

QNB has a vision of being the institution of choice for customers, employees, investors and suppliers. QNB's customer charter sets our commitment to providing excellent customer service and meeting our customers' financial needs with quality products and services that uphold our values of being performance driven, promoting teamwork, integrity, transparency, continuous improvement, social responsibility, and operational excellence. The QNB Customer Charter sets QNB's commitment to customers and achieving Qatar's 2030 vision with a goal of sustained development and provide a high standard of living for its population and future generations.

Our commitment to customers is to seek continuous improvement through innovation and the enhancement of our products, services and customer channels.

	Commitment	Service Standard
Know your customer	We will respect the dignity of customers and their right to fair and respectful customer service.	<ul style="list-style-type: none"> Acknowledge cultural diversity and pledge tolerance and mutual respect.
	We will recognize each customer as a unique individual with specific requirements and expectations.	<ul style="list-style-type: none"> Make available information on features and fees for the various products and services available to customers across the banks channels Conduct periodic customer satisfaction feedback/ surveys to ensure that customer's needs are fulfilled. Continuous monitoring of social impact and risks of current products and/or services. Provide flexibility and freedom of choice on banking products and services that meet customer needs Offer flexibility to switch to other products and services when the customer requires.
	We will provide innovative solutions that are responsive to customer feedback and the advances in financial technology.	<ul style="list-style-type: none"> Open accounts electronically and provide mobile solutions. Products are continuously monitored to ensure that they fit their purpose.
	We will engage with customers responsibly on new products.	<ul style="list-style-type: none"> Provide Internal Product risk governance process that ensures compliance with regulations preventing errors while maintaining quality. Prior to the launch of any new product or service we ensure that employees are trained on its features, marketing promotional strategy, pricing and the regulatory disclosure requirements. Ensure responsible products and services through Internal Product Governance that incorporates customer impact and risk assessment into the product development.

Transparent and personable service

We will ensure our product, documents, procedures and interactions are transparent, fair and provide complete information about our products and services.

- Provide customers with details of the bank's general charges such as interest rates, fees and commissions, if any, required to be paid by the customer including the method of computing interest charges.
- All product marketing material clearly discloses material risks existing in any particular product or service as well as all related fees and commissions.
- Display interest rates at branches and website for various deposits, lending products and standard fees and charges, updates on branches, banking hours and holiday notices.
- Provide regular training to our staff on responsible product offering and marketing to ensure the interests of the bank and its employees are aligned with the interests of existing and potential customers.
- Ensure customers awareness and understanding of the 'Terms & Conditions' on Products/Services:
- Notify customers of changes in interest rates, fees, charges, etc.
- Ensure that customers are made aware of the withdrawal/cancellation of products/services already on contract with the bank.
- Inform the customer of any restrictions on opening of accounts, closing of accounts, maintenance of accounts (e.g., minimum balance), transfer of funds by customers and policies and procedures on dormant accounts and abandoned property.
- Advise customers in the case of stolen cards and the liability of the bank and the customer.
- Educate our customers and raise awareness on online fraud and cybercrime as well as implementing sustainable internal controls and behavioral analysis to further increase customer engagement and additional validation when online risk is high.

We train our bank personnel to have adequate knowledge to advise and assist customers on banking products and services.

- Ensure our Sales personnel/Personal Financial Advisor/ Relationship Manager is knowledgeable about the bank's products and services.
- Conduct regular training on responsible product offering and marketing.
- QNB Sales Management rewards is linked to performance assessment which includes the behavioral competencies, personal attributes, service quality standards, responsible product marketing and the credit quality of the customers.

Accessible Banking	We are easily accessible via various channels i.e. physically & virtually.	<ul style="list-style-type: none"> • Customer is kept informed on the channels available, using the various modes of communication such as branch/ brochures/ customer care center/bank's website/social media/ online chat. • Specifically, the customer has access to the following: <ul style="list-style-type: none"> • List of physical channels which include branches & self-service machines. • List of virtual channels which include customer care center and online banking • Note: Channel availability may vary from time to time and customers will be informed.
	We will maintain a safe, accessible and friendly branch environment for customer and staff interaction.	<ul style="list-style-type: none"> • Provide special attention and care for customers with special needs in our branches and other service points. • Operate queue management systems in the branches to provide comfortable, timely and systematic customer service. • Operate selected branches with convenient opening times outside of normal working hours. • We provide online branch appointments to save customers' time and keep branch visit convenient for all customers.
	We will maintain customer confidentiality and the integrity of customer data.	<ul style="list-style-type: none"> • We safeguard customer data through internal controls and robust business continuity management. • Gather explicit consent and inform customers how the customer data is collected, stored, protected and used within the bank.
	We will encourage and guide customers to make sustainable choices on our services such as loans.	<ul style="list-style-type: none"> • Assess customers loan applications based on their affordability, credit history and capacity to repay. • During the course of business, our employees ensure to inform our customers of the associated risks of our products or services. In all instances we strive to ensure that our customers particular circumstances are considered and that product or service we provide meets their requirements. • Provide responsible convenient online lending to customers based on each customer's risk profile to prevent overburdening customers with debt while protecting customers' lifestyles.
	We will introduce customers to the choice of sustainable green financial products and services.	<ul style="list-style-type: none"> • Grow our sustainable product portfolio in products and services that advance the green economy, and enhances financial inclusion and literacy. • QNB ensures vulnerable or disadvantaged communities can have universal access to basic financial services.
Timely and efficient service and Responsiveness	We will address customer's complaints/ issues consistently and promptly.	<ul style="list-style-type: none"> • Provide a platform to receive complaints or feedback through our branches, 24/7 call center (+974) 4440 7777 and website, where customers can access immediately to receive timely solutions regarding any queries or disputes. • Provide a dedicated hotline call center number for reporting suspicious or fraudulent transactions in a speedy and prompt manner. • QNB provides proactive debt counselling to help customers repay their debt. Customers who have had their salaries stopped or employment terminated are given responsible treatment and assistance to make suitable repayment arrangements.
	Actively reduce the reliance on paper and plastic in the usage of the bank's products and services.	<ul style="list-style-type: none"> • Switch to email to downloaded Online statements and view them electronically and provide green options for ATM and POS receipts. We also provide the option to open paperless online account and lending, registration and subscription of IPO and remove brochures from branches.