



ZAIN BAHRAIN
CODE OF PRACTICE ON SUBSCRIBER AFFAIRS
November 2015

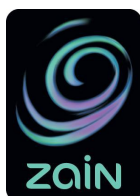


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ZAIN BAHRAIN

CODE OF PRACTICE ON SUBSCRIBER AFFAIRS

1. Introduction to the Code of Practice

This Code of Practice on Subscriber Affairs of Zain Bahrain (“Zain”) is prepared in accordance with the requirements of the licenses awarded to Zain by the Telecommunications Regulatory Authority of the Kingdom of Bahrain (“TRA”), to give guidance to subscribers of Zain in respect of the telecommunications services that Zain provides and any disputes or complaints that may arise in relation to such services.

This Code of Practice has been approved by the TRA on 15/02/2016.

2. Zain’s Commitment

Zain’s promise to its customers comes in line with the unified promise of the Zain Group to ultimately experience “A Wonderful World”. Zain strives to bring the best experience to its customers by providing a variety of channels through which customers can apply for, obtain, add, alter, and terminate their services, view their accounts, pay their invoices, and lodge complaints; by streamlining these processes; by responding promptly to all lodged complaints; and by taking actions that maximize the availability and quality of services and ensure fair treatment in relation to customers’ accounts.

3. Provision of Service

Applying for Service

Zain services may be applied for at any of Zain’s shops, and in the case of prepaid mobile services from Zain’s indirect distribution channels as well. The applicant must fill and sign an application form and present the required identification documents (see section 4). Signing the form constitutes signing a contract and agreeing to the terms and conditions contained within the application form.

Number Allocation

Each phone line (or fax or other services as the case might be) will be assigned a number from the number block allocated to Zain by the TRA, except where the customer is retaining (“porting in”) his/her number from a previous service provider. The customer may hold on to his/her number for as long as he/she has a valid contract with Zain, but does not have any proprietary rights over the number otherwise. When a line is terminated then Zain takes the number back to its pool of numbers and may subsequently assign it to another customer, or, in case of port-in numbers, the number is taken back by the operator whose number block the number originally came from.



SIM cards

For mobile services, a SIM card that uniquely identifies the customer and enables connection to the network is provided to the customer. The SIM card remains a property of Zain, and the customer is liable for any misuse of it. To prevent the misuse of the SIM by unauthorized persons in case of loss or theft, the customer is advised to immediately contact Zain's Contact Center to request a temporary deactivation of the SIM card. The customer care representative will verify the identity of the caller by requesting some verification information, and will then deactivate the SIM card immediately. The request for temporary SIM deactivation can also be made by visiting one of Zain's shops, or in writing via the contact addresses/numbers provided in section 6. The customer, however, remains liable for all the amounts incurred before the SIM was deactivated. It is highly recommended, therefore, to request the temporary deactivation by calling the Contact Center so that the SIM card is deactivated immediately. The temporary service deactivation due to loss or theft and the subsequent re-activation (excluding any SIM card replacement), are made free of charge.

A lost, stolen, or damaged SIM card will be replaced upon customer request at any of the Zain shops at the applicable tariff. This tariff is posted on Zain's web portal, and can also be queried about from the Contact Center or any of the Zain shops.

4. Customer Identification

Zain takes careful precautions to protect the interests of the customers, members of the public, and the Company itself against financial fraud, breaches of confidentiality and privacy, loss of service, and other damages that may be caused intentionally or unintentionally. Towards that end Zain applies a set of rules to verify the identities of persons seeking to perform any transactions or to access any account information, relating to their personal accounts or on behalf of organizations they claim to represent.

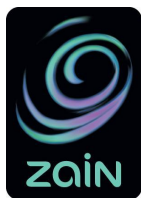
Firm verification of customers' identities is also a regulatory requirement mandated by the TRA. In this regard it should be noted that every mobile customer is legally and fully responsible for his/her mobile lines and is fully liable for the consequences of the use and misuse of the line.

