

CONSUMER PROTECTION



Fair Treatment of Customer in ZTBL

- Customer's best interest is the foremost priority in ZTBL.
- Policies & Procedures/frameworks are one of the main pillars of the control environment in ZTBL.

Fair Treatment of Customer & Product Life Cycle

The bank monitors its treatment of customers at all stages of the relationship and demonstrates its commitment to customers in the following ways:

- Product and service design.
- Promotion & marketing.
- Product information, literature and forms.
- Sales and advisory services.
- Customers in difficulties in financial matters.
- Staff training and goal setting.
- Standards for complaint handling.
- IT & data protection.

Goals of Fair Treatment of Customer

The FTC program is intended to achieve following goals:

- Improved customer confidence.
- The supply of appropriate products and services.
- Enhanced transparency and discipline in the bank.

TORs of Fair Treatment of Customer in ZTBL

The Bank's management is committed towards creating a culture of fairness in customer dealing by:

- To improve the customer experience and to ensure that all customers are treated fairly.
- Identify early indicators of FTC issues and weakness and ensure that these are addressed and mitigated.
- FTC measures and controls to ensure they work as intended and allow for changes in the business and financial environment.
- To identify any areas where improvements can be made in complain handling procedures.
- Assessing customer, staff and general feedback that enhance the customer experience.
- Identify any customers who may have been affected by issues in above outcomes but have not complained and arrange for appropriate action.
- FTC measures and controls and management information on regular basis to ensure these works as intended and allow for changes in the business and financial environment.
- Examining any external information about FTC and consider if it can be used to enhance the customer experience.

Suggestions and feedback from our valued customers is highly appreciated. For any suggestion, feedback or complaint, please **contact us:**

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