



your financial rights & responsibilities



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As a samba customers, you should be aware of your rights as well as your responsibilities.

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

The desired goal

Saudi Arabian Monetary Agency protect banks customers by ensure a fair treatment and fully transparency, honesty and clarity when banks provide a high quality services and products to customers. By educating our valuable customers about "Customers Right & Responsibility" Samba will accomplish SAMA desired goals.

Make sure of the following

- Read the product or service and ask for more clarification and details if needed.
- Learn all the benefits of a product or service and compare it with other alternatives from the bank.
- Every product or service has a regulation controls and requirements which apply on banks and customers.
- Read the list of commissions and fees for the product or service and ask for all costs you might pay.
- Be sure to visit the bank's website at samba.com to get more information and understand the product or service more easily.
- Samba provide various educational materials and safe banking tips for you. Check them out.
- Learn the risks: There are often predictable risks when you use a product or service. Ask a Samba bank officer or call SambaPhone to learn more about them.

Your rights as a bank customer

Fair and equitable treatment

Samba believes in treating customers justly, honestly and fairly.

Disclosure and transparency

Samba is committed product/service information is clear and easy to ensure that all to understand and is updated regularly.

Financial education and awareness

Samba provides programs designed to raise customer financial awareness.

Work Ethics

Samba provides a safe banking services for the customer benefit.

Protecting you

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

Complaints

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

Find and compare

Samba offers a wide range of products and services and to suit the client's needs, and compare between them easily.

Learn about terms & conditions of products or service

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

Giving Information

Providing a 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 closer attention.

Asking questions

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

Your Signature

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

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.

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.

Reporting

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

Consultation

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

Your Duties as a Bank Customer