We are committed to delivering the highest standards of customer satisfaction and engagement. This approach is driven by two core organisational values: “customer focus” and “service excellence”. These values are well-communicated across all our departments, and carry significant weight in our annual performance-management balanced scorecard.

Our dedicated Customer Experience Unit sets our service excellence strategy in three ways:

1. By implementing and monitoring service standards
2. By driving external and internal service excellence through efficient processes that empower our people
3. By adequately rewarding and recognising people’s efforts

In the event of customer dissatisfaction or complaints, the Unit also facilitates the resolution of root causes, and promotes a customer-centric culture that builds positive long-term customer relationships.
Customers can request information from:
- Our Branches
- Call Centre
- Website
- Relationship Managers
- Social Media Channels

Customers can send requests through:
- Our Branches
- Call Centre
- Website
- Relationship Managers
- Social Media Channels

Customers can raise complaints through:
- Our Branches
- Call Centre
- Online & Mobile Banking Platforms
- Social Media Channels
- Central Bank
- Media

We also ensure our customers are well-informed about the various touchpoints where they can request information, send requests or raise concerns:

- We will provide customers with easy access to banking, by ensuring that our services are always available.
- We will be transparent about our services and charges.
- We will always treat our customers with respect.
- We will understand our customers’ financial needs, so as to offer them solutions that will help them achieve their financial aspirations.
- We will provide our customers with simple and convenient banking.
- We will be fair in all our interactions with our customers.
- We will keep our customers’ personal and financial information confidential.
- We will treat our customers’ requests with importance and ensure timely responses.
- We will keep our customers’ financial information confidential.

Service Charter Commitment
Customer Engagement through Social Media

Emirates NBD is widely recognised as a socially respected brand in the UAE by “Social Bakers”. We also currently rank 17th globally, and 1st domestically, in Financial Brand’s Power 100 Global Financial Institutes on Social Media.

We have a total of 1.35 million followers across six social media channels, an increase of 35% on 2016. On Facebook and Twitter, we are the most followed financial institution in the UAE:

Voice of the Customer (VOC)

This programme measures customer satisfaction on a monthly basis, using social media, phone, SMS, ATM machines and face-to-face tools to gather feedback. It looks at several aspects of the relationship, and at both the customer’s latest experience and also how perceptions evolve over time. The data it gathers helps us set goals that will address any issues and continuously enhance the overall customer experience.

Net Promoters Score (NPS)

We also use the Net Promoters Score (NPS) model. This measures customer experience and predicts business growth. NPS groups customers into three categories:

- **Promoters** (score 9 - 10) are loyal enthusiasts who keep using the Bank and also refer others, fueling growth
- **Passives** (score 7 - 8) are satisfied but unenthusiastic customers who are vulnerable to competitive offerings
- **Detractors** (score 0 - 6) are unhappy customers who can damage the brand and impede growth through negative word-of-mouth

In 2017, our Social Media Team handled 40,000+ customer care cases across its channels and generated more than 30,000 leads with a 6% conversion rate. The team used different advertising solutions such as LinkedIn Sales Navigator – a platform that helps our sales teams achieve targeted social selling through LinkedIn.

Overall during 2017, we have generated well over 110 million impressions on our platforms during 2017. This has helped to increase and broaden our recognition across the UAE.

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**Year** | **% Detractors** | **% Passives** | **% Promoters** | **NPS Score**
--- | --- | --- | --- | ---
2017 | 16 | 30 | 54 | 38
2016 | 17 | 35 | 48 | 31
2015 | 18 | 38 | 44 | 26

The Customer Service Excellence Programme (CSEP)

This strategic platform ensures customer experience-related initiatives are implemented and sustained across all our channels, while ensuring service consistency.

CSEP Initiatives

- **Customer Journeys**
- **Proactive Services**
- Trust, Ownership, Personal Touch (TOP) Service Model
Our Customer Service Academy offers employees advanced training programs in customer servicing and customer experiences. The Academy uses the TOP service model – Trust, Ownership and Personal Touch – to deliver all its training material.

