

Customer Charter

First Energy Bank B.S.C.(c) is an Islamic investment bank licensed by the Central Bank of Bahrain (**CBB**) and headquartered in Manama, Kingdom of Bahrain. Its goal is to provide innovative, diversified and well-managed products that meet customers' requirements.

We understand that, as a customer, it's important for you:

- To know specifically the quality of service to expect from us.
- To be aware of our conduct commitment.
- To be able to evaluate our performance.
- To be able to compare us easily with other CBB Islamic bank licensees that offer similar services.
- To minimize uncertainties over the delivery of services.

This is our assurance to you that the services we provide will comply with our declared quality standards.

Business Ethics and Conduct

The bank has a Code of Business Ethics and Conduct that sets out detailed rules and guidance on matters such as ethics and integrity, honesty, confidentiality, conflicts of interest, dealing with outside persons and organizations, general business conduct and compliance with laws and regulations as well as the reporting of suspected ethics violations and the consequences of violating the Code. By way of example, it emphasises the following:

- **Shari'a adherence:** The bank proclaims its first loyalty to the teachings of the Glorious Shari'a. Fulfilling this serious commitment requires that everything the bank does is consistent with the highest ethical standards. All employees must always conduct themselves in their business dealings in a manner that is consistent with the teachings of Islam. The Code requires each employee to sign a declaration acknowledging awareness of the Code and adherence to it.
- **Customers and shareholders:** The bank's most important responsibility is to its customers and shareholders. This necessitates excellence in all aspects of the bank's operations.
- **Honesty:** As an Islamic organization guided by the teachings of the Shari'a, the Bank must be honest in dealing with members of its organization, group entities and third parties.
- **Fairness:** The Senior Management and the employees of the Bank shall treat those with whom the Bank does business with respect, dignity, fairness and courtesy.
- **Structuring finance transactions:** The structuring process must, at all times, be driven by the spirit and substance of applicable Shari'a guidelines. Participation in transactions

observing the form of Shari'a guidelines but contravening their substance is not allowed. Shari'a approval must be sought prior to the consummation of transactions where the underlying form of transaction is new and has not before been the subject of Shari'a scrutiny/review/approval. New products must obtain Shari'a clearance before they are launched in the market.

Complaints

If a customer has a complaint, the bank has established procedures for dealing fairly, honestly and efficiently with them.

Checks and balances

The Board has approved a whistleblower programme under which employees can confidentially raise concerns about possible improprieties in financial or legal matters. Under the programme, concerns may be communicated directly to any audit committee member or, alternatively, to an identified officer or employee who will report directly to the Audit Committee on this point.