



# Your Financial Rights & Responsibilities

**sambacare**

customer care

To provide you with the best banking experience





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# Your Financial Rights & Responsibilities



## Your financial rights and responsibilities

As Samba Bank customers, you should be aware of your rights as well as your responsibilities.

Protect yourself financially: Banks Customers should know "The customer rights and responsibilities" when dealing with financial organization

01



## The desired goal

State Bank of Pakistan protects bank customers by ensuring that customers are treated fairly and with full transparency, honesty and clarity. By educating our valuable customers about "Customers Rights & Responsibilities", Samba Bank will try to achieve State Bank of Pakistan's desired goals.

02

# Make sure of the following

1

Read the product or service guidelines and ask for more clarification and details if needed.

2

Learn all the benefits of a product or service and compare it with other alternatives from the bank.

3

Every product or service has regulation controls and requirements which apply on banks and customers.

4

Read the list of charges and fees for the product or service and ask for all costs you might have to pay.

5

Be sure to visit the bank's website at [www.samba.com.pk](http://www.samba.com.pk) to get more information and understand the product or service more easily.

6

Ask a Samba Bank officer or call SambaPhone to learn more about predictable risks when you use a product or service.

# Your rights as a bank customer

samba bank سامبا بینک

## Fair and equitable treatment

Samba Bank believes in treating customers justly, honestly and fairly.

## Work Ethics

Samba Bank provides safe banking services for the customer benefit.

## Find and compare

Samba Bank offers a wide range of products and services to suit the client's needs. Customers can compare the products easily.

## Disclosure and transparency

Samba Bank is committed to provide product/service information that is clear and easy understand which is updated regularly.

## Financial education and awareness

Samba Bank provides programs designed to raise customer financial awareness.

## Protecting you

Samba Bank provides the highest standards of regulatory systems to protect every customer's personal and financial information.

## Complaints

Samba Bank welcomes complaints and feedback from customers. We offer multiple channels to deliver the complaint with ease and provides easy access mechanism which is always available.



# Your duties as a bank customer



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## Giving Information

Providing complete, honest and accurate information about yourself ensures that you get the correct choice of products and services from the bank.

## Using a representative

Be careful when authorizing a representative to perform financial transactions on your behalf: pay close attention.

## Your Signature

Never sign on a blank or incomplete form. Always ask for a copy of all documents and contracts signed by you.

## Your personal information

Be sure that your personal and contact information is up to date in banks record.

## Consultation

Do not hesitate to consult the bank when you experience any financial difficulty.



## Your Duties as a Bank Customer

## Reporting

Make sure that you know how and where to submit a report, and immediately alert Samba Bank of any suspicious activity or transactions detected in your account.

## Using products or services that fit your needs

Do not get a product which does not match your present or future financial ability. Failure to fulfill your obligations will put your credit history at risk.

## Complaint

Know the various channels for submitting complaints and how they are processed, or submit them directly to higher management if you are not fully satisfied.

## Asking questions

Do not hesitate to ask a bank officer for any clarification or information so you can make a wise and informed decision.

## Learn about T&Cs of products and services

Learn about all the details related to the product or service and ensure that you are capable of abiding by it.