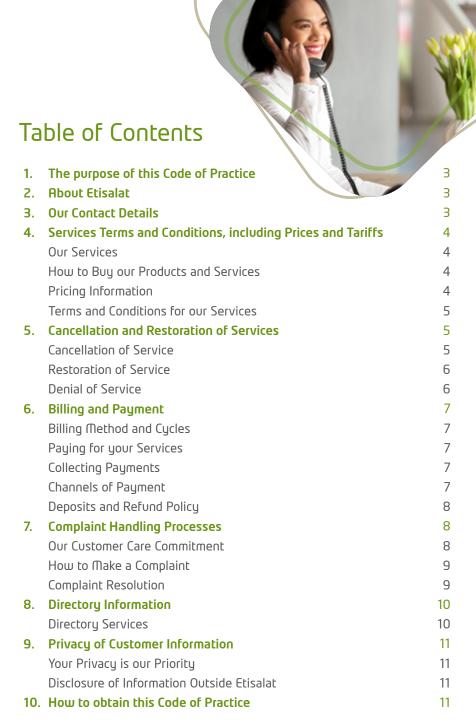


of Practice





1: The Purpose of this Code of Practice

The purpose of this Code of Practice is to inform you, our customers, about Etisalat's customer care policies, and other information relevant to the purchase and use of our products and services.

This Code of Practice has been prepared in accordance with guidelines of the Telecommunications Regulatory Authority (TRA). Nothing in this Code of Practice forms a contract or part of any contract between Etisalat and its customers.

2: About Etisalat

Etisalat has been providing telecommunications services in the UAE since 1976, and has built a modern telecom infrastructure and established itself as an innovative and reliable operator. Across the UAE, we provide fixed and mobile telephone, data and internet services for everyone, as well as other services for business customers.

3: Our Contact Details

From Inside the UAE, free calling number (24 hours, 7 days a week) Phone:

For Etisalat customers: 101

• For Non-Etisalat customers: 800 101

Email: care@etisalat.ae

Illehsite: etisalat.ae

Inside the UAE: For all services 105 For Internet Services: 06-Fax:

7460444 Outside the URE: +971 400444105

Main Business Centres: Office Building (Shaikh Rashid Bin Saeed Al Maktoum Street -

Abu Dhabi Central "Main" Business Centre, Abu Dhabi Head

Old Airport Road)

Dubai Deira Business Centre, Dubai Region Head office Building

(Baniyas Street - Deira),

Shariah Al Manakh Business Centre, Shariah Head Office

Building (Al Manakh Street, Kuwait Roundabout)

Official working hours: Sun - Thur: 08:00 - 20:00; Sat: 08:00 -

13:00

For other Business Centres nearest to you, please visit our website etisalat.ae or contact our Customer Care Centre on free number 101.







Code of Practice regarding customer affairs

4: Services Terms and Conditions, including Prices and Tariffs

Our Services

Our goal is to supply you with the telecommunication services that satisfy your requirements. Our telecommunication services include:

- Voice Communications
- Data Communications
- Wireless Communications
- Internet
- Television
- Directory Enquiry
- Business Connectivity, Mobility and Managed solutions
- M2M solutions and Cloud computing
- eBusiness Solutions

How to Buy our Products and Services

For a full list of our Products and Services, please visit our website etisalat.ae or contact our Customer Care Centre on the free calling number 101.

Our telecommunication services are available to be purchased through different channels to ensure that we can offer quality service to you at your convenience. These channels include:

- •Etisalat Business Centres
- Etisalat Retail Stores
- Selected Retail Partners
- Interactive Voice Response IVR (by dialling a short code number)
- Customer Care Centre Sales
- Etisalat Online Sales
- SMS to a predefined short code
- Through our account management sales for Business customers

For more information on how and where to buy our products or subscribe to our services, please visit our website etisalat.ae or contact our Customer Care Centre on free number 101 or our business accounts management sales force.

Pricing Information

We always work to keep you informed about our applicable prices and fees. To obtain updated pricing information related to our products and services, please visit our website etisalat.ae or contact our Customer Care Centre on the free number 101 to get more details. Alternatively, for live online chat with one of our customer service representatives, visit etisalat.ae.

For some services and products i.e., mobile data packages, Etisalat allows you to select certain caps to help you manage your monthly data spend. You will receive a notification each time you cross a certain % of your cap limit. These measures have been applied in order to avoid customer bill shocks and give you the flexibility to monitor and manage your monthly spend. This is also a default mechanism used by Etisalat for international mobile data roaming users.

