About Barwa Bank:

# What is Barwa Bank?

BARWA Bank is an Islamic financial institution headquartered in Doha, Qatar that offers Shari’ah-compliant products and services.

# What makes Barwa Bank products Shariah Compliant?

All products are overseen by a Shari’ah Supervisory Committee Which is consistent with religious law called Shari’ah, and guided by Islamic principles

# How do I open a bank account and what do I need to bring?

To open an account visit any of Barwa Bank branches and along with a Qatari ID or passport with valid resident permit and a salary certificate (in case of transferring the salary).

# How do I change address and contact details with you?

To change your address details, you need to visit a Barwa Bank branch

# Can I get text message alerts about my bank account?

With our SMS banking you have the flexibility to follow up on your latest account transactions from anywhere in the world 24 hours a day. Our SMS banking service lets you know when transactions take a place in your account, when your salary is credited and when transactions are approved on your Charge Card. This service can also send you information and updates on all your account and Charge Card balance, statements and transactions using our simple and easy to use coding system. (please refer to the coding system)

# What are my account terms and conditions?

When you open an account with us you sign up to our account terms and conditions and also sign in receiving your copy of it. Some other accounts have specific terms and conditions that are detailed in your welcome pack.

# What are the types of deposit? And what are their features?

Barwa Bank provide their customers with two types of deposit

Fixed Deposit and Call Account

The features of fixed deposit:

The minimum balance for fixed deposit is 15,000 QR

The duration of the deposit is:

One month/3 months/ 6 months / 9 months and one year

The available Currencies for all Barwa Bank deposit are:

Qatari Reyal minimum 15,000 QR

Euro Minimum 7,500

Pound Sterling 5,000

USD7,500 Regarding the Call Account its treated as the saving account. The customer can debit and credit any time. The minimum balance for the call account is 15,000 QR (there is no ATM card for Deposit accounts)

# Can I break a fixed deposit? What are the consequences?

Yes, the customer can break the fixed deposit and review the Bank regarding profits.

# Can I have an instant cheque book?

Yes, all Barwa Bank customers are eligible for an instant Cheque Book (Is subject to approval, provisions and conditions of Barwa Bank).

# How many leaves and what are the fees?

24 leaves 24 QR fees. 48 leaves 48 QR fees

# What shall I do if I lose my cheque book or if I want to stop the payment of a certain Cheque?

You have to go to the downtown police department and report the lost or stolen cheque. We advises you to report the inceident to the bank immediately through internet banking, phone banking or by visiting any of Barwa Bank Branches.

# What are the types of finance that we can get from Barwa Bank?

Barwa bank provide many financial services for the individuals and corporate

Retail Banking:

* Vehicles Murabaha (Cars)
* Mortgage finance (Ijara)
* Goods finance
* Tawarruq

# What are the conditions and required forms for the vehicles Murabaha (cars)?

If you ‘d like to have a vehicles Murabaha you have to be a Barwa Bank account holder and your salary must be transferred to Barwa Bank. For our new customers a 6 month bank statement should be provided to Barwa Bank. You must have a minimum salary of 7000 QR . The customer’s obligation must not exceed 50% of the salary ,The maximum balance for the finance is 2,500,000 QR. Provide us with your valid Qatari ID and a Valid quotation from the car dealer or showroom. For used cars should be no older than 3 years. If you will buy the car from the owner directly you have to bring Copy of the car owned ID and. Ownership form.

# What is the percentage for the Murabaha?

The percentage for the Murabaha is 4.75 fixed. From one to seven years and 5% for residents

# Does the bank purchase customer liabilities from other banks?

Yes, we purchase loans and other outstanding finance from other banks subject to Barwa Bank’s terms and conditions.

# What's the difference between a debit and Charge Card?

A debit card allows you to withdraw money from ATMs and to pay for goods and services in retail outlets. The money is automatically debited from your current account. You must have sufficient money in your account to cover your transactions. A Charge Card is separate from your current account and is an additional credit facility that allows you to purchase goods and services in retail outlets. You have the choice of paying off the account immediately on receipt of your statement through the methods of payments mentioned below (billing, payment & inquiry).

# Can I use my debit card abroad?

Yes. All our cards are chip-enabled for enhanced security and are accepted at over 32 million outlets worldwide. You can also withdraw cash at over one million ATMs around the world where the Visa Card logo is displayed.

# How do I apply for a Charge Card? What is the eligibility criteria?

You need to call our Customer Care Centre on 8008555 and provide your contact details to the customer service executive. Our direct sales agent will then visit you and complete the sign-up process. Alternatively you can visit any of the Barwa Bank Branches and complete the application process. Your income / salary should be QR 7,000 or above. You must be above 18 years of age and hold a valid residence permit. Cards will be issued subject to bank policy

# What documents are required to apply for a Charge Card?

* A completed application form
* Security cheque
* Salary certificate
* ID Copy / Passport copy

# Do I get a PIN with my Charge Card account?

Yes, the PIN is automatically generated and sent when your card is first ordered. If you have forgotten or lost your PIN Number, you can call our Customer Care Centre on 8008555 to request a new PIN.

