

# Do's and Don'ts for Consumer facing staff Retail Banking Group

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**Introduction**

Abu Dhabi Islamic Bank (“ADIB”, “The Group” or “The Bank”) has developed Do’s and Don’ts guidelines to enable Consumer facing personnel within the Retail Banking Group (RBG) adhere to Consumer Protection Regulations (CPR) and the accompanying Standards, specifically concerning Business and Market Conduct.

This document should be read in conjunction with the Business and Market Conduct Policy of the Bank.

The document encapsulates best practice guidelines for Personnel in Consumer facing roles.

## Do's

1. Always identify yourself to the consumer and inform the consumer you are representing Abu Dhabi Islamic Bank (ADIB);
2. Adhere to the latest verification questions documents sent by team leaders;
3. Politely ask the consumer to repeat answers if the response was not audible in the first place;
4. Refer to Fraud management on receipt of Fraudulent call. While subjective, tele sales shall assess fraudulent call by checking nationality, age, gender of the consumer to compare with the caller voice (Asian voice answering the call when the nationality indicates an Arab; female voice on the call when the gender indicates male, young person impersonating an older person etc. Report suspected or fraudulent calls to Central Incident Reporting mail group ([CIR@adib.com](mailto:CIR@adib.com)) immediately.
5. Make sure requests are related to the correct card (For Covered card sale) by referring to the card type or confirming the last 4 digits of the card;
6. Ask the consumer to update his/her contact details when outdated; <sup>5.2.2.1</sup>
7. Ensure explicit consumer consent is obtained on recorded line to activate/deactivate the financial product and or service; <sup>5.2.2.1</sup>
8. Ensure access, use, maintenance, transmission, and disclosure of consumer information is used only for authorized purposes relevant to your position and job responsibilities and shared only with authorized persons within the bank; <sup>5.2.2.1</sup>
9. Ensure retention of privacy and confidentiality of the information and data obtained including its storage and disposal; <sup>5.2.2.1</sup>
10. Always ensure approved scripts are used and that consumers are provided with adequate product information before the application process; <sup>3.2.2.5</sup>
11. Always follow the escalation matrix or hierarchy and use the official channel for any issues or complaints; Provide easy and convenient channels for Consumers to file a Complaint (email address, phone number, fax, etc).
12. Use ADIB emails, resources, or office equipment only for business requirements; <sup>5.2.2.1</sup>
13. Ensure adherence to ADIB policies and procedures;
14. For any exception, ensure approvals from pertinent authority are in place prior to confirmation of sale with the consumer / booking deals;
15. Observe the clean desk policy;
16. Ensure a professional tone and approach during the call is used at all times when speaking to the consumer;



## Don'ts

1. Reveal consumer information to anyone (including family members, colleagues, friends, etc.);
2. Share a full card number. It should be masked (1st 6 digits + 6 asterisks + Last 4 digits), e.g. 1234\*\*\*\*\*406786;
3. Alert or Tip off the fraudster, if the call is found suspicious.
4. Ignore the consumer pop up/notes messages placed on Uagent, Ethix and Prime;
5. Divulge financial information or records of a consumer to anyone outside the bank including to their personal e-mail addresses or devices;
6. Share system or application password under any circumstances with anyone; <sup>5.2.2.1</sup>
7. Use the terms which are prohibited by Sharia e.g. interest, insurance, credit card, loan etc.;
8. Give any account/transaction/financial information to the consumer prior to positive Identity and verification;
9. Disclose any confidential information (e.g. card expiry date, date of birth etc.) with the consumer (even after Identity and verification); <sup>5.2.2.1</sup> and <sup>5.1.2.5</sup>
10. Provide inappropriate or misleading information relating to products, services, profit %, etc.; <sup>5.2.2.1</sup>
11. Send/receive consumer information/documents through personal emails or social media (such as WhatsApp, etc.);
12. Cold call non-ADIB consumers unless consumer request / lead has been received for a call back and allocated. Exceptions (if any) should be approved with valid justification and validation;
13. Call the consumer on the alternate numbers for any confirmation unless relevant approvals are in place;
14. Send direct Advertising and promotional material to Consumers under the age of 18 years. <sup>5.1.1.12</sup>
15. Take beneficiary bank details from the system or previous booked Cash on Call (COC)/ Balance Transfer (BT) request (applicable to Ending Net Receivable (ENR) Team only);
16. Accept any gift from the consumer without required approval as per Gift & Entertainment policy of ADIB;