The verifications of identities take different forms depending on the nature of the transaction and the channel used. When visiting one of Zain's shops, one or more of the following original identification documents (ID's) will be required:

- Bahraini Identity Card (also known as CPR or smartcard)
- Identity card issued by a GCC country
- Bahraini driver's license
- Passport

Additionally, for business accounts the following will be required:

- Commercial registration (CR) of the business
- Official document authorizing a person to act on behalf of his/her organization with regard to services from Zain, along with the identity document of the authorized person



Some transactions can be conducted by phone through the Contact Center or the Business Support Helpdesk, and in such cases the Company representative will ask the customer a number of questions to verify his/her identity.

5. Quality of Service

Exceptional customer care will always be a core value of Zain. Zain's commitment to its customers is reflected in how it builds, develops, and maintains its network, by the product range it offers, by the services it provides, by the accuracy and clarity of its invoicing, and by how promptly it responds to customers' queries and complaints. Zain invests heavily to provide customers with the latest state-of-the-art telecommunications technologies, products, and services, and to deliver a richer overall experience in voice, data, and value-added services to consumers and businesses.

In line with its obligations set by the telecommunications licenses awarded to it by the TRA, Zain ensures that its mobile service covers at least 99 per cent of the population of Bahrain, and its fixed wireless service covers at least 95 per cent of the population of Bahrain, where coverage means the accessibility of the service in outdoor spaces. Zain plans and endeavors to maintain services availability of 24 hours per day, 7 days per week, all year long. Such services include the interconnection to other network operators in Bahrain with which Zain has interconnection agreements. Zain implements all the necessary measures to achieve service quality levels that are either in accordance with recognized international standards or are specified by the TRA.

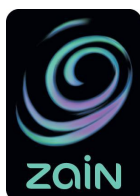
While striving to maintain a very high degree of quality and availability of service, Zain does not preclude the possibility of occasional interruptions or degradations due to factors beyond Zain's control.

6. Contacting Zain

Zain provides to its customers and the wider public a multitude of channels for contacting it for any queries, service requests, and complaints, as listed below. All the channels cater, to different degrees (according to the nature of the channel), for customer enquiries, service requests, and complaints. Some activities can take place only at the shops because they require presentation of original identification documents, for example.

Contact Center

Zain operates a Contact Center manned by customer care representatives 24 hours a day, every day of the year. A customer or any member of the public can reach the Contact Center by dialing 107, free of charge, from any telephone line within Bahrain, or by dialing +973 36107107 from abroad. Normal international charges will apply when dialing from abroad. An automated system answers the call and provides the caller with some information and options for self-services from a menu (such as checking account balance, making a payment, and enquiring about some products and services), and the option to speak to one of the customer care representatives. Zain endeavors to make the waiting time to reach a customer care representative as short as possible.



Writing to Zain

A customer or any member of the public may contact Zain by writing and sending to the following postal address, email address, or fax number:

Zain Customer Care
P.O. Box 30107, Kingdom of Bahrain
Email address: customercare@bh.zain.com
Fax number: (+973) 36107103

Web Portal

Zain provides a web portal that provides detailed information on Zain’s products and services, contacting options and addresses and working hours of shops, among other things. Customers can also – following a one-time registration process conducted on the website itself to set a password – obtain information and self-service from the portal, including bill enquiries, making payments, adding and deleting services, and much more. The web address (URL) for Zain portal is www.bh.zain.com.

A distinctive feature of the Zain web portal is the chat feature, by which a user (customer of Zain or any member of the public) can “chat” through text with a customer care representative.

Self-Care App

Zain also provides for smartphones and tablet devices a self-care app that provides products and services information and access to customers’ accounts, including bill enquiries, processing payments, adding and deleting services, etc. The app is available for iOS (iPhone), Android, Windows, and Blackberry devices from their respective app stores, by the title *ZAIN Bahrain*.

