

Compliments, Complaints and Suggestions

We welcome your compliments, complaints and suggestions. The purpose of this form is to collect feedback from clients about their interaction with the Group / Company, any aspect of our customer service and products.

Feedback

Your feedback informs business improvement opportunities and further enhances the quality of our services.

Feedback can be compliments, complaints and suggestions:

- Compliments are praise or congratulations about the services or performance.
- Complaints are an expression of dissatisfaction about policies, service delivery or how we conduct our business.
- Suggestions are ideas on how we could improve our services or do our business differently.

Complaints and suggestions help us to refine and improve our policies, processes and systems.

Compliments help us recognize when we are meeting or exceeding the standards for service and performance.

We value your feedback. You can submit a complaint, give a compliment or offer a suggestion to help us improve our service.

How to make a complaint, suggestion or compliment

You can provide feedback to us in a number of ways.

Face to face

If you wish to submit a complaint or offer us a suggestion or compliment, you can speak to our staff. If you're not happy with their response you can speak to their manager.

By phone

You can call us on:

800242 (toll-free) locally, or

+971 4 509 1555 (Ext 581) from overseas

Lines are open 8:30 AM to 5:00 PM, Monday to Friday, excluding public holidays.

Online

Give feedback online by clicking the Next button.

By email

compliance@cfsgroup.com

Note: Feedback received through social media is not treated as formal feedback for response and reporting purposes.

Please be clear, factual, and tell us the outcome you would like. If you wish to provide feedback, you must provide a valid email address, unless you elect to remain anonymous. Providing your name and contact details will help us to get in touch and help to resolve the issue. If you provide feedback anonymously, we won't be able to respond to you personally.

Withdrawing your feedback

If you decide to withdraw your feedback, you should provide the request in writing or by email quoting the Feedback Reference number. You can do this by responding to the acknowledgement email or by sending a separate email from the same/registered email address you used to submit your feedback. The matter will then be closed.

Protecting your privacy

Your privacy is protected in accordance with relevant privacy laws and policy.

Your feedback

The information that you provide is used to improve and maintain our services, and/or investigate and respond to your feedback. The information will be provided to the business area to which the feedback relates. Your information will not be used or disclosed to third parties unless your consent is provided or we are required to do so by law.

How we'll respond

If you give feedback, we aim to acknowledge your contact within 2 working days. We aim to resolve complaints within 30 working days.

If your matter is complex, it might take longer to resolve. If we can't resolve your complaint, we'll explain why and let you know your other options. If this is the case, an interim response may be provided to you.

In all cases, we guarantee that a final response will be issued within 45 days of receiving a complaint, reinforcing our commitment to prompt resolution and maintaining clear communication with the complainant.

If you are not satisfied with the outcome, you can request an internal review or contact the relevant external regulatory authorities / parties.

Your conduct

We value your feedback but will not accept unreasonable conduct.

Unreasonable conduct is defined as:

- Aggressive or abusive language
- Threats of violence and harm against individuals and property, including threats of self-harm
- Malicious complaints made to damage a person's career or reputation
- Vexatious complaints made without substantive evidence
- Unreasonable demands for action which falls outside of the scope and standards of this policy
- Unreasonable persistence including refusal to accept an outcome, resolution and/or pursuing a closed complaint without any new information
- In the event that you make threatening or abusive statements which indicate a risk of harm or violence, the company may report your conduct to the appropriate federal authorities

If satisfied that you are otherwise acting unreasonably, the company may take steps to minimize or control the issue by:

- In the first instance, responding with advice that your feedback will not be assigned to the responsible business area, and an invitation to re-submit your feedback without the use of inappropriate language or sentiment.
- Placing restrictions on the type of contact you can make. For example, contact only in writing if a person is verbally abusive.

Feedback handling principles

- We aim to treat everyone politely and with respect. In return, we expect our staff to be treated respectfully and not in a way that is abusive or threatening.
- We are an inclusive organization. We don't tolerate discrimination on the grounds of religion, gender, race, ethnicity, disability, age or sexual orientation.
- We shall handle customer feedbacks and complaints in a timely and fair manner.
- We shall take all reasonable steps to investigate and respond to all feedbacks.
- We shall use our best endeavors to provide the best services / solutions to our clients.
- We acknowledge the client's right to take any legal action; and such a right remains unaffected by the existence and/or use of any complaint's policy and or procedures.