## Do's

18. For consumers who have verbally consented to avail the financial product and or service, always ensure the consumer is sent an official communication from the Bank to confirm acceptance of offer.
19. Always explain the key terms, product benefits, warnings and risks to the consumer and ensure the product information, product benefits, key features, applicable fees and charges and warnings in the Key Facts Statement are explained to the consumer/s to enable them to choose the financial product or service best suited to their requirements; <sup>3.2.2.5 and 5.1.1.68</sup>
20. Ensure professional business conduct at all times when dealing with consumers; <sup>5.1.2.5</sup> Staff must, with due skill, care and diligence, act at all times with integrity and in a fair, honest and professional manner in their relationship with Consumers.
21. Ensure compliance to HR policies, mandatory trainings, code of conduct and all applicable employee guidelines at all times; <sup>5.2.2.1</sup>
22. For Campaigns and Promotions, always communicate to the consumers the campaign features, eligibility criteria and timelines; <sup>5.1.1.68</sup>
23. For consumers who have verbally consented to avail the financial product and or service, always ensure the consumer is sent an official communication from the Bank to confirm acceptance of offer.

## Don'ts

17. Engage in financial transactions (commissions, gifts, borrowing, etc.) with consumers or third parties;
18. Misrepresent Conventional Products as Shariah products; <sup>5.1.1.68</sup>
19. Be unreasonably persistent, coerce or place undue pressure on consumers to purchase a Financial Product and/ or Service; <sup>5.1.1.78 and 5.1.1.11</sup>
20. Make repeated solicitation calls to consumers who have previously communicated their disinterest in the Financial Product or Service; <sup>5.1.1.68</sup>
21. Exploit the consumers' limited or lack of knowledge of the Financial Product and or Service and or proposed transaction (financial and non-financial); <sup>5.1.1.68</sup>
22. Falsely state that the offer regarding Financial Products and or Services that includes any promotional gifts, incentives, bonuses is only available for a limited time or is in limited supply to force an immediate decision where there are no such limitations; <sup>5.1.1.68</sup>
23. Make false promises or offer incentives to a consumer when applying for the Financial Product and or Service which cannot be fulfilled by the Bank. <sup>5.1.1.68</sup>
24. Offer, give, solicit or accept any personal gifts or rewards (monetary or otherwise) from consumers at all times. <sup>5.2.3.5</sup>