Zain Shops

Zain has a large number of shops located throughout Bahrain, where customers and members of the public can apply for services, modify or terminate existing services, obtain information on Zain’s products and services, make payments towards their accounts, buy credit for prepaid lines, and lodge complaints. At the latest update to this Code of Practice the available Zain shops and their working hours were as follows:

| Branch | Address | Working Hours | |
|-----------------------|---|---|--|
| Exhibition | (Al-Hoor Commercial Center), Building 328, Road 1910, Manama 319. | Saturday to Thursday Friday | 9:00 am - 9:00 pm closed |
| Manama | Bahrain Chamber of Commerce Building, Manama | Saturday to Thursday Friday | 9:00 am - 8:00 pm closed |
| Isa Town | Shop 1, Isa Town Mall | Saturday to Thursday Friday | 9:00 am - 9:00 pm 2:00 pm - 9:00 pm |
| Budayya | Shop 01614, Budaiya High Way, Jannusan 0504 | Saturday to Thursday Friday | 9:00 am - 9:00 pm closed |
| University of Bahrain | University of Bahrain Campus, Food Court, Sakhir | Sunday to Thursday Friday & Saturday | 8:00 am - 4:00 pm closed |
| Riffa | Shop p922, Road 1315, East Rifaa 913, Bukuwara Street | Saturday to Thursday Friday | 9:00 am - 9:00 pm closed |



| | | | |
|--------------------------|---|--|--|
| Seef Muharraq | Seef Mall Muharraq | 7 days a week | 10:00 am - 10:00 pm |
| Airport | Lobby Arrival Area, Bahrain airport | 7 days a week | 24 hours |
| Hamad Town | Road 307, Block 1203, Shop 427 | Saturday to Thursday Friday | 08:00 am - 09:00 pm 4:00 pm - 8:00 pm |
| Seef | Seef Mall, Seef District | 7 days a week | 10:00 am - 10:00 pm |
| City center | City Center Mall | Saturday to Wednesday Thursday & Friday | 10:00 am - 10:00 pm 10:00 am - midnight |
| Alalawi | Sanad – The Center Mall | 7 days a week | 10:00 am - 10:00 pm |
| Ramli | Aali- Ramli Mall | 7 days a week | 10:00 am - 10:00 pm |
| Marjan | Juffair – Marjan center – Al Jazeera supermarket | 7 days a week | 09:00 am - 10:00 pm |
| Lulu Riffa | East Riffa – Lulu hypermarket riffa | 7 days a week | 10:00 am - 10:00 pm |
| Lulu Hidd | Al Hidd – Lulu hypermarket hidd | 7 days a week | 10:00 am - 10:00 pm |
| Zinj | Al Hayyat Mall | 7 days a week | 10:00 am - 10:00 pm |
| Saar | Saar Mall | 7 days a week | 10:00 am - 10:00 pm |
| Reyadaat | Reyadaat Mall, building 231, road 3206, block 732 | Thursday to Tuesday Wednesday | 9:00 am - 9:00 pm closed |
| Sky | Manama | 7 days a week | 10:00 am - 10:00 pm |
| Hamad Town roundabout 22 | shop # 477 and 477A - road 46 - block 1046 | Saturday to Thursday Friday | 09:00 am - 09:00 pm closed |

Updated information on the shops and their timings during public holidays and other special occasions may be obtained on the internet at <http://www.bh.zain.com/en/zainbahrain/shops>.

Business Support Helpdesk

In addition to the above channels that are available to the general public and to consumer customers, Zain provides a dedicated channel for business customers to cater for the mission-critical nature of their telecommunications needs. The Business Support Helpdesk is available by telephone 24 hours a day, every day of the year, with a team that is equipped with the knowledge and tools to respond to the business customers' queries and service requests, as well as to handle their complaints. Following are the contact details of the Business Support Helpdesk:

*Zain Business Support
P.O. Box 30107, Kingdom of Bahrain
Telephone number: (+973) 36107007
Fax number: (+973) 36107104
Email address: business_support@bh.zain.com*



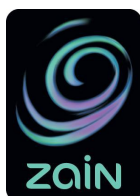
A person contacting the Zain Business Support Helpdesk must have formal authorization from his or her organization to represent it at Zain.

