

## STANDARDS OF SERVICE

### Introduction

These Standards of Service seek to foster good relations between Credit Financier SAL and its Customers and to promote good banking practice by formalizing standards of disclosure and conduct which CF shall observe when dealing with its Customers. The adoption of the Standards constitutes an agreement of CF to adopt the BCCL/BDL regulations.

Here below are the standards of service client expect in his dealings with us. We recognize that there will always be room for improvements, and as we establish new and better ways of working, we will formalize processes and procedures and include them here in our Standards of Service.

These Standards of service are for information purposes only and are not intended to, and does **not**; create any legally binding rights or obligations



If you have enquiries, concerns or comments please call, write, e-mail or fax us at:

Institution's Name: **Credit Financier SAL**

Address: **Hamra - BDL st. - Estral Bldg. - 1<sup>st</sup> floor**

Tel: 05.450007

Fax: 05.450007

Email: [jehan.aboughader@creditfinancier.com](mailto:jehan.aboughader@creditfinancier.com)

P.O. Box: **116/5032 Beirut - Lebanon**

If you have any objection or complaints please fill the "Feedback Form" found on our website and at all our branches.

## Standards of Service

As we work towards improving our standards of service, we will endeavor to provide our service efficiently and effectively. To this end, we have set out below the time frames within which you can expect us to deliver the respective services.

I. We are committed to making banking easy.	
1.	<p>Serve the majority of customers promptly at all our branches.</p> <p>We will endeavor to serve within 15 minutes at our branches *.</p> <p><i>* However there may be certain peak periods whereby the wait time may extend beyond 15 minutes.</i></p>
2.	<p>Provide you with friendly and helpful service.</p> <p>We will endeavor to provide updated, comprehensive and courteous service through our various service channels.</p>
3.	<p>Answer calls.</p> <p>Instant response by our Automated Voice Response (AVR) for enquiries. When request to speak to a Tele banker, we will endeavor to answer calls within 1 minute *.</p> <p><i>* However there may be certain peak periods whereby the wait time may extend beyond 1 minute.</i></p>
4.	<p>Open account.</p> <p>For new to bank account opening, we will endeavor to open the account within 30 minutes, depending if all required documents and information are received by the bank *.</p> <p><i>* However this may not apply for joint accounts.</i></p>
5.	<p>Transfers.</p> <p>a) Outgoing transfer - will be processed after (two) 2 business days.            b) Incoming transfer - If in LBP currency will be processed after (one) 1 business day            - If in USD/Euro/Pound currency will be processed after (five) 5 business days.</p>
6.	<p>Close account.</p> <p>Account closure request will be attended within the same business day upon receipt of request (before 2pm).</p>

## II. We are committed to processing your application quickly

1.	<p>Loan application</p> <p>We will endeavor to process applications efficiently and speedily, in accordance to our internal policies, provided all necessary and completed documents have been submitted to the institution.</p>
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### III. We are committed to helping when you need us.

1.	Resolve counter enquiries at our branches.	We will endeavor to resolve all counter enquiries: - Where no follow up is required, within first visit. - Where follow-up and feedback is required not later than three (3) business days from receiving the enquiry. - Where enquiry is complex, you will be attended in an efficient and timely manner, and kept updated on the progress within fifteen (15) business days.
2.	Resolve phone enquiries.	We will endeavor to resolve all phone enquiries: - Where no follow up is required, within 1st call. - Where follow-up and feedback is required not later than three (3) business days from receiving the enquiry. - Where enquiry is complex, you will be attended in an efficient and timely manner, and kept updated on the progress within fifteen (15) business days.
3.	Respond to written enquiries made to our corresponding address as listed on our website <a href="http://www.creditfinancier.com">www.creditfinancier.com</a>	We will endeavor to resolve all written enquiries: - Where no follow up is required, within 1 business day. - Where follow-up and feedback is required not later than five (5) business days from receiving the enquiry. - Where enquiry is complex, you will be attended in an efficient and timely manner, and kept updated on the progress.

### IV. We are committed to listening

1.	Resolve customer complaints fairly, consistently and promptly.	We will endeavor to get 95% of customers to be satisfied with the way their complaint has been handled.
2.	Seek your thoughts and suggestions on how we can better serve you.	We welcome any suggestions via our branches or write directly to us.