In 2017, we held our Customer Service Month in October. More than 4,000 employees participated in various activities under the theme #REACHTHETOP, united by their passion to deliver TOP customer experiences.

- Our employees made a collective pledge to the Customer Service Month
- We engaged customers and employees to give us feedback through the #YouMakeUsBetter campaign, which generated over 500 suggestions for improvements
- We launched the ‘Go Digital’ theme, to educate customers on all our new digital channels
- We launched the ‘Easy Banking’ theme, with awareness campaigns for employees and customers. These included material educating customers on all the available options for resolving queries and fulfilling financial needs. We also launched our first ‘Ask the Experts’ session, where the Loans Team went live on social media to answer questions posted by customers
- We launched the ‘Walk the Extra Mile’ theme. This focused on resolving complaints within specific turnaround times. As suggestions were still being submitted for our ‘Ask the Experts’ event, we also arranged a second session, focused on debit and credit cards. Other customers were rewarded for their valuable suggestions through social media platforms

Greenwich Quality Index (GQI)

Since 2015, Emirates NBD has appointed Greenwich Associates® to conduct annual studies, tracking the wholesale banking client experience with the key corporates we serve across the region. The bank uses these studies in understanding how we can better serve and improve towards meeting client’s expectations.

A central part of the study is around tracking client perceptions of quality of the relationship with Emirates NBD, which Greenwich Associates terms as Greenwich Quality Index**

Marketing & Labelling

Sustainability is essential as we work on creating new products, along with the services and appropriate marketing campaigns to promote them. We therefore ensure all our efforts remain ethical and responsible. This in turn ensures that our marketing efforts are never misleading, nor open to misinterpretation.

In case a customer finds any marketing material confusing, misleading or inappropriate, they are encouraged to raise their concern via any of our customer engagement channels. Our Complaints Management Unit immediately investigates the issue and takes necessary action. The team responsible for any inaccurate labelling or marketing efforts take responsibility for addressing the issue and, if necessary, reaching out to the customer to explain what further steps will be taken to avoid such incidents happening again.

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*Greenwich Associates has been conducting interviews of this nature for 50 years and is a global market leader in benchmarking and customer research in the Institutional/Financial Services industry.

**Greenwich Quality Index is a statistical management tool to measure the quality of relationships perceived by clients with their banks. The Greenwich Quality Index summarises the evaluations provided by corporates & institutions about their service providers, into a single number.

This number is then normalised and transformed to a scale from 0 to 1,000 with a mean score of 500 and a standard deviation of 166.7. This method provides a reliable quantitative measure of qualitative attributes.
During our stakeholder engagement and materiality exercise, customer privacy and security received high ratings from our business heads and from all stakeholders.

Every day, our customers entrust us with highly confidential, personal and financial information. It is our responsibility to provide the highest level of security, both to safeguard their data and to protect our operations from potential risks, illegal activities, fraud or other misconduct.

Our Group Security Unit delivers a holistic approach to security management – ensuring that all branches receive specialist support related to identifying and treating security risks and managing security-related projects.

### Privacy & Security

Our comprehensive information safety and security approach takes into consideration seven key elements:

- **Regulations**, including local, international and Bank-level regulations
- **Processes and practices**, including ongoing internal tests and audits and the “Defense-in-Depth” approach. This deploys multiple-layered technologies and processes to protect customers and data
- **Physical infrastructure**, ensuring we install the latest hardware, thus providing the highest level of security
- **Software**, including firewalls, Intrusion Prevention Systems, Malware Detection and Event Management Systems
- **Research**, by keeping track of the latest global trends in fraud attempts, phishing, vishing, viruses and malware
- **Awareness and education**, by training employees on security awareness through simulation courses and innovative gaming concepts
- **Customer engagement**, by introducing customer-friendly security initiatives, plus security-related content, through our social media channels

### Security Standards and Practices

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**Innovation & Customer Experience**
This is a major area of focus for us. We are committed to investing AED 1 billion (USD 272 million) over the next three years in digital innovation and the multichannel transformation of our processes, products and services. Our aim is to increase organisational agility and further enable digital banking, and to build world-class IT capabilities, including significant architecture, infrastructure, operating model and platform upgrades.