7. Invoicing, Payment, and Credit Treatment

Zain’s policy in relation to the issuance and settlement of invoices is as follows:

- a. For each post-paid line an invoice is issued on a fixed date of each month (however, the date of issuing of the invoice may vary for different customers due to being on different billing cycles.) Any fixed monthly charge is invoiced monthly in advance so that the invoice includes the fixed charges for the coming one month period and the usage charges for the previous one month period. Each invoice clearly states its invoice due date. Currently the invoice due date is, for the consumer segment, 21 days after the invoice issue date, and for the business segment 28 days after the invoice issue date. Invoicing is normally made electronically, via email. Paper invoicing sent by post is also available at customer’s request at a fee.
- b. Upon issuing an invoice, Zain sends an SMS to the customer informing him/her that an invoice has been issued, and stating the invoice amount and the invoice due date.
- c. On the invoice due date, if the customer has not yet settled his/her invoice, Zain will send the customer a reminder SMS message informing him/her that the invoice is now overdue, and urging him/her to settle it. Zain will subsequently send at least two more reminder SMS messages on different days. The last of these messages will inform the customer that unless the invoice is settled within 24 hours (48 hours for business customers), all outgoing calls and messages and all data will be barred (disabled). The dates on which these messages are sent and actions are taken depend on the category of the customer, and are shown in the table below.
- d. If the overdue amount remains unsettled 24 hours (48 hours for business customers) after the last SMS reminder message, Zain will bar all outgoing calls, all outgoing SMS, and all data. The period from the invoice due date until outgoing calls are barred may vary based on whether it is a consumer or business/government customer, according to the customer’s credit history, or otherwise at the Company’s discretion. This period for the different customer categories is shown in the table below.
- e. Following the barring of outgoing calls, if the overdue amount remains unsettled Zain will send the customer at least two (2) SMS messages, on different days, informing him/her that unless the amount is settled all services, including incoming calls and messages, will be disconnected. These messages will indicate to the customer the date on which the line will be disconnected so that the customer has the time to make the payment and avoid such disconnection. On the specified date, if the overdue amount is not paid, the line will be disconnected. The following table shows the periods of time described in points c, d, and e above, measure in days since the invoice issue date:

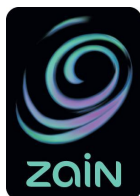
| Action taken | Date of action, measured in number of days since the invoice issue date |
|--------------|---|
|--------------|---|



| | Consumer-standard treatment* | Consumer-expedited collection* | Business customer |
|---|------------------------------|--------------------------------|-------------------|
| First SMS reminder | Day 21 | Day 21 | Day 28 |
| Last SMS reminder before barring outgoing services | Day 27 | Day 25 | Day 33 |
| Barring outgoing services | Day 28 | Day 26 | Day 35 |
| First SMS notifications about full service disconnection | Day 35 | Day 33 | Day 42 |
| Last SMS notification and actual full service disconnection | Day 40 | Day 38 | Day 47 |

* Consumers follow the standard treatment by default, unless their credit history shows higher credit risk, in which case the expedited collection is applied to them.

- f. The customer remains liable for settling the total outstanding amount of his/her account, including the overdue amount that triggered the disconnection action and all other amounts incurred subsequently. Settling the overdue amount at any of the stages discussed above will cause the service to be automatically and fully restored to the customer. No fees are charged for such restoration.
- g. Otherwise, three (3) months after the disconnection of all services, and if the outstanding amount is still unsettled, Zain will terminate the line permanently. For some customers that the Company deems to be posing a higher credit risk, this period may be reduced to one (1) month.
- h. Following the termination of the line, if the customer does not settle the outstanding amount then Zain will refer the case to legal firms and collection agencies to collect the outstanding amounts directly from the customers.
- i. Zain may also, at different stages, contact customers by phone and by post to inform them of their outstanding amounts, urge them to pay their bills, or to notify them of terminating their lines for defaulting on payment.
- j. In case of delays in payment by large business, corporate, and government accounts, as well as some individual customers that the Company deems – at the Company’s sole discretion – to be high-value customers, the Company will not apply the above procedure but will instead have its corporate account managers contact such customers directly. Different timeframes may apply to such customers based on their credit categories, as determined by the Company at its sole discretion.
- k. Customers who are on the direct debit plan (see point f in section 8) are not subject to the above process. Rather, the invoice amount is debited directly from the customer’s bank account (or charged to his/her credit card) on a fixed date, the 26th, of each month, for all customers regardless of which billing cycle they are on. However, if a customer’s bank account balance on that date is insufficient to cover the invoice amount, then such



customer is subjected to the process described in this section, starting with sending the first reminder SMS message described in step c above nine days after the standard invoice due date that appears on the customer's invoice, and continuing in the same pace as described in this section.