# How can I check the status of my application?

Please call our Customer Care Centre on 8008555 to check the status of your Charge Card application.

# What is the process to apply for a Supplementary Charge Card for my immediate family member?

You can visit your nearest Branch and apply for a supplementary Charge Card, make sure to bring the ID card of the supplementary card beneficent.

# What is the statement date?

Charge Card statements are generated on the 15th day of each month

# What is the payment due date for cards?

The due date is 15 day after the statement generated

# How is payment accepted?

Barwa Bank account holders can pay through phone banking, internet banking, and account (balance) transfer.

# Can I access my Charge Card balance and activity anytime I want?

Yes, you can access your Charge Card information anytime you want by calling the Customer Care center, phone banking or by accessing Barwa Bank internet banking website. This facility is currently available to Barwa Bank account holders only

# What is a late payment fee?

A late payment fee is charged when the payment has not been received prior to the due date.

# Can I use my card to get cash?

You can get instant cash at more than 1 million ATM’s worldwide displaying the Visa symbol. You can withdraw cash up to the full credit limit.

# Is it possible to pay my utility and phone payments directly from my Barwa Bank account?

This facility will be available very soon

# Is it possible to change the PIN number for my ATM card?

Yes it is possible, all you have to do is to visit your local branch and they will be more than welcome to help you changing your ATM pin number

# What should I do if my card is lost or stolen?

To report a lost or stolen Charge Card, call our Customer Care Centre on 8008555. Contact us as soon as you discover your card is lost or stolen. Once reported we will block your account immediately so no unauthorized charges can be made.

# How can I dispute a charge on my Charge Card?

Charge Card disputes must be made in writing. We must hear from you no later than 30 days after we sent the first statement on which the problem or error appeared. This will enable us to begin inquiry and resolve the issue for you. In your letter please enclose the below listed information:

Name of Cardholder, account number, Transaction date, Amount charged, Merchant Name, Full description of the issue by detailing your attempted resolution with the merchant and outstanding issues. Any documentation that supports your claim , Phone numbers , Duly signed letter

Please enclose this information and forward to us on the below mailing address:

Electronic Banking Dept Manager

P.O.Box 27778

Barwa Bank - Doha Qatar

# My card expires this month how do I get a new card issued / renewed?

Cards which expire are renewed one month before the expiry period and are dispatched to the customers Barwa Bank Branch for handover to the customer.

# If I want to update a new billing address or amend personal details on the card how do I do it?

Please call our Customer Care Centre on 8008555 and provide them the new information to be updated. It will take a minimum of 2 working days to update this information on your account.

# How do I know about ongoing promotions for Charge Cards?

Barwa Bank from time to time will issue advertisements in local newspapers, forward you promotion flyers on your mailing address and you can also log on to Barwa Bank website at www.Barwa Bank.com  to view details of ongoing promotions.

# How do I find details of my local branch?

You can use our branch locator to find the address, phone number and opening hours of your nearest Barwa Bank branch. Remember that branches are closed on public holidays and that opening hours may be subject to last minute changes that may not be reflected.

# How do I contact customer services?

You can get in touch with customer services through Customer Care Centre on 8008555, e-mail or by writing a letter

# What are the procedures that should be followed in case of customer complaint through the branch?

The CSR should solve the customer problem on the spot and incase solving the problem will take time, CRS should register the customer complaint under Barwa bank web site (Complaint and Suggestions) hyperlink.

# What are the procedures that should be followed in case of customer complaint through the call Center?

The call center agent will try solve the customer problem and in case he can’t solve it, he will inform the customer that his complaint is directed to the concerned department (As shown in Annexure A) in order to investigate the complaint and solve it ASAP (if required).

# What are the procedures that should be followed in case of customer complaint to any of the bank staff?

Redirect the customer to suggestion and complains hyperlink available over the Barwa bank web site or call center phone number 8008555

# What should be considered in case of customer complaint?

Following should be considered

Listen/Understand/Deliver

Listen

**Listen**

* **Pay undivided attention and listen without interrupting**
* **Stay calm. Maintaining an open. Receptive and positive body language**
* **Allow the customer to let off some steam**
* **Take notes**

**Acknowledge**

* **React with empathy and concern for the costumer’s situation**
* **Do not jump to conclusions, become defensive or apportion blame**
* **Briefly apologies’ for the inconvenience caused**

**UNDERSTAND**

**Probe**

* **Ask questions to understand the situation (What, where, When, Which, Why and How)**
* **Understand the customer's expectations by asking if/he has a preference in how it is solved**
* **Investigate the situation and conduct of account**

**Agree**

* **Apologies where we have gone wrong.**
* **Explore alternative solution. Give choices, wherever possible.**
* **Agree on course of action with the customer.**
* **Consider a gift as a gesture of goodwill.**

**DELIVER**

**Thank**

* **Thank the customer for taking the time and trouble of bringing the problem to your notice.**

**Confirm**

* **Confirm next steps of action.**
* **Confirm all concerns have been addressed**
* **Invite the customers feedback about the solution and the way in which the complaint was resolved.**

**Share**

**Discuss with your team members to draw learning from this experience to improve current practice.**