

FINANCIAL CONSUMER PROTECTION FRAMEWORK

The mandate of the SBP to promote a stable financial system underscores the need for the banks to develop and implement a Consumer Protection Framework that ensures the protection of consumer rights. Thus, to enhance focus on the consumer agenda and ensure that consumers of financial services are protected and treated fairly, Samba Bank has developed an effective and overarching consumer protection framework. The Consumer Protection Framework is a product of extensive engagements and consultations with critical stakeholder's which sets out the minimum standards for financial consumer protection and is developed in conformity with international good practices and standards.

The broad objective of the Framework is to enhance consumer confidence and promote financial stability, growth and innovation. Other specific objectives of the Framework are to:

- a) Fair treatment of customers (FTC) is practiced across the Bank without exception.
- b) Protect consumers' assets;
- c) Ensure timely complaints handling and dispute resolution in accordance with regulatory requirements;
- d) Empower consumers to make informed decisions;
- e) Promote professionalism and ethics;
- f) Special assistance is provided to senior citizens, disabled and handicapped persons.
- g) Products and services that are marketed by the Bank are designed to meet the requirements of the targeted consumer groups.
- h) Outline the rights and responsibilities of consumers.
- i) Customers' personal information is treated "strictly private and confidential".
- j) Customers are encouraged to provide feedback about banking services.
- k) Customers are given due notice of each and every change in the Bank's offerings.

In order to lodge your complaints or to provide us with your valuable feedback on our services and products you can contact us by clicking [here](#).