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**Appendix**

## Appendix- CPR Regulations and Standards

Regulation Name	Regulation reference	Article	Regulation Article/ para number	Article Number	Regulation text The exact text from the regulatory document as-is for the corresponding article/paragraph
Consumer Protection Regulation	CBUAE/BSD/N/2021/444	Article 3: Institutional Oversight	3.2.2. Description	3.2.2.5	Licensed Financial Institutions must have and be able to demonstrate a corporate culture of Consumer service, fairness, transparency, ethical business conduct and effective disclosure.
Consumer Protection Regulation	CBUAE/BSD/N/2021/444	Article 5: Business Conduct	5.1.2. Description	5.1.2.5	Licensed Financial Institutions must ensure that the staff who directly interact with Consumers will: a. Competently, efficiently and professionally discharge their duties and provide prospective and existing Consumers with the information and services they are entrusted to provide or sell. b. Have sufficient knowledge of products and/or services required to help and educate Consumers. c. Have the professional qualifications at all times necessary to provide advice and carry out transactions.
Consumer Protection Regulation	CBUAE/BSD/N/2021/444	Article 5: Business Conduct	5.2.2. Description	5.2.2.1	All Consumers must be treated equitably, honestly and fairly at all stages of their relationship with Licensed Financial Institutions. Treating Consumers fairly must be an integral part of the good governance, business conduct and corporate culture of all Licensed Financial Institutions.
Consumer Protection Standards	NA	Article 5: Business Conduct	5.1 Responsible Business Conduct 5.1.1 General Provisions for Promoting Competition General Requirements -	5.1.1.11	5.1.1.11 Licensed Financial Institutions must conduct themselves in a professional manner at all times when dealing with Consumers. They must not be unreasonably persistent or place Undue Pressure on Consumers to purchase any Financial Product and/or Service.
Consumer Protection Standards	NA	Article 5: Business Conduct	5.1 Responsible Business Conduct 5.1.1 General Provisions for Promoting Competition Sales, Marketing, Advertising and Financial Promotional Activities	5.1.1.68	5.1.1.68 Licensed Financial Institutions must not engage in Marketing and / or sales conduct that is misleading or deceptive. The following actions fall within the prohibitive practices: a. Making repeated solicitations through any channel of communications to promote Financial Products and/or Services to Consumers who have previously opted out of these communications and/or communicated their disinterest in the Financial Product and/or Service; b. Conducting one or more personal visits to the Consumer's home or workplace without the Consumer's permission; c. Exploiting a Consumer's lack of knowledge, apathy or ability to understand the Financial Product and /or Service or the proposed transactions; d. Falsely stating that the offer regarding Financial Products and/or Services that includes any promotional gifts, incentives, bonuses is only available for a limited time or is in limited supply, to elicit an immediate decision, when in fact there is no such limitation; e. Misrepresenting conventional products as being Shari'ah-compliant funds or products; f. Omitting material facts that are relevant for the Consumer to make an informed decision, including the use of small print to obscure such facts; and g. Soliciting Consumers with incentives or attractive promises, for example Financial Promotions or gifts, when the Licensed Financial Institution is aware that it is not able to reasonably fulfil the demand for such promises.



Appendix- CPR Regulations and Standards

Regulation Name	Regulation reference	Article	Regulation Article/ para number	Article Number	Regulation text The exact text from the regulatory document as-is for the corresponding article/paragraph
Consumer Protection Standards	NA	Article 5: Business Conduct	5.1 Responsible Business Conduct 5.1.1 General Provisions for Promoting Competition Bundling of Financial Products and/or Services	5.1.1.78	5.1.1.78 Licensed Financial Institutions must not apply Undue Pressure or coerce Consumers into obtaining a Financial Product and/or Service from them or anyone else as a condition for obtaining another Financial Product and/or Service from them.
Consumer Protection Standards	NA	Article 5: Business Conduct	5.1 Responsible Business Conduct 5.1.2 General Provisions for Deposit Products Current and Saving Accounts  Debit Cards -	5.1.2.5	Debit Cards 5.1.2.5 Licensed Financial Institutions can issue debit cards in a secure manner that are linked to any type of accounts. They may charge approved Fees for issuance of new cards, replacement of lost cards or renewal of expired cards. However, they must disclose these Fees in the manner specified in Article 2: Disclosure and Transparency.
Consumer Protection Standards	NA	Article 5: Business Conduct	5.2 Fair Treatment of Consumers 5.2.2 General Provisions for Fair Treatment of Consumers General Requirements	5.2.2.1	General Provisions for Fair Treatment of Consumers 5.2.2.1 The Board of Licensed Financial Institutions, must establish a control framework that articulates and demonstrates clearly its values and culture with respect to treating the Consumer fairly, such as: a. Good ethics, values and transparency in promoting and selling Financial Products and/or Services to Consumers; b. Positive Consumers relations, Complaint management and Complaint resolution; c. Assisting People of Determination; d. Equal, Fair treatment of all Consumers; e. Confidentiality and safeguarding of Consumers' information and assets; f. Addressing conflicts of interest; g. Service performance standards that provide timely delivery of Financial Products and/or Services; and h. Identifying and addressing Errors including systemic and administrative Errors expeditiously.





# Thank you

## Disclaimer

*This document is prepared based on the current CPR obligations. As and when there are changes to the processes, controls and regulatory environment, the respective BORMs in consultation with wider stakeholders must keep this document up to date.*