

Responsible Customer Relations Position Statement

1. Our Commitment

At the Bank of Bahrain and Kuwait (herein referred to as “the Bank” or “BBK”), its number one priority is its customers. BBK strives to remain close to the customer and offer the best financial services, endeavoring to provide products and services efficiently and effectively.

2. Purpose & Scope

The Responsible Customer Relations Position Statement outlines BBK’s commitment and responsibilities regarding the delivery of high standard customer service in line with best practice, relevant laws, rules and guidelines.

This Position Statement is supported by the Bank’s senior management.

3. Fulfilling Our Commitment

The Bank will constantly strive to enhance the standards of its service and the relationship with customers. The following are the key principles:

3.1 Accountability

Ensure all BBK products and services comply with relevant laws and regulations.

Follow the standards developed by The Central Bank of Bahrain (“CBB”) on Consumer Protection. These standards cover matters such as advertising, and the provision of clear and regular information to customers.

Ensure that all customer data shall be protected and be treated with confidentiality.

3.2 Fairness

Act fairly and ethically in all dealings with BBK customers.

BBK will not discriminate against age, gender, disability, nationality, or any other elements falling outside the scope of the Bank’s business.

Train BBK employees to handle special needs customers as CBB outlined.

Proactively seek customers’ feedback and suggestions to understand their needs and achieve a high-quality customer experience. This includes ongoing customer service evaluations such as surveys and customer engagement campaigns.

Ensure that customer complaints are resolved fairly and in a timely manner and in conjunction with the CBB guidelines and policies.

Continuously monitor customer satisfaction, feedback, complaints, and suggestions across all channels.

3.3 Reliability

Strive to provide a seamless and reliable service and align BBK delivery channels with BBK customers’ banking needs anytime and anywhere.

Provide easily accessible channels physically and virtually, such as self-service channels and Branches.

3.4 Transparency

Provide up-to-date and clear information about the products and services and help BBK customers understand the financial benefits and associated risks of BBK products and services.

Report continuously on customer complaints such as the number of complaints received and closed.