Client Relationship & Conduct Manual

Customer Service Excellence Framework

Purpose

To define how client relationships are initiated, managed, and maintained with the highest ethical and service standards.

1. Client Onboarding

- Verification of identity, financial background, and beneficial ownership
- Transparent disclosure of product features and risk factors
- No tolerance for opaque or high-risk transactions

2. Relationship Management

- Dedicated Relationship Managers (RMs) for HNI, corporate, and institutional clients
- Quarterly performance and satisfaction review
- Mandatory client communication records

3. Client Confidentiality

- Data access restricted on a "need-to-know" basis
- Client information not to be disclosed to third parties without explicit consent or legal order