

# Client Rights Charter



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The Client Rights Charter at uab bank ensures fair and transparent treatment of customers while prioritising ethical banking practices. It applies across all uab services, including physical branches, uabpay store, digital banking platforms, ATMs, self-service teller machines and internet banking. The Charter also applies to products offered by the Bank or its agents including deposits, loans, remittance, digital, cards, investments and 3rd party products. Key elements include:

- 1. Fair Treatment:** uab bank is committed to non-discrimination and professionalism in customer interactions. The Bank promotes equitable treatment to all customer segments that it targets and ensures staff are trained to provide courteous and efficient service.
- 2. Transparency, Fair, and Honest Dealing:** uab bank prioritises clarity in communication, providing customers with comprehensive information about products, fees, and associated risks. Any changes to terms or conditions are communicated promptly through various channels including website, social media, emails, self-service machines, branches or announcements on uabpay.
- 3. Suitability:** The Bank ensures that products align with customers' financial needs. Customers are not pressured into purchases, and their privacy is safeguarded. We will not share personal data without the customer's consent except where disclosure is required by the law or regulation.
- 4. Complaints and Grievances:** uab bank provides multiple channels for lodging complaints, including Branches, Contact Center (09-9 4000 5000), uab Facebook Messenger. A whistleblower facility is also available to report concerns (wb@uab.com.mm or sms 09- 88 0911 271)

The Bank prioritises the swift and effective resolution of client grievances and will address customer's complaints promptly and fairly. Customers are encouraged to communicate any concerns directly through our open channels. Staff of the Bank are adequately trained and are set high standards in dealing with customers adhering to internal code of ethics and industry regulations.

The Bank is dedicated to upholding good standards of customer service and protecting the rights of customers through transparent, fair and responsible banking practices.

This Charter will be administered and reviewed by the Customer Service and Risk Management departments.