كم من الوقت سوف تستغرق اتصالك؟

لا يمكنني المحاسبة بصورة دقيقة، ولكن يمكنك استخدام الموقع عبر الإنترنت لتقدير الوقت المطلوب.

كيف يمكنني التواصل معكم؟

يمكنكم التواصل بسهولة عبر البريد الإلكتروني أو عبر الخدمة المصرفية عبر الإنترنت.

*i* نحن نحاول حل مشاكلكم بأسرع وقت ممكن. قد يستغرق يوم عمل أو 15 يومًا لبعض التظلمات. قد تكون التحقيقات تعتمد على الردود الملموسة.

**نتنصح**

*اتصل بنا* على اتصالات البريد الإلكتروني أو الرقم المتحرك.

*www.centralbank.ae* تروج للمحاسبة وخدمات الاتصال عبر الإنترنت.

*customercare@emiratesnbd.com* 
*+971 600 54 0000* 
*emiratesnbd.com/ar*
A step by step guide to our Complaints Procedure

Our commitment to you...

At Emirates NBD, our customers are extremely important to us. We challenge ourselves to meet very high standards of service excellence, which is why we have a dedicated Complaints Unit within our Group Customer Experience department. We value your feedback - positive and negative. We want to:

- Make it easy for you to give us your feedback, tell us about your complaint or concerns
- Give your complaint our full attention
- Resolve your complaint without unnecessary delay
- Ensure that you are kept informed throughout the process

What is a complaint?

Any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person.

How will your complaint be handled?

Although we strive to provide you with excellent customer service, sometimes we don’t get things right. In situations like these, we follow the procedure detailed below:

- **Log** - We will log your complaint on our system
- **Advise** - We will contact you regularly by telephone or email to keep you updated on the progress of your complaint
- **Communicate** - We will provide you with a reference number relating to your concern. This will ensure that we can communicate efficiently and effectively with you
- **Investigate** - We will work closely with all relevant departments to ensure that a thorough investigation and resolution takes place
- **Provide resolution** - As soon as we have gathered all relevant information relating to your complaint, we will contact you with a resolution - so we can make matters right

How and where to complain?

If we don’t manage to meet your service expectations, you can tell us about your concerns in the following ways:

- Visit any of our branches and speak to a member of our Customer Service team.
- Contact our 24-hour Call Centre on +971 600 54 0000, where our staff will be pleased to assist you.
- The simplest way to raise a complaint is by getting in touch with us via our Online Banking or Mobile Banking App.
- Alternatively, you can email us directly at customercare@emiratesnbd.com - please note that additional personal information or account details should not be included in this message for security reasons.
- If you contact us by post, kindly address your letter to our Complaints Management Unit, using the address on the last page of this leaflet.

How long will it take?

We will try to solve your complaint as quickly as possible. Certain complaints may take up to 15 working days or more as our investigation is dependent upon responses from correspondent/beneficiary banks.

Important Contact information

Group Customer Experience Department/Complaints Management Unit
Emirates NBD
Meydan, PO Box 777
Dubai, UAE
- customercare@emiratesnbd.com
- +971 600 54 0000
- emiratesnbd.com

If we can’t reach an agreement together

We are confident that our complaint resolution process is both fair and robust. However, if we have been unable to provide you with a full and satisfactory resolution, you have the right to refer your complaint to the UAE Central Bank Consumer Protection.

Please keep in mind that The UAE Central Bank website states that “Before filing a complaint with the Central Bank, every effort should be made in order to settle the matter directly with the concerned bank or financial institution.” www.centralbank.ae