Customer Service Charter

Our promise to you

At Shukur, great service means making things simple and clear, ensuring you feel heard and valued.

Whether you are a service staff member, a business or a customer, our Customer Success team is here to listen, understand your needs and help you find the right solution. We want every interaction with Shukur to leave you feeling supported, informed and confident in the service you receive.

When you contact us, you can expect us to:

- treat you fairly and with courtesy, patience and respect;
- listen carefully and take the time to understand what matters to you;
- explain things clearly and in a way that makes sense;
- give you accurate and helpful information;
- take ownership of your enquiry and coordinate the support needed through to the final outcome;
- explain what happens next, when to expect an update and the reasons for any changes to that timeframe;
- protect your information, account and transactions;
- understand your individual needs and provide extra support where needed; and
- act on your feedback to improve the service we provide.

Getting help

Our Customer Success team is available 24 hours a day, 7 days a week, so help is always within reach when you need it.

You can contact us through any of the following channels:

Telephone (UAE): 600 520 201;

Telephone (outside the UAE): +971 600 520 201; or

Email: support@shukur.com.

Whether you have a general question, need help with your account or a transaction, want to raise a service request, or need to report suspected fraud, a security concern or a complaint, we are here to listen and help.

If your issue needs support from another Shukur team or a service partner, we will coordinate with them, remain your point of contact and keep you informed through to the final outcome.

We will explain the next steps and when you can expect an update. If we need more information from you, we will explain what we need and why.

Clear information

We believe excellent service starts with clear information.

We will explain our products and services in a way that is simple and easy to understand, so you know what to expect when you use Shukur.

We will make important information available about:

- how our services work;
- applicable fees and charges;
- limits and restrictions;
- expected processing times;
- important terms and conditions; and
- any other information you need to know before using a service or making a decision.

If something is unclear, please ask us. We are here to help you understand it.

If you need extra support

Everyone's needs are different, and we want our services to be as easy to use as possible.

You can expect fair and respectful support, regardless of your background, income or familiarity with financial services.

If you need extra help understanding information, using our services or contacting us, please tell us. This includes if you have a disability, a communication or accessibility need, or simply need something explained in a different way.

We will take the time to understand your needs, adapt how we communicate and work with you to provide appropriate support. Whether you are new to digital services or need guidance with a particular task, we will explain things clearly and patiently, so you can access the help you need without unnecessary difficulty.

If something goes wrong

We know how important it is to feel confident that an issue will be taken seriously.

If something goes wrong, you can expect us to take it seriously, listen carefully and act promptly.

If a service does not work as expected, please tell us. We will investigate what happened and coordinate the action needed. If we have made a mistake, we will acknowledge it, apologise and explain what we will do to put it right.

If there is suspected fraud, a risk to your money or loss of access to your account, we will prioritise assessing the issue and taking appropriate steps to protect your account and funds.

We will explain what happens next, the expected timeframe and when you will hear from us again. If we need more time, we will explain why and keep you informed through to the final outcome.

If you are unhappy with our service

If something has not gone the way you expected, we want to hear from you.

You do not need to complete a special form or use any particular wording. Just tell us what happened and we will make sure your complaint is looked into.

You can raise a complaint by telephone or email.

Once we receive your complaint, we will record it and give you a reference number so you can track it. We will investigate; keep you updated if we need more time and aim to resolve it within five business days.

If we are unable to resolve your complaint within that timeframe, we will continue to keep you informed until the matter is resolved.

Our final response will explain what we found, the outcome of our review and any action we are taking.

If you remain dissatisfied or your complaint is unresolved, we will escalate it internally and keep working with you until it is fully resolved.

Keeping your account safe

Your security matters to us.

If you notice anything unusual with your account, please contact us immediately.

This includes if:

- you see a transaction you do not recognise;
- you think someone else may have accessed your account or security details;
- your card or device is lost, stolen or no longer in your control;
- you think you may have been targeted by fraud or a scam; or

- something about your account does not look right.

The sooner you tell us, the sooner we can help.

Our team will never ask you to tell us your password, PIN or one-time password (OTP). Never share these with anyone, including someone claiming to represent Shukur.

Keep your contact details up to date and protect your login and security information. If you are unsure about a request, contact us through our official support channels before taking action.

Your feedback matters

We want to keep making Shukur better for you.

If something works well, tell us. If something could be better, tell us that too.

We use your feedback and complaints to address recurring problems, improve our services and strengthen the support we provide. We also use positive feedback to recognise colleagues who deliver excellent service.

Your experience matters to us, and your feedback helps us raise our standard, shape the service we deliver and, importantly serve you better.