



THE CLIENT CHARTER

GFH FINANCIAL GROUP

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TERMS & DEFINITIONS

For the purpose of this charter, the following acronyms may apply:

- **GFH (or “the Bank”):**

GFH Financial Group, including its subsidiaries.

- **Client Charter:**

A client's charter is a written commitment made by GFH in respect of the quality of services and products delivered to its clients and shareholders. It is an assurance that services provided by the Bank will comply with quality standards. Generally, quality standards are standards that will fulfill clients' and shareholders' needs and expectations.

- **Working Days:**

The days of the week in which the Bank operates. This is typically Sunday to Thursday, except when the Central Bank of Bahrain declares certain days as official holidays.

- **The Clients:**

Individuals, institutions or entities dealing with GFH to avail the financial services or products offered by GFH.

- **Complaint:**

A verbal or written expression submitted to GFH by one of its clients or shareholders expressing their dissatisfaction about the processes or the procedures followed to obtain the intended service or the way that the service has been provided.

- **Inquiry:**

A verbal or written expression submitted to GFH by one of its clients or shareholders expressing their desire/or need to get information and/or clarification about the Bank's processes and procedures.

- **Opinion:**

A verbal or written expression submitted to GFH by one of its clients expressing their views or judgment about GFH, not necessarily based on facts or knowledge.

- **Comments:**

A verbal or written expression submitted to GFH by one of its clients expressing their remarks about an opinion or reaction.

- **Whistleblowing:**

The reporting of an alleged fraudulent activity or an attempt allegedly deemed illegal or alleged malpractice which may have a possible impact on the Bank's clients, employees, shareholders or reputation.



- **Alleged Wrongful Conduct:**

Violation of law, breach of duty of care, infringement of the Bank's Code of Conduct, misappropriation of monies and actual or suspected fraud or abuse of Authority, of a financial or legal nature.

ABOUT THE CLIENT CHARTER

This Client Charter sets out the standards of service you can expect when dealing with GFH and outlines how you can provide feedback to assist in improving the service standards.

A. SCOPE

- This Charter aims to set quality standards of the services and products provided by GFH.
- It defines GFH's procedures for dealing with complaints.
- This charter does not include matters related to litigation and disputes subject to legal action or force majeure

B. OBJECTIVES

- To enhance clients' and shareholders' confidence in GFH.
- To improve understanding of what to expect from GFH in terms of its services and relationship with clients, thereby reducing the likelihood of misunderstandings and complaints.
- To recognize, promote, and protect clients' and shareholders' rights.
- To provide clients and shareholders' with an understanding of GFH's service standards.
- To outline complaint channels
- To ensure clients are aware of how a complaint or an inquiry can be made, and in what format they can expect to receive a response.
- To continually improve GFH's services, systems and employees' skills.

OUR SERVICE STANDARD

A. WHAT YOU CAN EXPECT FROM US:

- Deal with you in a friendly, courteous and professional way.
- To be honest, fair, equitable and unbiased in our service.
- Enhance the accuracy and the quality of the services provided.
- Ensure the continual improvement of our services and processes according to your needs.
- Provide services according to approved procedures and commitments.
- Focus on our clients' needs in everything we do.
- Build positive relationships.
- Treat your information confidentially.
- Respond to your inquiries and complaints in an accurate and timely manner.
- Respect and listen to our clients
- Ensure your views and suggestions are taken seriously

B. DEALING WITH INQUIRIES

- You can lodge your inquiry through our website or via a formal letter, which you can post, email or fax to our Investors Relations department.
- We aim to acknowledge your written communication within three (3) business days and to respond within two (2) weeks of receipt of the correspondence.
- If we cannot provide a full answer to your query within that specified time, we will provide you an interim response and advise you as to when a final response can be expected.

C. DEALING WITH COMPLAINTS

GFH is committed to providing its clients with the highest standard of service. However, should a client complain because he/she feels GFH has failed to deliver what it has promised, GFH will do everything possible to ensure that such a complaint is dealt with fairly, promptly and effectively. The information provided here will show you how to:

- i. Make a complaint.
- ii. Escalate if you are not satisfied with the response provided by GFH in response to your complaint.
- iii. Take further action if you are still dissatisfied with the outcome.

- **Mechanism for submitting Complaints:**

Your complaint must be in writing and should be addressed to the Investors' Relations Department and must be marked to GFH's Complaint Handling Officer.

