

Client Protection Charter

(Version 2025 – Public Charter)

1. Our Commitment

At FinSight Bank, we believe that every customer has the right to transparent, fair, and secure banking services.

This Charter outlines the principles that guide our relationship with you, ensuring that your rights are protected and your trust is preserved.

Our commitments align with the directives of the **Central Bank of Tunisia (BCT)**, the **Financial Sector Client Protection Code**, and the **Data Protection Authority (INPDP)**.

2. Principle 1 – Transparency and Information

We guarantee clear, complete, and accessible information about our products, fees, and conditions before and after subscription.

Tariff grids, contractual terms, and key information sheets are permanently available in all branches and on our website.

You have the right to receive:

- A written contract for each product or service;
 - A clear explanation of associated risks, fees, and interest rates;
 - Advance notice (minimum 30 days) of any modification to conditions or pricing.
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3. Principle 2 – Fairness and Non-Discrimination

FinSight Bank treats all clients with equality and respect, regardless of gender, origin, or social status.

Credit decisions are based solely on objective financial criteria, in compliance with BCT prudential standards.

4. Principle 3 – Data Confidentiality and Security

Your personal data are protected in accordance with **Law No. 2004-63** and the Bank's **Information Security and Data Protection Policy**.

We collect only the data necessary for banking operations and use them exclusively for authorized purposes.

You have the right to:

- Access your personal data;
 - Request rectification or deletion;
 - Withdraw consent for optional data processing.
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5. Principle 4 – Responsible Advice and Sales

FinSight ensures that all employees and partners provide honest, suitable, and responsible advice.

Before any commitment, we assess your financial situation and needs to recommend only products that are appropriate for your profile.

Sales practices are regularly monitored by the **Compliance Department** to prevent abusive or misleading behavior.

6. Principle 5 – Complaint Resolution and Mediation

If you are dissatisfied with our service, you may file a complaint free of charge.

Our **Customer Complaint Handling Procedure** ensures acknowledgment within 48 hours and a resolution within 15 working days.

If you remain unsatisfied, you can escalate your case to the **Financial Mediator** or the **Central Bank of Tunisia**.

7. Principle 6 – Digital Security and Awareness

We are committed to protecting you against cyber risks and fraud.

Our digital platforms use multi-factor authentication, encryption, and real-time monitoring.

We also educate clients on safe banking behavior through regular security campaigns.

8. Principle 7 – Financial Inclusion and Accessibility

FinSight promotes access to essential financial services for all Tunisians.

We offer simplified accounts, financial literacy programs, and special support for students, retirees, and micro-entrepreneurs.

9. Your Responsibilities as a Client

Your trust and collaboration help us maintain a safe and transparent relationship.

You are encouraged to:

- Provide accurate and updated information;
 - Protect your banking credentials;
 - Read contractual terms carefully before signing;
 - Report any suspicious operation immediately.
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10. Continuous Improvement

This Charter is reviewed annually by the **Risk and Compliance Committee** and updated to reflect new regulatory and technological evolutions.

It symbolizes our commitment to responsible banking and long-term customer trust.