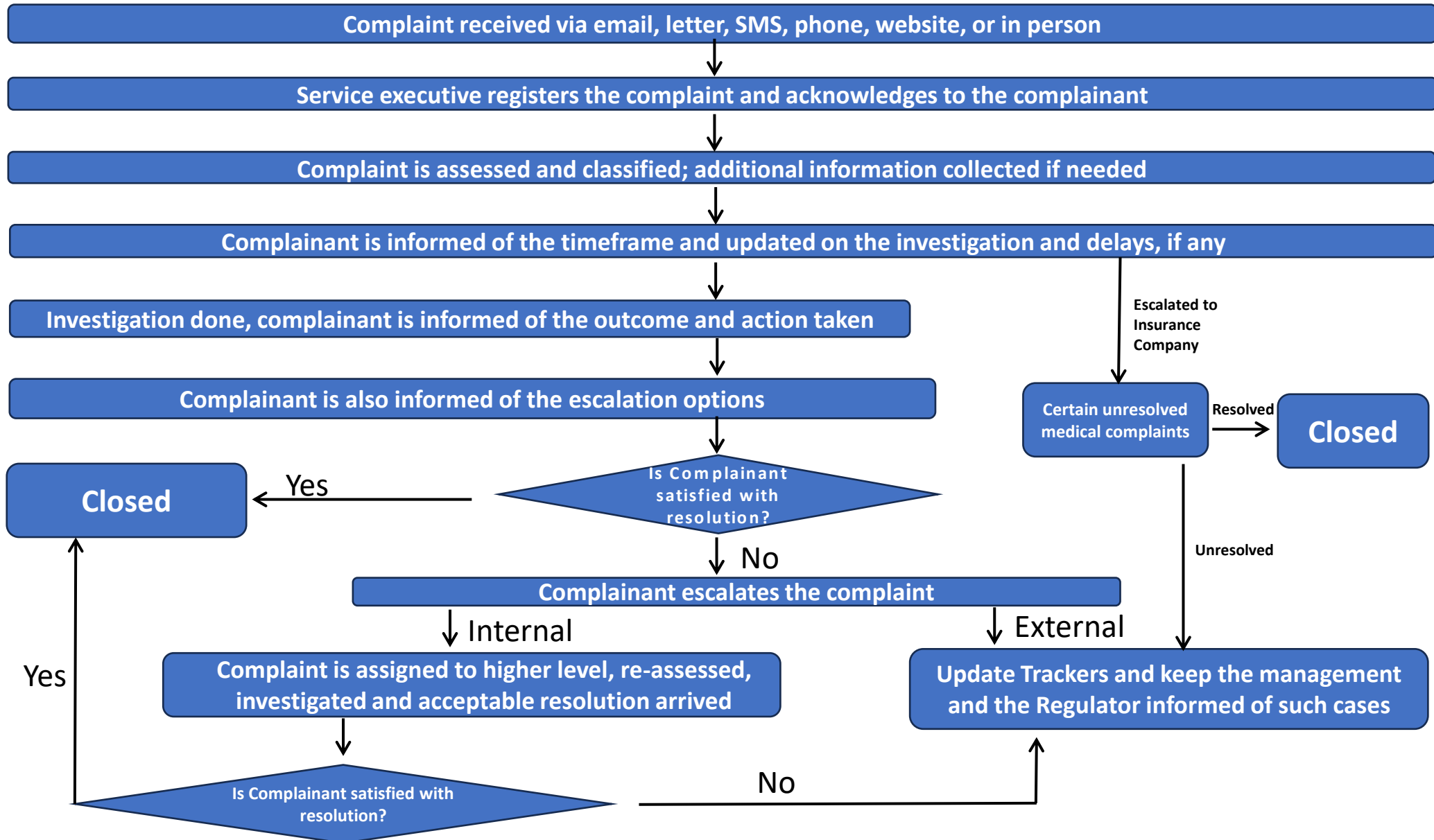
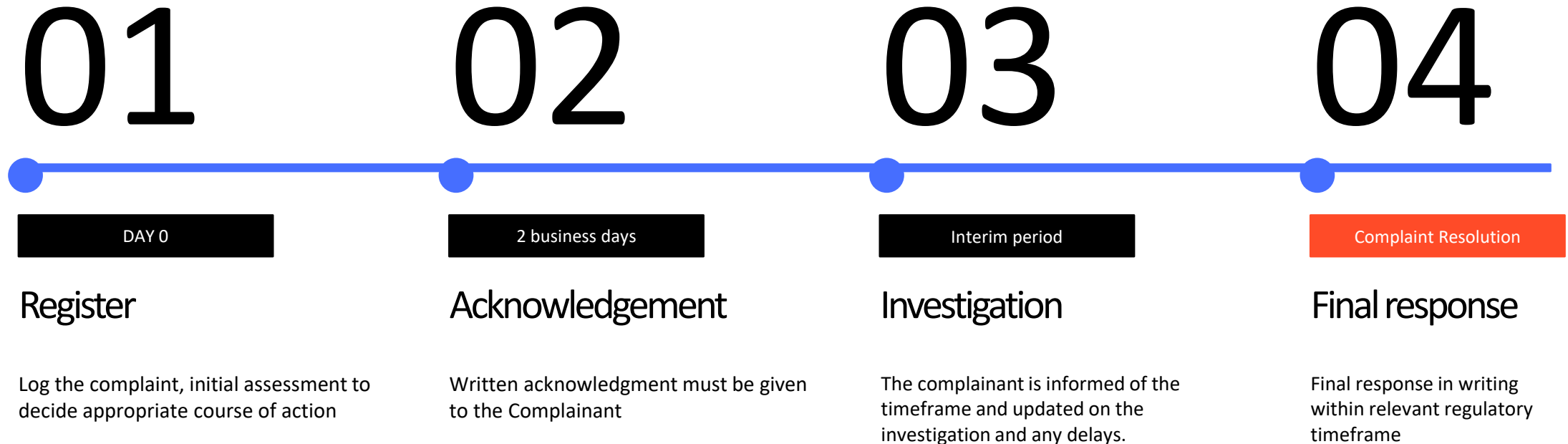


COMPLAINT HANDLING WORKFLOW



TIMELINES

→ Service-level commitments



→ Timeframes are indicative SLAs. Where regulators (CBUAE, CMA, DFSA, DHA) set stricter deadlines, those will prevail.

→ For Medical/Health insurance related complaints, DHA sets the timeline as 7 days except when formal extension provided by DHA