

Customer Service Charter

Our Customer Service Charter Outlines Al Ain Finance commitment to excellent customer experience and ensure that the customer expectations are fulfilled. This is for information purposes only and is not intended to and does not create any legally binding rights or obligations. This Charter applies to all products and services provided by Al Ain Finance.

About us

Al Ain Finance is a Private Joint Stock Company, owned by prominent Emirati shareholders and licensed and regulated by the Central Bank of the United Arab Emirates. Established in 2016 in the Emirate of Abu Dhabi, the company specializes in designing and delivering alternative financing solutions for both Small and Medium Enterprises (SMEs) and individuals across the UAE.

We aim to redefine the way SMEs manage their receivables by offering simple, transparent, and practical financing options with minimal paperwork and no hidden costs. In addition, we provide a range of personal financing solutions, including loans and credit cards for individuals.

Our office is open Monday to Thursday, from 8:00 AM to 4:00 PM and Friday, from 8:00 AM to 12:00 PM

We are committed to flexible delivery service, offering support during evenings and weekends, and can provide 24/7 assistance when required.

What you can expect from us

Al Ain Finance is committed to

- Act fairly and reasonably in all dealings with our customers.
- To provide a reliable and secure environment so that the customers can expect a reliable service.
- Providing you with information about the service and its terms of use in an easily understood and accessible format.
- Informing you of your rights and responsibilities.
- Informing you on how to provide us with feedback on our service and how to make a complaint.
- Ensuring your complaints are dealt with fairly and promptly.

Data privacy and security

Our customer data and privacy are paramount. Our practices align with highest industry standards and CBUAE consumer protection standards, and we maintain privacy and confidentiality of our customer's data except in the following cases

- I. Where disclosure is under compulsion of law.
- II. Where interest of Al Ain Finance PJSC requires disclosure.
- III. Where the disclosure is made with the express or implied consent of the customer.

How you can help us

You can help us provide a quality service that meets your needs, if you or your support person:

- Provide us with complete and accurate information about your situation.

- Provide us with feedback about our service and how we can improve. Tell us when things are going well with your service as well as when they may not be.
- Assist us with developing policies and procedures that impact the service we deliver to you.

How you can provide feedback

At Al Ain Finance we strive to provide the best support possible and want to make sure we get it right and ensure that the customer service standards are maintained, and customers have a pleasant experience. you can provide feedback to us by:



Talking to our friendly staff



Emailing us at
Complaints@alainfinance.ae



Calling us on +971 2 44 55 77 1



Complete the form online on
www.alainfinance.ae

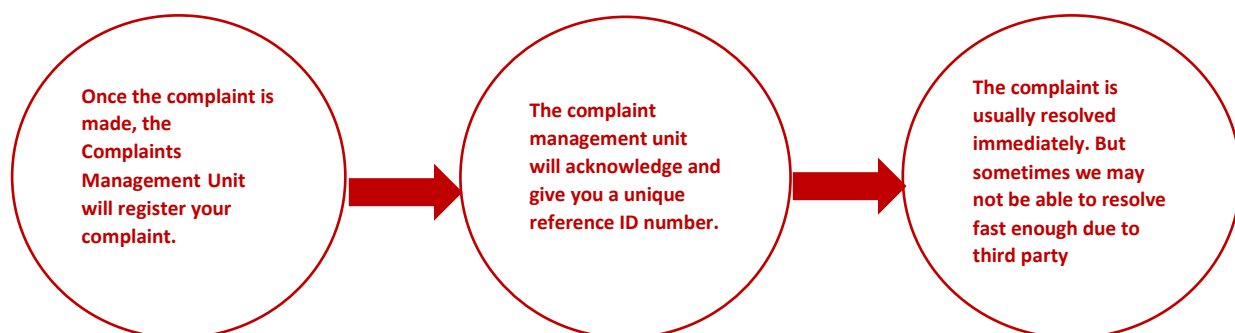
For general queries you may contact us on info@alainfinance.ae or call us on +971 2 4455771

How we manage complaints

At Al Ain Finance we take complaints very seriously and welcome them as an opportunity to improve the services we provide. We want to resolve complaints openly, honestly and quickly.

We are committed to:

- ✓ Take immediate action if it appears that there is a high risk of harm, neglect or abuse.
- ✓ Contact you within two business days of acknowledgement.
- ✓ Resolve 90% of complaints within 15 business days of receipt. More complex complaints may take longer to address.
- ✓ Keep you informed about the progress of your complaint.
- ✓ We will make contact with you or your advocate about your complaint and may seek more information to help us better understand it.



If you are not satisfied with the resolution provided to your enquiry or complaint, please write to:

CEO,
Al Ain Finance PJSC
5th Floor, Office #504, Dusit Thani Complex, Offices Building, Sultan Bin Zayed the First ST
Business Hours: 8:00 am to 4:00 pm, Monday to Thursday, and from 8:00 am to 12:00 pm on Friday.
P. O. Box 40283, Abu Dhabi – U.A.E.
Telephone–02 445 5771 | Email ID – info@alainfinance.ae
www.alainfinance.ae

If you are not happy with the final resolution provided by us, you may escalate the matter to the UAE Central Bank's Sanadak unit you can contact directly or visit their official website.

Office location

Emirates Institute of Finance building, Ground Floor. Abu Dhabi, UAE.

Working hours

8:30 AM to 3:30 PM, Monday to Thursday

8:30 AM to 11:30 AM on Friday

Contact center number

800-726 2325 (SANADAK)

Website address

<https://www.sanadak.gov.ae>

Thank you for choosing AAF. We Value your trust, and we are dedicated to ensuring positive experience with our products and services.