Customer Charter for eBanking Services

This Charter applies to the Internet Banking and Mobile Banking services offered by SBM Bank (Mauritius) Ltd.

1. Our Commitment to You

SBM Bank (Mauritius) Ltd is committed to providing secure, reliable, and user-friendly eBanking services that enable you to manage your finances anytime, anywhere. This Charter sets out your rights as an eBanking customer, our service commitments, and the standards you can expect when using our digital banking channels.

- Through our eBanking services, we strive to:
- Deliver secure and seamless digital banking experiences
- Ensure 24/7 access to your accounts and services
- Protect your data with robust security and privacy measures
- Provide clear, transparent, and timely information
- Offer support whenever you need assistance
- Continuously enhance our platforms to meet your evolving needs

We are dedicated to making your digital banking experience safe, convenient, and efficient, while maintaining the highest standards of integrity and customer care.

2. Safeguarding Your eBanking Activities

The security of your online banking activities is of paramount importance to us. SBM Bank applies robust policies, procedures, and controls to ensure that eBanking transactions are conducted in a secure environment.

Access to eBanking services and the execution of transactions are protected through multi-factor authentication, including the use of one-time passwords (OTPs) for transaction validation. Your account information and transaction data are accessible only through secure and encrypted systems.

We continuously deploy up-to-date security technologies and monitoring tools to safeguard your data and to prevent unauthorised, fraudulent, or unlawful access.

3. What You Can Expect from Us

3.1 Service Reliability and Quality

Our eBanking platforms are designed to be reliable, user-friendly, and easy to navigate, using clear and simple language to enhance your experience.

Each customer is provided with a unique login ID, and can change their password at any time to maintain security. The information displayed on the platform is accurate, up-to-date, and consistent with your banking activities.

Our systems are supported by trained and skilled staff, and we maintain robust business continuity and contingency arrangements to ensure continuous service availability or prompt restoration in the event of unforeseen disruptions.

3.2 Transparency & Communication

We comply with all applicable laws and regulations and are committed to fair, accurate, and transparent communication.

We commit to:

- Clearly communicating fees, charges, interest rates, and terms and conditions
- Providing advance notice of material changes to products or services
- Communicating as clearly and simply as possible.
- Making key information available through our website and/or other official channels

3.3 Timeliness & Service Standards

We strive to deliver efficient service by responding to enquiries within defined timelines and processing transactions and service requests accurately and efficiently. Where delays occur, we will keep you informed and provide appropriate updates.

3.4 Confidentiality & Data Protection

We are committed to protecting your personal and financial information. Data is collected and used only for lawful and legitimate purposes, securely stored, and retained in accordance with applicable laws and regulations.

We will protect your information and disclose it only when permitted by law or with your consent.

3.5 Responsible & Ethical Banking

We ensure that our eBanking services are delivered responsibly and ethically. We promote responsible use of digital banking services and maintain fair practices across all our digital platforms.

4. Your Responsibilities as an eBanking Customer

To help ensure a safe and efficient digital banking experience, you are responsible for:

- Providing accurate and up-to-date information
- Promptly notifying us of changes to your personal details
- Keeping login credentials, passwords, PINs, and devices secure
- Never sharing OTPs or security details
- Regularly monitoring account activity
- Reporting suspicious or unauthorised transactions immediately
- Using eBanking services responsibly and in compliance with applicable laws

5. Complaints & Feedback Handling

5.1 Our Approach

At SBM Bank (Mauritius) Ltd, our customers are at the heart of our organisation. We value your feedback as a key driver for improving our services.

We view complaints and feedback as opportunities to improve.

We commit to:

- Handling complaints fairly, promptly, and transparently
- Acknowledging receipt of complaints within a reasonable timeframe
- Providing clear explanations and resolutions
- Keeping you informed throughout the process

5.2 How to Contact Us

You may contact us by:

- Visiting any SBM Bank branch
- Speaking to your Personal Banker or Relationship Manager
- Calling our Customer Service Helpdesk on (+230) 207 0111/ 202 1500 (on weekdays from 8.00 a.m. to 6.00 p.m.)
- Submitting your feedback, suggestion, complaint, or appreciation via our online form

For unresolved matters, you may contact our complaints team directly between 9.00 a.m. and 4.30 p.m. on weekdays via:
Complaints Desk: (+230) 202 3531 / 3533 / 1703 / 4155
Complaints Lead: (+230) 202 1543

Customer Experience Lead: (+230) 202 3435

Alternatively, you can email us on contact@sbmgroup.mu

Complaint Handling Process

SBM Bank (Mauritius)Ltd

1 — **Day 1 - Raise Your Concern**
Branch, Contact Centre or in writing.

2 — **Within 2 Working Days - Acknowledgement**
We acknowledge receipt of your complaint.

3 — **Within 10 Working Days - Resolution**
We work to resolve your complaint.

4 — **Within 30 Working Days - Final Response**
Provide a final response or keep you informed where additional investigation is required.

Not Satisfied? – Appeal to the Chief Executive

(+230) 202 1545   CE.Secretary@sbmgroup.mu

Independent Escalation – Ombudsperson for Financial Services
Office of the Ombudsperson for Financial Services

Ebene Cybercity   468 6475   ombudspersonfs@myt.mu

If you remain dissatisfied after receiving our final response, you may escalate your complaint through the applicable regulatory channels. For further details on our complaints handling process, please visit: https://www.sbmgroup.mu/complaints

6. Continuous Improvement

We are committed to continuously improving our eBanking services and customer experience. This is achieved through regular reviews of our service standards, ongoing staff training, and the collection and analysis of customer feedback.

7. Review of the Charter

This Customer Charter is reviewed periodically to ensure it remains relevant, transparent, and aligned with SBM Bank's values and regulatory requirements.

Our Promise

We commit to providing secure, reliable, and customer-focused eBanking services that support your everyday banking needs.

Important Tips for Using eBanking Services Safely

To enjoy a secure and convenient digital banking experience, please follow these guidelines:

- Use a trusted computer or mobile device with up-to-date software
- Keep antivirus and security software active and updated
- Always log out after completing your eBanking session
- Keep your user ID, passwords, PINs, and OTPs confidential
- Regularly change your passwords and PINs
- Do not save passwords in your browser or on shared devices
- Stay vigilant against phishing emails, calls, or messages and never share your banking details
- Avoid accessing your account on public or shared computers/networks
- Regularly monitor your account activity and report any suspicious transactions immediately
- Review and understand the eBanking Terms and Conditions and follow security updates published by the Bank