8. Channels and Methods of Payment

Customers may make payments towards their accounts through the following channels:

- a. Zain shops: at the locations and timings shown in section 6. Payment may be made in cash, through debit or credit cards, or by check. (Note: in case any action is consequential on payment, such as reconnecting a line, then such action will be effected only after the check has been cleared.)
- b. Contact Center: by calling the Contact Center (see section 6) a customer can select the payment option from the voice menu and make a payment by credit card.
- c. Zain web portal: visiting the Zain web site at www.bh.zain.com, a customer can make a payment using a debit card or a credit card.
- d. Zain self-care app: this app (see section 6) allows customers to make payments using credit cards as well as debit cards.
- e. E-banking: Zain has arrangements with most major banks in Bahrain that allow its customers to make payments to Zain directly from their bank accounts, through the banks' web portals, ATMs, and in some cases call centers.
- f. Direct debit: customers who sign up for this service will have their invoice amounts deducted from their bank or credit card accounts, regularly on a fixed date (currently the 26th of each month) after the invoice issue date, thus ensuring that invoices are always paid on time and saving the customers' time and effort. Customers can call the Contact Center for information on participating banks and how to apply for the service.
- g. Sadad kiosk machines: At any of the kiosk machines operated by Sadad and located at many shopping malls and other public buildings as well as in Zain shops, using cash at present, with credit cards and debit cards planned for the near future.
- h. E-Government web site: at <https://services.bahrain.bh>, using debit cards or credit cards.
- i. E-Government kiosk machines: At any of the kiosk machines operated by E-Government and located at many shopping malls and other public buildings, using credit cards or debit cards.

9. Disconnection and Termination of Service

Customer-Requested Termination of Post-paid Service

A Post-Paid customer wishing to terminate his/her service with Zain must fill and sign a service termination form, and pay the total outstanding amount of his/her account, at any of Zain's shops. It is to be noted that the customer will remain liable for payment of all charges incurred up to the time of service termination, including any charges for international roaming for which Zain may receive the charges information from partner roaming operators after the time of service termination. The Company representative will inform the customer that such charges, if incurred, will be posted on the customer's next two (2) invoices.



A customer whose contract includes a commitment period will remain liable for the amounts stated in his/her contract for terminating the contract before the end of the commitment period.

Termination of Post-paid Service due to Defaulting on Payment

Post-paid customers are invoiced once every month, and are required to settle their invoices by the respective due dates. Defaulting on payment will lead to the gradual barring of services, and ultimately the termination of the line. Please refer to section 7 for details.

Barring of Post-paid Outgoing Services due to Exceeding Credit Limit

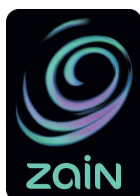
Zain assigns each post-paid line a credit limit. The credit limit defines the nominal outstanding amount the customer can accumulate in his/her account before Zain bars outgoing calls (local and international), outgoing messages, and all data. When the customer's account reaches 100% of its credit limit, Zain notifies the customer through an SMS message, but does not bar any services until the account reaches approximately 120% of its credit limit. At this time Zain bars all outgoing (local and international) calls and messages as well as data services and notifies the customer of the same through an SMS message. To restore the services, the customer must make a payment that will bring his/her balance down to no more than 80% of his/her credit limit. The customer may also make an advance payment to prevent service barring if he/she anticipates that the usage during the particular billing month will result in his/her account balance exceeding 120% of the credit limit.

The credit limit is set by the Company and is communicated to the customer at the time of subscription. The Company will set a lower credit limit if requested by the customer (provided that it is not lower than the customer's fixed monthly charges). The Company also may, based on the customer's request but subject to the customer's credit history, increase the credit limit.

