



### **Dealing with customers with Fairness and Transparency program.**

The Bank of Jordan attaches distinctive importance to dealing with customers with transparency and fairness. This is clearly reflected in the daily efforts practiced by the bank, such as approving, offering, and pricing products, drafting contracts and forms, and even so in the bank's advertisements and marketing campaigns. The Dealing with customers with Fairness and Transparency unit was formed in harmony with the Instructions issued by the regulating authorities and is subordinated administratively to the Compliance Department as it is a control department, further implying the relative importance of the unit to the dealings and processes of the bank. The Bank of Jordan believes that customer complaints can be a very important tool for monitoring any divergences from the bank's general policies and procedures and provide means for development by receiving and analyzing complaints, identifying their causes, and addressing any defects that may have caused them in the first place. Furthermore, customer complaints have an important role in the improving the quality of service provided to customers through the daily coordination between the Transparency and Fairness in dealing with clients unit and the Service Quality unit in handling any complaints and the continuous development of quality for the prevention of further complaints and maximization of client satisfaction.

Customer complaints are managed and handled according to the following:

- Preparing a policy for dealing with customers' complaints, that is adopted by the bank's board of directors, developing, and reviewing it periodically, and circulating it to all the bank's employees.
- Preparing a policy of dealing with customers fairly and transparently, that is adopted by the bank's board of directors, developing, and reviewing it periodically, and circulating it to all the bank's employees.
- Providing various communication channels to receive customer complaints 24 hours a day, seven days a week
- Preparing mechanisms and programs for managing and handling customer complaints, adopting them and reviewing them periodically.
- Providing automated systems within the CX system to manage and follow up on customer complaints.
- Complaints received from the bank's customers, its subsidiaries and foreign branches are dealt with by finding out their causes, treating them and ensuring that they are not repeated all within a specific time



frame specified by the banking operational service level agreements in a manner that guarantees independence and impartiality.

- Keeping records of customer complaints, including recording calls and saving them according to the time frames required by the instructions.
- Submit periodic reports to the Board of Directors regarding customer complaints and the measures taken to deal with them.
- Providing the Central Bank of Jordan with quarterly reports that include statistical data on the nature and type of complaints submitted to the bank.