Our customers will be notified about any increase in our charges prior to the implementation of the changes.

Terms and Conditions for our Services All of our products and services are governed by Etisalat's General Terms and Conditions, which are deemed to be an important part of any agreement that we conclude with you. To obtain a copy of the General Terms and Conditions, please visit our website etisalat.ae. Copies of our General Terms and Conditions are also available at our Business Centres (see Section 3 for location details).

In addition to our General Terms and Conditions, there may be other specific Terms and Conditions applicable to each product or service, which will be attached to the Application Form. For service provisioning, the Application Form must be completed and signed with all the necessary information and required supporting documents must also be submitted.

For customer convenience, subscription to Etisalat plans/services, which do not require customers' ID verification or supporting documents can be applied through Customer Care Centre, online (Etisalat's website) and IVR system. In this case, the subscription shall be legal and binding to the customer with immediate effect and your subscription implicitly means that Etisalat's general and specific Terms and Conditions are acceptable to you.

For further information regarding our Terms and Conditions and required documents, please visit our website etisalat.ae or contact the Etisalat's Customer Care Centre on the free number 101. Alternatively, for live online chat with one of our customer service representatives, please visit etisalat.ae

5: Cancellation and Restoration of Services

Cancellation and Restoration of Services

Cancellation of Service

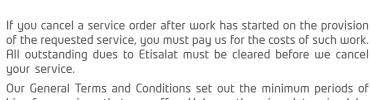
If you wish to cancel your services, which is subject to a monthly subscription with Etisalat, you must generally give us at least 30 days' notice or bear an equivalent cost of the notice period. Normal rentals are applicable during the notice period.







Code of Practice regarding customer affairs



Our General Terms and Conditions set out the minimum periods of hire for services that we offer. Unless otherwise determined by Etisalat, if you cancel your service before the minimum period of hire has expired, you will be liable to pay Etisalat for such rental and other charges as though you have utilised the full minimum period of hire. If you cancel a service, which is subject to a minimum contract period before that contract period expires, you may also be liable to pay an early termination charge in accordance with the Terms and Conditions of the relevant service.

Etisalat reserves the right to cancel your service in accordance with Etisalat's General Terms and Conditions. Applicable circumstances include, but are not limited to, if you delay payment of charges, if you do not use your prepaid connection for a continuous period of 3 months or more, if you interfere or tamper with any of Etisalat's provided equipment without prior written authority, if you fraudulently or maliciously use the telecommunications system in a manner prohibited by law or if you exploit local line facilities.

For further details, please contact our Customer Care Centre on the free number 101. For Business customers, contact your assigned Account Manager or call 8009111.

Restoration of Service

You may be able to restore lines suspended for non-payment of account on request upon settlement of all outstanding dues only within 3 months of temporarily suspending your line. Charges will apply for restoration of the line and all associated services. Requests for restoration of service after cessation will be treated as new application for service and full connection charges will apply. You may be able to request your ceased telephone number if it is still available. For more details on charges, please call our Contact Care Centre on the free number 101.

Denial of Service

Denial of Service

Etisalat reserves the right to reject any subscription, to deny access to any of our services, to terminate contracts and/or to suspend supply of our services according to our General Terms and Conditions

6: Billing and Payment

Billing Method and Cycles

You may be required to pay a connection charge or setup fee for your service in advance, as advised by Etisalat. Rental charges are generally payable in advance in monthly/quarterly instalments. Other charges are generally billed to you monthly, in arrears. You have the freedom to choose the preferred language, whether Arabic or English, in which you would like to receive your bills. The amount due and billing date will be included in your bill. Bills that are not paid within the credit period and are still due after the expiry date will render the subject subscriptions liable for disconnection.

Etisalat, as part of its Green billing and environmentally friendly initiative provides its customers with electronic bills instead of printed paper bills, i.e., through SMS or email. Etisalat also provides its customers the option of receiving printed paper bills; customers need to simply visit Etisalat's business centres or contact our Customer Care Centre on the free number 101. Kindly ensure providing full and correct information (address/email) in order to receive your bills, successfully.

