

## Complaints Process

### How to Complain?

At Alhilal Takaful we are committed to our customers, products, laws and our reputation in the marketplace. Occasionally things may go wrong, please remember that if that happens we are here to help.

If for any reason you are not entirely satisfied with any aspect of our service or products, we want to hear from you as soon as possible. We will then make the relevant enquiries and aim to put matters right as soon as we can. Where appropriate, we will also take steps to prevent the problem happening again.

As a customer you are important to us and your feedback allows us to improve the products and services we offer to you and others.

### Raising your concerns with us:

#### Step 1

The easiest and quickest way to resolve any concerns you have to contact your financial planner or call us on +973 1758-9800

Or email us at: [customer.service@alhilal.life](mailto:customer.service@alhilal.life)

For Data Privacy concerns/complaints email us at: [PDP@alhilal.life](mailto:PDP@alhilal.life)

#### Step 2

If we are unable to resolve matters quickly, we will send you a letter of acknowledgement within **5 working days** of receipt of your written complaint to confirm that we are investigating the matters you have raised.

#### Step 3

**Within 2 weeks** of our written acknowledgement, we will respond in writing explaining the position and how we propose to deal with the complaint. Ideally, we want to resolve any concerns you raise with us internally. In the unlikely event that you are not entirely satisfied you have the right to take the matter further within the company by escalating to the Chief Executive Officer who shall review the case and provide you with our final response.

#### Step 4

If you are not satisfied with our response or the way we are handling the complaint, you have the right to escalate your case to the Regulator by completing the Complaint Form **within 30 calendar days** from the date of receiving our resolution.

The Insurance regulator in Bahrain is the Central Bank of Bahrain (CBB), contacts details are as follows:

*Mr. Mohammed Mahmood  
Analyst Consumer Protection  
King Faisal Highway, Diplomatic Area,  
Building 96, Road 1702, Block 317  
Manama, Kingdom of Bahrain  
E-mail: [m.salah@cbb.gov.bh](mailto:m.salah@cbb.gov.bh)  
Telephone: +973 1754 7789*