CONSUMER EDUCATION AND AWARENESS PROGRAM

DECEMBER 2025

BANQUE BANORIENT FRANCE

AS PART OF OUR CONSUMER EDUCATION AND AWARENESS PROGRAM UNDER THE GUIDANCE OF CENTRAL BANK OF THE UAE, BELOW ARE THE KEY FACT STATEMENT FOR PERSONAL BANKING ACCOUNT.

PERSONAL BANKING ACCOUNT- Key Fact Statement (KFS) – For more information please visit Banque Banorient Website

- Available in Current, Saving and Term Deposit accounts
- No charges for opening of account
- Free Debit Card facility for current accounts
- Free online Banking facility
- Free SMS Alerts Facility
- First cheque book for free
- Cheques collection facility for free
- Funds Transfers facility (free of charge inside UAE)
- Banker Cheques Facility
- Safe box rental facility
- Breach of Minimum Balance, less than AED 3,000 will be charged AED 25 per month

Important : Each account showing 4 returned cheques within a span of one year due to insufficient funds will be automatically closed as per Central Bank instructions

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AS PART OF OUR CONSUMER EDUCATION AND AWARENESS PROGRAM UNDER THE GUIDANCE OF CENTRAL BANK OF THE UAE, BELOW ARE THE KEY FACT STATEMENT FOR SAFE DEPOSIT BOX.

KEY FACT STATEMENT(KFS) – SAFE DEPOSIT BOX

- Available in different sizes (small –medium and large)
- One time AED 1000 as deposit for the Bank, returned upon termination of the agreement.
- Yearly rental fee according to the box size
- No dangerous materials such as chemical liquids, drugs or weapons are allowed inside the box.

Important - In the event that the key is lost or stolen, the customer has to inform the Bank immediately and has to bear the costs of lock replacement.

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PROTECTION FROM FRAUD (1/4)

As part of our Consumer Education and Awareness Program under the guidance of Central Bank of the UAE, we at BANQUE BANORIENT FRANCE, take the security of your accounts very seriously. While we continuously upgrade our online security features to ensure you are always protected, it is also important that you understand your role and obligations to ensure the safety of your information regarding online / mobile banking, ATMs, and Debit cards.

- **Beware of Links**. Banks will never send you a text or email that asks you to click a link. If you receive this type of message, do not respond – just delete it and call our bank to confirm we did not send it.

- **Protect your Confidential Information**. The bank will never ask for your account number, name, address or password in an email or text message. It will only be asked for verification of your identity when you call our call center support directly.

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PROTECTION FROM FRAUD (2/4)

- **Watch for Misspelled Words**. It is very common to find typos in a fraudulent text or email. If you find one in the message, you know it is a fraud!

- **You should always be aware of the security when using an ATM and should always follow these general tips to ensure your personal information is kept safe:**

i. Never disclose your Personal Identification Number (PIN) to anyone.

ii. Never write your PIN or Password on your ATM cards.

iii. Memorize your PIN or Password.

iv. In case of stolen or lost card or any suspicious transaction on your account, contact immediately the helpline 0097145974017 and inform your branch.

v. Be aware of shoulder surfing while entering PIN at ATM or POS terminals

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PROTECTION FROM FRAUD (3/4)

- **Always Confirm Funds Transfers:** Before sending a request to bank for funds transfer, always confirm with the beneficiary of funds over the phone. Do not rely only on bank details received on emails from the beneficiary.

- Always maintain strong passwords for Online and Mobile Banking. Avoid using simple passwords such as your name and numbers associated with you such as date of birth etc.

- Keep your cheque books and loose cheques in safe place and never sign a blank cheque. Blank cheques are vulnerable to misuse or fraudulent activities.

- The bank will not be responsible if the customer share password or ATM and Debit Card PIN with the third party,

PROTECTION FROM FRAUD (4/4)

Cyber Frauds:

Strong Passwords and MFA:

- Use strong, unique passwords for online banking accounts.
- Enable multi-factor authentication whenever available.

Secure Devices and Networks:

- Keep devices (computers, smartphones, tablets) updated with the latest security software.
- Use reputable antivirus and anti-malware software.
- Avoid using public Wi-Fi for online banking.
- Be careful of downloading applications from untrusted sources.

Monitor Accounts Regularly:

- Regularly review account statements and transaction history for any unauthorized activity.
- Set up alerts for account activity, such as large transactions or unusual logins.
- Report any suspicious activity to the bank immediately.

Protect Personal Information:

- Be cautious about sharing personal information online or over the phone.
- Shred or securely dispose of documents containing sensitive information
- Be aware of social engineering tactics and avoid revealing sensitive data.

Educate Yourself:

- Stay informed about the latest cyber fraud trends and best practices for online security.
- Take advantage of the educational resources provided by your bank.

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REPORTING OF FRAUDULENT / UNAUTHORIZED ACTIVITIES IN YOUR ACCOUNT:

- As part of our Consumer Education and Awareness Program under the guidance of Central Bank of the UAE, BANQUE BANORIENT FRANCE is pleased to indicate hereby the process for reporting of any fraudulent/unauthorized activity in your account. In case of any suspicious or fraudulent transaction on your account or hacking of your email which is used for correspondence on your behalf with the BANK, you are requested to follow below steps:
- Please contact your branch immediately; or call +97145974017(UAE & International Helpline) – 24/7 helpline
- If you are calling any of our branches, please share all the details with Branch Management;
- Provide all evidences to Branch Management;
- The Branch Management will investigate the issue and respond to you with all necessary steps to be taken.
- You will receive an email acknowledgment from the bank for your complaint with a complaint number which you can use for follow-up.