Paying for your Services

For collecting payments, the following types of payments are accepted:

- Cash
- Credit Card
- Cheque (subject to Etisalat's Terms and Conditions)

Channels of payment

You can pay for our services through the following channels:

- Etisalat Business Centres
- Etisalat Cash Payment Machines
- Etisalat Retail Stores
- BizDirect (online bank authenticated Direct Debit Payments)
- Etisalat Online Services
- Banks
- Emirates Post Office outlets
- Mobile Pau
- Cheque Deposit at drop boxes







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Policy

Deposits and Refund Etisalat may collect a deposit from you and carry out such checks on credit references as Etisalat deems necessary. Circumstances in which Etisalat may require a deposit from you include, but are not limited to, where your business registration documentation is awaiting completion, where your residency visa is awaiting finalisation and when you request international mobile roaming. Deposits may also be requested before re-provisioning of services disconnected for late payments of bills.

> Deposits collected from our customers are kept in a separate account. Deposits and credit balances are generally refundable upon customer request of service cancellation, after confirmation that the customer has fully settled all Etisalat

7: Complaint Handling Processes

Our Customer Care Commitment

Excellent customer care is at the core of Etisalat's business. We are committed to providing you with the highest quality of Etisalat Services and Products and our goal is to always meet or exceed our customer expectations and needs. If for any reason you are dissatisfied with Etisalat's service, it is important that you inform us. Contacting us gives us the opportunity to continually improve our services and will enable us to quickly address any problems you are experiencina.

How to Make a Complaint

If you wish to make a formal complaint, please contact our Customer Care Centre available 24 hours a day, 7 days a week or visit Etisalat's Business Centres, service centres and outlets, Our customer service representatives are highly trained to help in resolving your concerns and complaints promptly. If your complaint was not resolved, our customer service representatives will lodge a formal complaint on your behalf.

Telephone number (24 hours, 7 days a week	For individuals	From inside the UAE, free calling number 101.
		From outside the UAE, calling number +971 400444101
	For enterprises	From inside the UAE, calling number 8005800
		From outside the UAE, calling number +971 8005800
Email		care@etisalat.ae
Fax		From inside the UAE: 105 From outside the UAE: +971 400444105
Webite		etisalat.ae

Complaint Resolution

Our Customer Care Representative will register your complaint in our Complaint Management System under a unique reference number. This number uniquely identifies your call on our support system and will allow any member of the Customer Care team to access your file and give you an update on the status of your complaint.

We aim to rectifu your problems as soon as possible. If we cannot rectify your problem immediately, we will investigate the problem and respond to you with an update. We will notify you of the resolution of each complaint.









8: Directory Information

Directory Services

The aim of Etisalat's telephone directories and enquiry system is to provide the public with the means of finding a required number with speed and ease.

We provide directory information in a printed format (printed directories, also available on CD format) and on a call-by-call inquiry basis (Directory inquiry) by calling the short code 181.

Directory information contains at a minimum

- Name
- Telephone number

Your prior consent is required to publish or make available your directory information. You may request us not to include your phone number in a telephone directory and/ or a directory enquiry service.

We provide a full national directory enquiry service over the number 181. 181 Successful call rate is flat AED 1 per call Plus VAT. We normally need a name and location to search but may ask for more information to provide an exact match. For privacy reasons, we do not provide the customer's name and address against a phone number.

9: Privacy of Customer Information

Your Privacy is our Priority

Etisalat's privacy policy covers the collection, use and disclosure of personal information that may be collected by Etisalat whenever you interact with Etisalat, such as when you visit our website, when you purchase our products and services, or when you call our Customer Care Centre. We safeguard your personal information. Your privacy is a priority at Etisalat, and we go to great lengths to protect it.

Etisalat takes precautions to safeguard your personal information against loss, theft and misuse, as well as unauthorised access, disclosure, alteration and destruction.

Etisalat has strict policies governing employee access to customer records. We access customer accounts, records or reports for authorised business purposes only. We obtain information about customers that helps us to provide services, and we use that information for business purposes only.

We want to make sure the information we obtain and use is accurate. Much of this information is reflected in your monthly telephone bill. If you see any inaccuracy in your Etisalat bill, kindly bring it to our attention so we can rectify it.

Disclosure of Information Outside Etisalat

We do not sell or rent your contact information to third parties. However, we do release customer information if required by law, law enforcement agencies, competent authorities, to protect property or public interests or matters of state security. Also, through the process of making a credit check with a credit reporting agency. It is also compulsory that Etisalat discloses information, to comply with court order



This Code of Practice is published on our website at http://etisalat.ae/codeofpractice