In compliance with the directives of the Central Bank of Bahrain, GFH has appointed a *Complaints Handling Officer*, who is responsible for ensuring that your complaint is acknowledged, properly investigated, and that the Bank's response is adequately communicated to you.

- **Options for submitting Complaint:**

a) Hand delivery to GFH's Office (reception) located at 28th Floor, East Tower, Bahrain Financial Harbour, Manama

b) Via Fax to the following number +973 17 540006

c) Courier or post to the following address:

Compliant Handling Officer

Investor Relations Department

GFH Financial Group B.S.C.

28th Floor, East Tower

Bahrain Financial Harbour

PO Box 10006

Manama, Kingdom of Bahrain

d) Or scan and email the written complaint to: iservice@gfh.com

- **What happens once your complaint is submitted?**

a) Once you have submitted your complaint, we will acknowledge within three (3) business days.

b) Your complaint will be referred to the concerned person/department which will investigate it thoroughly and a written response detailing the outcome of our investigation and our decision shall be provided to you within four (4) weeks of receiving your complaint.

In the unlikely event that your complaint is not answered within the timeframe mentioned in point (b), we will write and let you know the reasons why there has been a delay and the additional action that we will take including when we anticipate to have concluded our investigation.

- c) In an event that your complaint is not resolved or that you are not satisfied with the solution provided by us, you have the right to escalate your complaint to the 'Compliance Director' of GFH. Your escalation will be acknowledged as per (a) above and a written answer shall be provided within four (4) weeks from the date of your escalation.
- d) After receiving the final response to your escalated complaint, and if you are still not satisfied, you can write directly to the Compliance Directorate of the Central Bank of Bahrain or you can submit the case through the "Complaint form" available on the Central Bank of Bahrain website www.cbb.gov.bh, within 30 calendar days from the date of receipt of our final response.

D. IF YOU WRITE TO US, WE WILL:

Aim to acknowledge your communication and reply to you according to our service standards provided in this Charter.

E. IF YOU CALL US (*Investors' Relations Department*), WE WILL:

- Be available between 9:00 a.m. and 4:30 p.m. each business day.
- Welcome your call and always identify ourselves by department name.
- Strive to resolve your query by the end of the call. If your inquiry is more complex, we will provide you an interim response and advise you as to when a final response can be expected.

F. IF YOU VISIT OUR WEBSITE, WE WILL:

- Ensure to provide all information related to GFH and procedures available.
- Receive your inquiries, opinions and comments through our website <http://gfh.com/contact-us/>

G. WHAT WE EXPECT FROM YOU

- Quote your full name and client identification number if you are an existing client.
- Update your contact details whenever there are changes to maintain accurate records with us.
- When required, provide all information within the specified times.
- Provide us with updated information and valid/renewed Identification documents (including the Passport and Smart Card certified copies) for KYC requirements.
- Abide by legal and regulatory requirements and other obligations you have to meet to be eligible to seek our services.

- Treat our employees with courtesy and be honest with us.
- Provide your feedback, both positive and negative, to improve our service standards; feedback can be submitted using the 'comments' option on our website <http://gfh.com/contact-us/>

WHISTLE-BLOWING



A. REPORT AN INCIDENT

If you have observed any alleged wrongful conduct, malpractice or an improper/ unethical behavior of an employee of the bank, you are encouraged to report the incident to the Bank through the following means:

- Report to 'Compliance Director' or 'Head of Internal Audit' by sending an email at whistleblow@gfh.com; alternatively, send a letter by post at the below address:
*Compliance Director / Head of Internal Audit
GFH Financial Group B.S.C, 29th Floor, East Tower
Bahrain Financial Harbour, P.O. Box 10006,
Manama, Kingdom of Bahrain*

B. PROTECTION RIGHTS FOR WHISTLEBLOWERS

- a) GFH is committed to the protection of Whistleblowers against potential actions that may be taken in reprisal for making the protected disclosure.
- b) The Whistleblower's identity, the nature of the report, and the suspected person's identity are strictly confidential.
- c) Retaliation against an individual, who in good faith, had made a complaint, disclosed information relating to a complaint or otherwise participated in an investigation relating to a complaint is prohibited regardless of the outcome of the investigation.
- d) The Board Audit & Risk Committee of the bank will be responsible to assess the incident reported and will decide the course of action.