

## Customer Service Charter

### Changing financial services for the better

Deem's vision is to empower communities to create their financial future and to prosper in the long run. We believe in nurturing our customers because when they succeed, we succeed. We craft our products and services, and always challenge ourselves to be better, and evolve ahead of the market and as our customers require. We use data to better understand how to meet and exceed customer experiences and to ensure that our products work, so as to improve our customers' lives. In everything we do, within our organisation and with our customers, we are guided by our values.

### Deem Values

Courageous	Hands-on	Accessible	Simple
We are often first to tread new ground, not afraid of doing things differently to offer a better financial services experience.	We get things done and make things simple - supported by a minimum set of rules that are understood by all without compromising on quality.	We are always open and approachable. We are transparent, fair and collaborative.	We make things elegantly simple and interesting with intuitive control.

### The Customer Comes First

We believe in being pro-active when it comes to meeting our customers' expectations. We take pride in our problem-solving abilities and always try to find solutions to meet their requirements. Backed by the latest technology and supported by dedicated professionals offering simple and rewarding products, we consistently strive to give our customers first-class service.

### Complaint

Nobody is perfect. And there are many reasons that lead to complaints. At Deem, we ensure all complaints get routed to the upper management. Where senior executives personally look into the nature of the grievance and recommend resolutions. The timeline of unresolved complaints are tracked and processes are in place to arrive at a speedy solution.

### Feedback

Listening to you. We know you have opinions. Before and while engaging with us. We value all feedback and consider it a vital tool that helps us refine our products and processes. To better serve and give you a satisfactory customer experience.

### Round-the-clock Service

We make time for our customers whenever they need us. And we're available across various touchpoints: SMS, WhatsApp, Facebook, Deem Mobile App and through the Deem Website. Additionally, we have a 24-hour manned Deem Customer Care Centre for 24/7, 365 day availability.

### Sincere Responsibility

We take customer queries very seriously. We ensure a 100% response rate to written and dialled-in queries, and recorded messages. All ensuing communication is cordial and professional.

### Customer Confidentiality

In today's world where data is everything, we go the extra mile to ensure the safety of our customers' information. We have invested in state-of-the-art security measures and have created an infrastructure designed to safeguard customer information and documentation all times.

### Easy To Understand

Many find online finance a complex space to negotiate. Which is why our smart and powerful digital platform stands out because we deliver information to our customers responsibly, transparently and in an easy-to-understand language. The same spirit is applied to communications across all channels. The latest schedule of fees and charges are available at all our financial centers and on the Deem website. Issuance of any Deem product is subject to customer's acceptance of Deem's General Terms and Conditions on our application form and customer's confirmation on the terms of the agreement over a recorded line.

### Code of Conduct

All employees are instilled with our values that influence their actions. Deem ensures each employee complies with the Deem Code of Conduct. We ensure our interactions with customers are ethical, transparent, competent and above all, professional.

### Driven By Inspiration

Our employees think like our customers. The insights they bring to work display a deep understanding of customer behavior and expectations. Every day and every working hour, they're driven to be the best version of themselves. We invest in their training and wellbeing, and nurture them to be our future leaders and ambassadors.

### At Our Customer's Service

As a data-driven company, we measure everything. Customer Satisfaction is Deem's top priority. The metrics we measure are problem incidence rates, turnaround times, satisfaction with problem resolution quality, service effectiveness and efficiency. Each and every input is analysed and quick action is taken to introduce fresh solutions to eliminate issues that impact satisfactory customer experience.

### Time Conscious Resolutions

We have a standard turnaround time in which we address customer enquiries and grievances. We know it's in the interest of all concerned to arrive at a speedy resolution, so we try to provide solutions faster than our standard turnaround time. Exceptions, if any, are monitored daily through an escalation report.

Nature of Query	Response Time (best effort basis)
Application status, fraud transactions and balance queries	24x7 Contact Centre which provides immediate resolutions
Al Etihad Bureau related queries	5 working days
Fees and charges related queries that require detailed transaction investigation	3 working days
Collections related queries	2 working days

### For feedback, complaints or queries contact us:

- 24-hour Deem Customer Care Centre: 600 525550
- Email address: [customercare@deem.io](mailto:customercare@deem.io)

### Escalation

If your query has not been resolved in the above timelines, you can raise the same with Central Bank:

- CBUAE Official Website: <http://www.centralbank.ae>
- CBUAE Toll Free number: 800 (CBUAE) or 800 22823