



Code of Fair Treatment of Zand Customer

At Zand we are committed to treating all our customers with care and respect, with transparent and fair outcomes being the goal during every interaction, with every customer.

This Code of Fair Treatment is evidence of our values which are driven by our view that our customers are considered the core of our business.

Trust, honesty, fairness and transparency – at Zand these are not simply endearing words, they are part of every discussion, design, outcome and consideration when it comes to how we treat our customers.

Honesty and Fairness

Our customers can be confident that we will always be committed to being honest and fair in all interactions with them. This is central to the culture of Zand and is reflected in our policies and Code of Conduct. You can count on us:

- To provide you with products and services that are appropriate for your needs and to never over complicate any of our products or services to the point where you may feel overwhelmed or confused. We enjoy making banking simple and intuitive for our customers.
- To ensure fair outcomes in all our interactions, we treat all our customers with respect.
- To act with due skill, care and diligence, fairness and honesty in all our interactions with customers (existing and potential), regardless of their religion, gender, age, income level or marital status.
- To not make decisions which discriminate on the grounds of family status, gender or of being a member of a minority or vulnerable group.

Product and Service Design

Our internal governance framework ensures that our products and services are designed, marketed and distributed appropriately to ensure that we meet the needs of our customers.



Transparency

We understand the need for you to be informed and feel confident that you have access to all relevant information pertaining to any of our products or services.

To this end:

- We ensure that all relevant information is easily accessible and is clear and accurate.
- We provide up to date information about products and services to you during all stages of the relationship.
- Our products and services are simple and easy to understand.

Data Protection and Privacy

The Bank's strict guidelines on data collection, protection and privacy are in line with standards and regulations set by the competent authorities.

You can be assured that:

- Any personal and/or financial information provided to us is secure and protected and only used for the purposes which we have agreed with and explained to our customers.
- We will never share your information with any external third party unless we have your consent or are required to do so by law.

Complaints Management

In the unfortunate event that a customer wishes to file complaint, we ensure:

- To inform our customers of their right to file a complaint or dispute any non-agreed terms of the products and services.
- To provide easily accessible information and details of our complaints process as well as ensuring that we have multiple channels via which our customers are able to file a complaint (whereafter our dedicated complaints management team will respond to all complaints in a timely manner).
- Zand's complaints handling process and mechanisms are free of cost.
- We perform regular analysis and reporting of our customer complaints; this helps us to improve our processes, products and services.



Help and Support

Zand aims to connect with our customers on a human level, to help them achieve their immediate and longer-term goals. We have a dedicated Customer Relationship Team who will work with you to find a solution that works for you.

We are available via various channels to provide support for you and will refer you to specialist teams where appropriate.