CONTACT DETAILS FOR REPORTING FRAUDS: DUBAI BRANCH

- **Dubai Branch:**

Branch Manager: +971-42307204,

Bassem.merhej@banorientfrance.com

Assistant Branch Manager: +971-42307284,

Tarek.kazan@banorientfrance.com

Customer Services Section Head: +971-42307272,

Elsy.harb@banorientfrance.com

CONTACT DETAILS FOR REPORTING FRAUDS: SHARJAH BRANCH

- **Sharjah Branch:**

Branch Manager: +971-65736114

fouad.attar@banorientfrance.com

Assistant Branch Manager: +971-65308361 (Ext 318)

mervat.elsayed@banorientfrance.com

Customer Services Section Head: +971-65308361 (Ext 317)

shereen.bahaa@banorientfrance.com

In case of Loss or Stolen ATM Card, Kindly contact below helpline numbers:

Telephone (UAE & International Helpline) : +971 4 5974017

Fax: +971 4 223 62 60

CUSTOMER’S RIGHTS: (1/2)

- To be aware of the Terms and Conditions of the product or service and to request all necessary explanations to ensure that he/she has understood them and can respect them.
- To obtain from the concerned employee clear and comprehensive explanations on the financial services and products with their respective level of risk.
- To obtain from the concerned employee a professional and clear answer to any question relating to an ambiguous clause or condition.
- To request the use of the Arabic language in any document, correspondence or transaction with the bank.
- To read and obtain in advance a copy of each document and text referred to, in any contract to be signed with the bank.
- To obtain and retain a copy of the contracts and documents signed by the customer, without bearing any additional cost.
- To request the bank to determine the real cost of the product or service, including the effective cost of insurance and the computation method of the debtor or creditor interest rate.

CUSTOMER'S RIGHTS: (2/2)

- To choose freely an insurance company among a list of approved companies, accepted by the bank, where an insurance is required to benefit from the product or service.
- To obtain the product or service that it is suitable to the customer's request, profile and perception of the likely financial risks associated to this product or service.
- To obtain, for each product or service, a periodic detailed statement of account.
- To refuse to sign a blank or incomplete Form and make sure all the required fields and figures in the Form to be signed by the customer are correctly completed.
- To submit a claim on any service or product, and request from the bank an explanation on the claim submission procedure, the time limit needed to be notified of the claim outcome, and the methodology for submitting the claim to other authorities whenever the customer is not convinced of the claim outcome.

CUSTOMER'S DUTIES:

- To provide true, complete and accurate information when filling out any Form provided by the bank, and refrain from providing any false information.
- To disclose all financial obligations when applying for a product or service, as by Central Bank of UAE's Consumer Protection Regulations and Standards.
- To update the personal information submitted to the bank, continuously and whenever required to do so.
- To comply with the terms and conditions governing the chosen service or product.
- To notify the bank promptly of any unknown operation on his/her account
- To provide the bank with his/her home address, work address, email, post mail, and telephone number, and report any change in this information to enable the bank to contact the customer personally in order to guarantee the privacy of the information.

BANQUE BANORIENT FRANCE OFFICIAL WEBSITE

Dear Esteemed Customer,

As part of our Bank's Consumer Education and Awareness Program mandated by Central Bank of the UAE, please visit our bank's official website https://www.banorientfrance.com/uae for all the updates regarding our Bank's Products & Services, Service Charges, Compliance requirements, Debt Management and important contact details.

REPORTING OF CUSTOMER COMPLAINTS (1/2)

Dear Customers,

Please address your complaints to our Customer Complaint Unit (CCU):

Phone: +9714-2307242

Fax: +9714-2271858

Email: complaints.ae@banorientfrance.com

The Customer Complaint Unit in Banque Banorient France is an independent function from business operations that ensures special attention to all complaints in order to resolve customer concerns in a timely manner. It escalates customer complaints to the Senior Management of the bank for immediate attention.

Upon receiving customer complaints, the CCU follows-up with the concerned business unit in the bank and arrange to resolve the issue raised by the customer within a specific turnaround time.

Each complaint is assigned a unique “Service Request”- SR Number, which can be used by customers for follow-up directly with CCU.

Complaint Unit informs customer in writing regarding actions taken on the complaint and also advise customers upon resolution of the complaint.

REPORTING OF CUSTOMER COMPLAINTS (2/2)

Complaint Process at Sanadak: (Details are also available on Bank's Website):
"Sanadak" is Ombudsman Unit under the supervision of the Central Bank of the UAE to resolve the Financial and Insurance Disputes.

If the customer didn't receive a satisfactory solution from the Bank within 30 days, the customer has the right to file a complaint to SANADAK (Ombudsman Unit for the UAE Central Bank).
You must register a complaint with the Bank.

This can be done online via the Sanadak website or mobile application, in person or through Sanadak call center (For people of determination and elderly complainants only).

Sanadak's team will review your file to verify if it complies with Sanadak's requirements.

Sanadak's team will then approach the Bank to verify the details of your complaint. Once validated, the Bank has 30 days to draft a resolution that aligns with the CBUAE's regulations.
If deemed appropriate, Sanadak will notify you through the portal and other communication channels.

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THANK YOU