



Habibsons Bank Limited

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Treating Customers Fairly

Our Bank is fully committed to the six outcomes envisaged by our regulatory authority, The Financial Services Authority, to ensure that we consistently treat our customers fairly. These outcomes are mentioned below for the benefit and assurance of our valued clients:

- 1. Our customers remain confident that the Bank's staff and senior management treats them fairly and that this ethos is embedded in the corporate culture of the bank.**
- 2. The retail Products and Services that we offer, and introduce from time to time, are in line with the requirements of our customers.**
- 3. We provide information promptly in a clear and understandable manner and continue to do so during the course of our business relationship with the customer.**
- 4. Where the customer seeks our advice and it is given, the customer finds it suitable and balanced and in accordance with their circumstances.**
- 5. The performance of our products meets those expectations of the customer that we have led them to expect. Similarly our back-up services for such products are found acceptable.**
- 6. If customers wish to change product, go to another provider, submit a claim or make a complaint after its sale, they are not unreasonably hindered from doing so.**