

Customer Rights Protection Guide

Your Rights as a Customer from Mashreq

- Disclosure & Transparency: Your rights as a customer to have all information related to products and services in an accessible and easy way and they are posted on our official website www.mashreqbank.com/en/egypt/ or through Mashreq Branches.
- Disclosure & Transparency: Your rights as a customer that Mashreq shall deal with you in full transparency throughout all banking transactions.
- Disclosure & Transparency: Mashreq Relationship Managers shall ensure that all general terms and conditions related to banking services and products are clear and well explained before signing any application.
- Data Confidentiality: Mashreq guarantees the protection of your personal or business accounts in addition to the confidentiality of your financial and personal information through the Bank control systems, mechanisms and policies.
- Fairness & Equity: We ascertain you of our commitment to exert our utmost efforts to solve your issue and reach your optimum satisfaction.

Complaints Handling Submission Process

- In case you need to submit any complaint or suggestion, your feedback shall be registered through branches, Call Center, dedicated Corporate Service Management Team, Mashreq Matrix Portal, Mashreq Website or what's App Service for this purpose.
- You shall receive a welcome call as soon as possible and within 48 hours at the latest from receiving the complaint or suggestion with a reference No. to facilitate following up the complaint.
- Your complaint will be escalated to the concerned Department/Branch for corrective actions to solve your issue and reach your optimum satisfaction and a feedback will be delivered within 15 working days.
- In case you are not convinced by the feedback received, you have the right to resubmit a complaint again and a final feedback with justification will be delivered within 15 working days.
- After you had taken all the above steps and you are still not convinced by the complaint feedback, you may directly resend the same request to the Central Bank of Egypt.

Communication Channels:

- For general information & account inquiries please contact the Call Center 24 hours a day on 19677 or from outside Egypt on (002) 02 19677.
- For complaints, comments and suggestions, please reach us through the following:
 - ❖ Mashreq Website: <https://www.mashreqbank.com/en/egypt/personal/help-and-support/complaints/>.
 - ❖ What's App Service Number +20224004666.
 - ❖ Contact the Call Center 24 hours a day on 19677 or from outside Egypt on (002) 02 19677.
 - ❖ For Corporate customers through their dedicated email: CCSUEGCX@mashreq.com or landline (+20) 2-2400 6040 (8:30 AM to 4:30 PM (EGT), Sunday to Thursday).

Mashreq Bank Advice to you

- Banking & Financial Awareness: Please ask about our banking services / products fees before subscription.
- Banking & Financial Awareness: Always review your personal or company accounts balances and movements by checking the periodic statements sent to correspondence address registered with Mashreq or through our Digital banking services.
- Banking & Financial Awareness: Please make sure to read every contract / application carefully before signing / approving it.
- Banking & Financial Awareness: Please take copy of any request signed with Mashreq representatives.
- Banking & Financial Awareness: Please make sure to have full information related to credit facility installments and credit card minimum payment amounts and due dates as well as the applied interest rates and commissions.
- Banking & Financial Awareness: Please make sure you are fully aware of all terms related to our depositary products such as redemption fees and related expenses in case of early redemption of time deposit or certificate of deposit before its maturity date.
- Banking & Financial Awareness: Please make sure to commit to the terms and conditions of your credit facilities to avoid being listed on the Central Bank of Egypt negative lists in case of delay or irregular payments.
- Banking & Financial Awareness: If you are a credit facility guarantor, make sure you are fully aware of the credit terms and obligations related to facility granted and the possible obligations from this guarantee.
- Banking & Financial Awareness: Please make sure to notify the Bank once you figured out any unauthorized transaction to take the necessary actions.
- Disclosure & Transparency: Please commit to transparency for all information provided to the Bank in order to safeguard your rights.

- Disclosure & Transparency: Please remember to update your personal data at the bank; such as your place of residence and work address, phone number and email; to allow us to reach you easily.
- Disclosure & Transparency: You must inform the Bank before travelling abroad and please ask about the cards limits and commissions in case of Purchase /cash withdrawal transactions.
- Data Confidentiality: Please be informed that your cards or any banking service PIN codes. OTP, etc. are strictly confidential and should not to be disclosed to any person or entity.
- Data Confidentiality: Please don't not keep your PIN codes and cards at the same place in order to avoid frauds on your accounts.
- Data Confidentiality: Please don't share your financial and banking transactions with any one as it's confidential.
- Data Confidentiality: Be cautious when using online banking, make sure you are on a secure and trusted website, and look for HTTPS in the URL and the padlock icon in the browser's address bar.