

Investors' Complaints Handling Guide

1. Objectives:

The purpose of this policy is to establish a transparent and effective process for handling investor complaints in a timely, fair, and consistent manner. It ensures compliance with applicable regulatory standards and supports our commitment to high standards of investor care under the following rules and regulations:

- a. Volume 6, Dispute Resolution, Arbitration and Disciplinary Procedures of the Central Bank of Bahrain ("CBB") Rulebook (the "CBB Rulebook"); and
- b. Section 10 of Bahrain Bourse B.S.C (c) ("BHB") Listing Rules ("BHB Rules").

Investor complaints against the company may relate to, but not limited to: (a) shares held by the investors (b) non-receipt of dividends; and (c) non-receipt of a copy of the Annual Report or AGM/EGM notice.

2. Complaints Channels

BNH website Complaint Form <[LINK](#)>

Investor Relation:

Telephone (Direct): +973 1758 7320

Telephone (General): +973 1758 7300

PO Box: 843, Manama, Kingdom of Bahrain

Email: ir@bnhgroup.com

Note: All complaints must include the investor's name, contact details, account/reference number, and a description of the issue.

3. Complaints Handling Process

- A written acknowledgement will be sent within 5 business days of receiving the complaints. If we are unable to provide an immediate solution, you will be provided with the approximate time framework required to resolve the matter and a Complaint reference number.
- You will receive a final written response of the company's decision within 15 working days.

4. Escalation of a Complaint

The company will make every effort to resolve complaints amicably. However, in the event that a complaint remains unresolved or the Investor is dissatisfied with the proposed resolution, the Investor may escalate the matter in writing to Bahrain Bourse (BHB). The Investor must provide a clear account of the case along with all relevant supporting evidence.

To be considered by BHB, the complaint must be submitted within six (6) months of receiving the company's response, and within twelve (12) months of the occurrence of the conduct that gave rise to the complaint.

Upon request by BHB, the company shall promptly provide all relevant data and documentation necessary to facilitate a thorough review and resolution of the complaint. The company is also required to participate in any interviews or meetings deemed necessary by BHB.

If the dispute is not resolved through BHB's mediation process, either the company or the Investor may opt to proceed to arbitration in accordance with the Dispute Resolution and Arbitration (DRA) Module of the CBB Rulebook. Additionally, BHB may refer the case to the Arbitration Committee to be resolved under the procedures outlined in the same DRA Module.

5. Complaints Record-Keeping

We maintain a comprehensive record of all complaints received. This includes your name, contact details, and all relevant information related to your complaint. Specifically, we record:

- The facts and underlying causes of the complaint
- The outcome of the investigation
- Any actions taken in response to the complaint
- All dates and times associated with actions and communications related to the complaint

This ensures transparency and helps us continuously improve our services.

Such records will be retained by the company for a period of ten (10) years from the date the complaint is received. Subject to applicable rules of evidence and the provisions of the Electronic Transactions Law, any computer data, electronic files, recorded telephone conversations, telex communications, and facsimile correspondence may be used as admissible evidence in the event of a dispute.

6. Confidentiality

All information related to a complaint will be treated with strict confidentiality. Your identity and personal details will not be disclosed to any external party without your consent, except where disclosure is required by an applicable regulator or shared with BNH's professional advisors for legitimate purposes.