grievances redress mechanism in Banks issued in January 2021

A. Summary Information on complaints received by the bank from customers and from the office of Banking Ombudsmans

B. Top five grounds of complaints received by the bank from customers

Further, the banks are also advised to place the detailed statement of complaints and its analysis on their website for information of the general public at the end of each financial year.

8. Related Regulations

- Model Policy on Grievance Redressal in Banks by the Indian Banks Association
- Strengthening of Grievance Redress Mechanism in Banks-Jan 2021
- Master Circular on Customer Service in Banks
- RBI Circular on Analysis and Disclosure of complaints-Disclosure of complaints/unimplemented awards of Banking Ombudsman along with Financial Results, dated February 22, 2007