

## fair treatment of customers

easypaisa Digital Bank's value 'Customer Focused' is demonstrated by always keeping customers first and ensuring they're treated with fairness and transparency.



### our 'fair treatment of customers' (FTC) vision includes:

- empowering our customers to make educated and informed decisions.
- availability of details of the Bank's products and services for the customers, in a fair and transparent manner.
- providing access to multiple channels for customers to lodge complaints.



### customer protection objectives:

our products and service programs reflect our commitment to serving our customers with:

- fairness
- value
- clarity
- dependability

this applies to all products and services offered by the Bank, whether provided across the counter, over the phone, through interactive electronic devices, via app, internet or any other channel.

we believe that the Fair Treatment of Customers (FTC) initiative, is a concept that is omnipresent throughout the Bank's operations.

therefore, we shall:

- adopt the FTC Objective
- communicate the initiative to all staff through trainings
- embed FTC in the Bank's code of conduct



### importance of fair treatment of customers (FTC):

- address vulnerability of customers to unfair treatment
- improve customers' confidence towards the Bank
- make customers aware of their rights
- enable customers to make informed decisions and share their grievances



### fair treatment of customers (FTC) guiding principles:

**impartial and just treatment:**

- customers should be dealt with fairness and honesty at all stages of the relationship

**clear & timely disclosure:**

- provide up-to-date information about products and services to consumers.

**financial education & awareness:**

- develop programs and appropriate mechanisms to educate existing and future customers.

**behavior and work ethics:**

- maintain professional and courteous relationships with customers.

**protection against fraud & invasion of privacy:**

- protect and monitor customer deposits, savings and other similar financial assets through efficient and effective control systems.

**complaint handling:**

- customers should have access to adequate and effective complaint handling mechanism.

**competition:**

- customers should be able to search, compare and where appropriate, switch between products, services and providers easily and clearly at a reasonable cost.