

Customer Rights Protection Policy

AIB aims to protect the rights of its customers in a way that guarantees their satisfaction and protects their rights based on justice and transparency, through the principles below:

1- Equal Treatment and Fairness

AIB deals with all its customers fairly and equally and with more special care for customers with limited income, elderly customers, and customers with special needs.

2-Transparency and Disclosure

AIB provides its customers with accurate and detailed information's related to services, products, fees, and commissions to enable customers to choose the best solutions suitable for them through the following:

- Availability of this information in all bank branches and on its website.
- Providing the general terms and conditions related to banking services and products before or at the time of purchase.

3- Financial Awareness

AIB provide appropriate plans, programs, and mechanisms to develop and disseminate financial and banking knowledge to its current and potential customers, and aim to raise their level of awareness, enabling them to learn about all aspects related to the banking services or products provided to them.

4-Conflict of Interest Prevention

AIB deals with its customers in a professional manner that achieves the best interests of customers in all steps of their dealings with the bank.

5-Financial Fraud Protection

AIB provides efficient and effective control systems and always seeks to develop these systems to provide maximum protection for banking transactions.

6-Privacy and Data Protection

AIB guarantees the confidentiality of customers' financial and personal information through the systems, mechanisms and policies applied and this information may not be disclosed to a third party except within the limits stated by the relevant laws.

7-Customer Complaints Handling

AIB through Customer Rights Protection department solve customer complaints in a quick and . fair manner considering the presence of clear and specific mechanisms to follow up on the

treatment of these complaints without delay and analyze their causes and avoid that as much as possible to achieve the best level of the banking services provided to the customer.

8-Outsourcing Risk

If AIB uses operational services from external service providers - outsourcing operations, It ensures that external parties are binding to the principles included in this policy and the relevant instructions of the Central Bank of Egypt.

Customer Rights & Obligations:

Customer Rights

- To receive fair, equal, and honest treatment from all AIB employees.
- Obtaining clear, accurate and transparent information about all products and services benefited from in a professional manner.
- Confidentiality and privacy of the client's financial and personal information, and not disclosing it to anyone except in accordance with applicable laws and legislation.
- Obtain copies of contracts, terms and conditions, and details of fees and commissions on the products and services benefited from.
- Do not sign any financial documents or contracts with empty or incomplete data.
- If our customers do not understand any of the conditions or procedures related to the service or product they wish to obtain, they must submit their inquiries to the relevant bank employees, so that they can make their decisions based on a clear vision.

Customer Responsibilities

- The customer is committed to reading all documents provided to him by the bank carefully and understanding its content clearly and accurately.
- To adhere to complaints procedures.
- Aware about the risks that may arise from his/her use of a service or product provided by the bank, through inquiries about the effects of those risks, and he/she must avoid them whenever possible.
- Review and ensure the accuracy of all documents submitted by the bank before signing them and be honest in the information he/she provides to the bank.
- To update his/her personal and banking information with the bank whenever he/she is asked to do so or whenever there is a change in it.
- To inform the bank as soon as he/she learns that there are some banking transactions that have been completed on his/her accounts that he/she does not know about and their reasons for, or that he/she has not been authorized to complete.
- Confidentiality of his/her information related to his/her dealings with the bank and not to disclose it to any other party.