

Barclays Bank PLC, Mauritius Branch

Customer Charter for Retail Internet Banking

Our Service commitment to our customers

At Barclays we believe that Banking should not only be easy and convenient, but also a pleasurable experience. Our Internet Banking offering is in line with this belief, and we have put in place a friendly and robust system to ensure that our customers can securely conduct their transactions over our Internet Banking platform. This Charter outlines our commitment to delivering high quality Internet Banking services to our customers.

Online Security

Our stringent policies and procedures require that we have a system that offers maximum security to your online transactions. This is achieved through features such as two levels of password, one of which is a one-time password which is communicated to you in a secured manner each time you have to transact. Viewing of your account details and your transactions occur in a secure environment. We use latest security technologies and applications to prevent unauthorised or unlawful access to your data, whether intentional or not.

Reliability and Quality of Service

Our Internet Banking platform is friendly and easy to use, and avoids technical jargons, all for your convenience. Your User ID is unique and you can change your System Password at will and upon necessity. The records that we display are accurate and truly reflect your data. Our staff who are responsible for maintaining the system and attending to your queries are skilled and trained to meet your expectation. We have in place a robust mechanism to ensure business continuity in case of emergencies.

Privacy of your information

At Barclays, we hold the privacy of your data at heart. By 'your data' we mean any information about you that you or third parties provide to us. We ensure to only collect and use your information where we have lawful grounds and legitimate business reasons to do so. We are transparent in our dealings with you and tell you how we collect and use your information. We implement and adhere to information retention policies relating to your information and ensure that your information is securely disposed of at the end of the appropriate retention period. We commit to observe the rights granted to you under applicable privacy and data protection laws and ensure that queries relating to privacy issues are promptly and transparently dealt with. We commit to train our staff on their privacy obligations and ensure we have appropriate physical and technological security measures to protect your information regardless of where they are held.

Transparency of our Product and Services

We ensure compliance with existing regulations and legislations with regard to how we communicate on our products and services. We are committed to provide fair and accurate information on our products and services at all times. This includes ensuring that all product information and Terms and Conditions are represented/formulated in such a way as to be easily understood, without any ambiguity. We ensure that any fees and charges are clearly spelt out in our tariff schedules. The latter are affixed in our branches, and a copy can be obtained upon request.

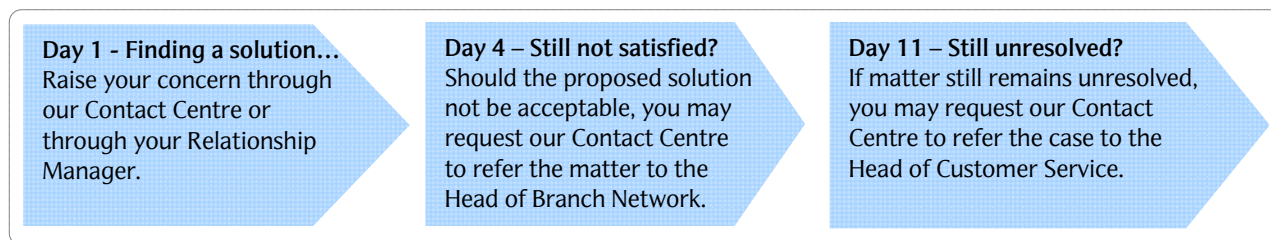
Service Query and Feedback

We value and welcome your feedback, which may be suggestions, comments, complaints and compliments. They prompt us to review and improve how we do things, and they also motivate us to exceed your expectations.

You may channel your query to our 24/7 Contact Centre [Tel (230) 402-1000, Fax (230) 467-0618, Email customer.contact@barclays.com]. If you are a Premier customer, you may also contact your usual Relationship Manager. You can easily send your query or feedback through the inbuilt messaging system.

Within two working days of receipt of your query/complaint, we shall issue an acknowledgement. We shall aim to address the matter within 5 working days. However, for cases of higher complexity, a longer time may be required, but you will be informed about the status or progress within this timeframe.

In our commitment to offer you the best response, we offer you the following escalation route if necessary.



Help us Serve you Better

We invite you to adopt the following useful tips so that you may make the most of your Internet Banking services.

- Use and maintain hardware and software of sufficient quality and performance capability.
- Ensure that there is adequate anti-virus and security software installed and enabled on your computer.
- Comply with security tips which are published on our website from time to time.
- Ensure that you log-off from the service when you have completed what you need to do.
- Keep your password/PIN secret and change it often. Memorise it instead of writing it down.
- Never keep your User ID and System Password together.
- Do not use the browser facility to store your password.
- Never respond to emails that request personal information
- Avoid using Cybercafés to access your accounts online.
- Review your bank statements and reconcile your accounts regularly.
- It is very important that you read and understand the Terms & Conditions of the Internet Banking offering.