Making a complaint – its your right

Gulf Finance Corporation PJSC is committed to service excellence. While we strive to avoid any issues, it is possible that problems may arise. In that case, you can always count on our Complaints Management Unit to resolve your issues as quickly as we possibly can.

What is a complaint?

A complaint is an expression of dissatisfaction. It can be about service, a practice or process.

How to lodge a complaint?

When you lodge a complaint please provide us with the following information:

- Customer / Borrower Name (as per Trade License or Emirates ID).
- Emirates ID Number and / or Trade License Number.
- Customer Identification Number and / or Transaction Reference No.
- Contact number and / or email.
- Details about the complaint.
- Supporting documents.

There are various ways to lodge a complaint:

- Call us +971 4 501 0100 and request to speak to the Complaints Manager.
- Email us on complaint@gulffinance.com / customerservice@gulffinance.com
- Talk to us please call us on +971 4 501 0100 to make an appointment with the Complaints Manager.

How long will it take?

We do our best to resolve complaints immediately, however, we will send you regular status updates with reasons for delay. Sometimes we may be unable to respond or resolve fast enough due to third-party dependency.

How will we address your complaint?

The diagram shows you the process we follow when we receive a complaint:



For anonymous complaints, kindly send us an email on <u>complaint@gulffinance.com</u> with the details.

If you are not happy with the final resolution provided by us, you may escalate the matter to the UAE Central Bank's Consumer Protection Unit by calling on the toll free - 800 CBUAE (800 22823).