

Customer Protection

Know your Rights
and Responsibilities



Know your rights!

As a customer of Burgan Bank, and in light with The Central Bank of Kuwait's concern for the protection of bank customers, you have rights that will protect you which you should learn about:

Respect & courtesy:

The relationship of customers & all bank employees should be based on mutual respect & courtesy.

Fair and equal treatment:

You have the right to be treated with courtesy and should not be unfairly discriminated when offering financial products and services.

Disclosure and transparency:

Burgan Bank should provide you with all the information relevant to services and products rendered to you. Such information shall be clear, accurate, simple and easy to understand.

Privacy and confidentiality:

It is the Bank's responsibility to protect the interest of customers at all times by maintaining privacy and confidentiality of transactions and consumers' personal data.

Suitability:

The customer has the right to be offered products that are suitable to his needs and are based on the assessment of his financial circumstances.

Protection against financial fraud:

Burgan Bank is responsible to protect customer deposits and savings by means of laying down effective, competent and high-standard, and precisely supervised internal control systems, for the purpose of curbing fraud and embezzlement acts or misuse of the financial services.

Due diligence for treatment of customer complaints:

Burgan Bank insures treatment of customer complaints and their grievances in a swift, fair and independent manner. The Bank sets clear and definite mechanisms for following up and treatment of these complaints without delay, and is maintaining in-house mechanisms for settlement of disputes with customers.

Know your responsibilities!

- To carefully view all documents presented by the bank upon obtaining any service or product and it's important to identify any fees, commissions, commitments, or responsibilities that may apply.
- To be truthful in all information provided to the bank.
- To identify the risks that might result from using a service or product offered by the bank, through inquiries addressed to the specialists on the effects of those risks and you must avoid it whenever possible.
- To maintain copies of the documents of the dealings with the bank in a safe place and in a manner that is easy to refer to when needed.
- To review and ensure the accuracy of all documents presented by the bank before signing them.
- To update your personal and banking information at the bank whenever the bank requests it or if there is a change.
- To inform the bank as soon as you know there are some banking transactions made on your accounts which you doesn't know of or its reasons or those without an authorization from you.
- To practice care and caution in maintaining the secrecy of your information in the dealings with the bank and not disclose it to any other party.
- As affirmation of maintaining banking confidentiality:
 - Do not share your bank cards numbers and their pins
 - Do not share information of accessing your online banking such as User Name, Passwords, security questions, etc...
 - Do not share OTP – One Time Passwords – with any other party
 - If you need to correspond with the bank by normal mail or electronic mail, you must use the personal postal address to avoid others from viewing your personal and banking information if you used an address that doesn't belong to you.
- In the event that you need to give an authorization or power of attorney to others to handle your accounts or funds at the bank, you must be cautious about the authorizations and information you give to them, and to do what is necessary as soon as you wish to cancel the power of attorney and notify the bank.