Liv.: First Digital Banking for Millennials
Liv. is a good example of our digitisation and innovation agenda in action, and our alignment with the UAE Vision 2021 of a smart economy driven by innovation. Launched in February 2017, it is the UAE’s first digital bank targeted at millennials.

Liv. aims to provide a differentiated digital experience for this new generation of customers, empowering them in their daily lives, learning and adapting to their individual preferences and providing a banking platform that is intuitive and simple to use.

Launching Dubai World Trade Centre Branch – Our First Digital Paperless Branch
In November 2017, we opened our first paperless digital branch. Situated within Dubai World Trade Centre, this branch embodies our tech-plus-touch ethos, by offering both self-service and assisted banking solutions, powered by digital technology. Open 24/7, it features convenient banking and payment solutions that allow customers to carry out a variety of transactions on their own, as well as apply for new products.

FaceBanking on Revamped Online Banking Platform
FaceBanking, launched in July 2017, is the first application of its kind in the UAE market. It offers our customers instant video and live chat with advisors through two channels: our revamped Online Banking platform and our Mobile Banking App.

Our revamped Online Banking website now offers customers smart insight into money recommendations tailored to their lifestyles. It also assists in creating realistic savings targets, while providing customers with a curated, individualised feed of new offers via the Digital Store.

Cockpit Application
Our customer services have become more swift and efficient with the introduction of Cockpit – our user-friendly Customer Relationship Management (CRM) system for staff. Cockpit offers a 360-degree customer profile view, combined with data-driven insights. Ultimately, it will cut millions of paper forms and millions of Dirhams from our recurring costs, due to its end-to-end, straight-through-processing of transactions.

Cheque Chain
With this initiative, unique Quick Response (QR) code is now printed on every page of our cheque books. This makes forging cheques difficult and reduces fraud. Cheque Chain was piloted with employees in May 2017, and introduced to customers the following quarter.
Access to Apple Pay and Samsung Pay for Emirates NBD’s Customers

Since April 2017, we have partnered with Samsung to create a fast and simpler way of making payments through “Samsung Pay” for our credit and debit card customers. Since October, we have partnered with Apple to launch “Apple Pay”.

Payment via both services can be completed with just a swipe on the home screen, authentication using fingerprint or PIN number, and placing the phone over the terminal.

Emirates NBD’s Pepper Learns Arabic

“Pepper” first appeared in 2016 at the futuristic banking space in our Jumeirah Emirates Towers branch. It has become extremely popular with customers, who now have the opportunity to interact with Pepper in Arabic.

Ethical Collections

In every financial institution, the Collections Department plays a crucial role in maintaining the well-being of the organisation, and allowing it to function in a healthy manner.

The collections function plays a critical role in finding a balance in helping customers in financial stress, as well as safeguarding the financial interests of our shareholders. We aim to find solutions wherever possible for our customers and guiding them through challenging circumstances. Our collections ethos is based on the following guidelines:

> **Customer segmentation:** The needs and circumstances of customers is not uniform. Our strategies are tailor-made to suit the wide and varied needs of our unique customer base
> **Proactiveness:** Notifying customers ahead of potential default dates
> **Escalation:** Implementing specific procedures for defaulting customers who work, depending on their individual situations
> **Facilitation:** Finding solutions for customers undergoing financial distress

Monitoring Quality

In 2017, we issued a revised Code of Conduct document to all third-party collection agencies. This reinforced our standards on collections procedures. All agencies are also audited to check they adhere to our standards for payment audits, trail audits and all other information they pass to us. In addition, all collection calls are recorded for monitoring and quality assurance, ensuring that customers benefit from fair conduct and transparent solutions.