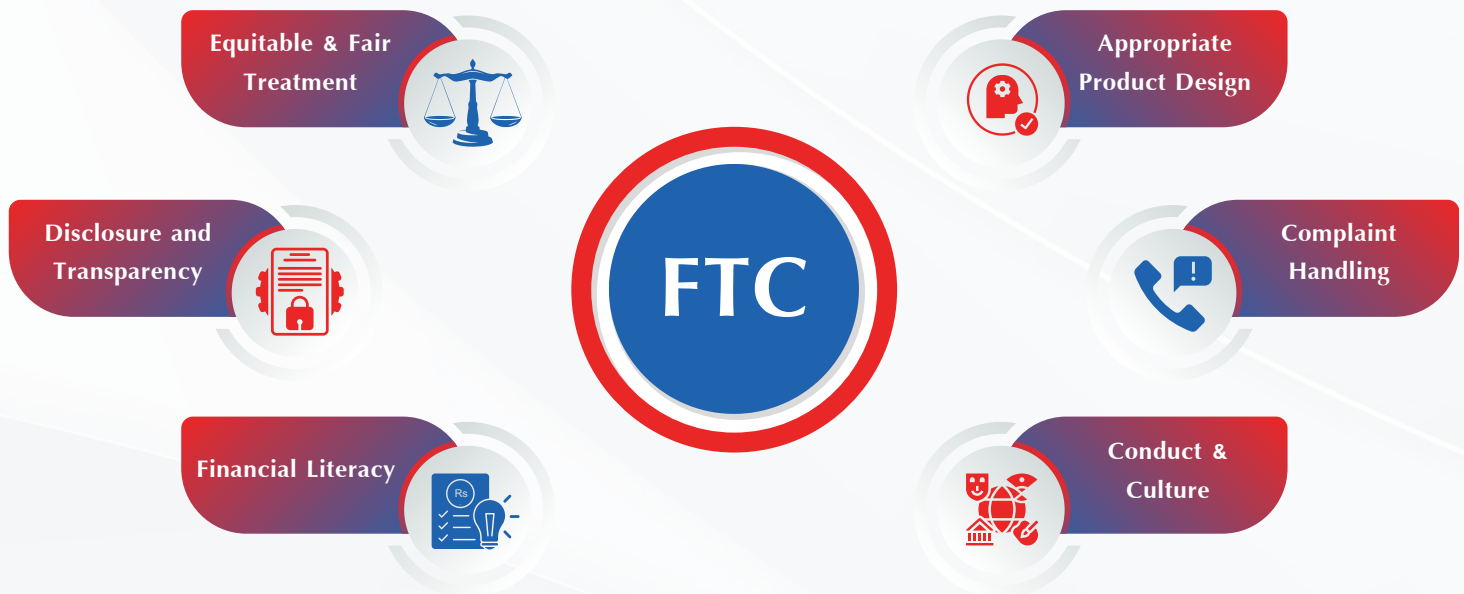


## Fair Treatment of Customers



The Fair Treatment to Customers (FTC) policy was developed by the State Bank of Pakistan (SBP). Following it, Bank has put in place a framework to stop unfair practices against customers. The purpose of this framework is to make sure that:

- Bank shall deal fairly, honestly, and respectfully with clients at all stages of their relationship.
- Bank shall provide up-to-date timely information about products and services to clients.
- Bank creates and offers customer-centric products, treats them fairly, provides clear information without any ambiguity, fully addresses their issues and complaints, and creates procedures that will safeguard their needs.
- Consumers shall have access to adequate complaints handling mechanism that accessible, fair, and as per SBP regulations.
- Consumers should have access to adequate complaints handling mechanisms that are accessible, fair, and as per SBP regulations. Bank will make sure that FTC is incorporated into the values and ethics of staff and practiced at every level.