Prepaid Lifecycle and Termination Policy

Every prepaid line has a validity period that depends on the type of prepaid plan and the customer's re-charging (topping up) activities. Once the validity period is over the line goes from the active state through the following stages unless it is re-charged to extend its validity:

| Stage | Description |
|--------------|--|
| Receive only | <p>The line can only receive incoming calls and SMS but outgoing calls, SMS, and data usage are barred, regardless of whether it has credit or not.</p> <p>If the line is re-charged while in this stage, it goes back to the active state, starting a new validity period. Otherwise, after a predefined period of time, it goes to the next stage below.</p> |



| | |
|----------------|---|
| Re-charge only | <p>All incoming and outgoing calls, SMS and data are barred. The customer can only re-charge the line.</p> <p>If the customer re-charges the line while in this stage, it goes back to the active state, starting a new validity period. Any previous balance prior to this re-charge remains as credit available for the customer to use. Otherwise, after a predefined period of time, the line goes to the next stage below.</p> |
| De-active | <p>All incoming and outgoing calls, SMS and data are barred. Any remaining credit is immediately and permanently cleared.</p> <p>While in this stage, the customer can still reactivate the line (with the same number), starting a new validity period, by re-charging it. Otherwise, after a predefined period of time, the line becomes permanently terminated, and the number is taken back and may be assigned to another customer, or, in the case of port-in numbers, is taken back by the operator whose number block the number originally came from</p> |

The duration of each of the above three stages is dependent on the prepaid plan to which the customer is subscribed, and the customer can enquire about it by calling the Zain Contact Center or at any Zain shop. The new validity period started by re-charging the line depends on the amount of re-charge and the prepaid plan.

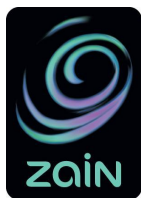
Disconnection/Termination of Ported Numbers

A customer who has subscribed to Zain with a telephone number ported from another telecommunications service provider is expected to settle any pending amounts with his/her previous service provider. If the customer has unsettled amounts with his previous service provider, and such amounts become overdue according to the previous service provider's rules, then as per TRA regulations, Zain must execute the following actions based on up to three notifications received from the customer's previous service provider:

- On first notification Zain will bar outgoing international calls.
- On second notification Zain will bar all outgoing calls, outgoing SMS, and data. The second notification comes 2 weeks after the first notification if the customer does not settle his/her account.
- On third notification Zain will completely terminate the line. The third notification comes 2 weeks after the second notification if the customer does not settle his/her account.

The above actions will be taken based on the previous service provider's requests and regardless of the status of the customer's payment history with Zain. Customers facing such issues must settle their accounts directly with their previous service providers. If such settlement is made before the third notification (i.e. before the line is terminated), the previous service provider notifies Zain, and Zain accordingly restores the service to the customer at no charge.

Disconnecting, re-connecting or terminating services by Zain in the context of settling the account



with the previous service provider has no bearing on the customer's obligations towards Zain for services provided by Zain, and the customer shall be fully liable for settling his account with Zain.

Reconnection of Service

Lines that have been disconnected but not terminated will be reconnected automatically following the settlement of post-paid overdue amounts as described in section 7, or re-charging prepaid lines as described above in this section.

Lines that are terminated cannot be reconnected. Customers wishing to re-subscribe to service following termination of previously held lines must apply for new lines through the normal process for new subscriptions. Zain cannot guarantee the re-issuance to a customer of a number previously held.

10. Lodging Complaints

Initial Contact by Customer

A customer may lodge a complaint to Zain about any aspect of the service by calling the Contact Center or the Business Support Helpdesk by telephone, in writing and sending by post, email, or fax, through the Zain web portal, or by visiting any Zain shop. Please refer to section 6 for contact numbers, addresses, and working hours.

First Call/Visit Resolution

When a customer lodges a complaint by telephone (to the Contact Center for consumers or to the Business Support Helpdesk for businesses), or at one of Zain's shops, the attending Zain representative will take every effort to resolve the customer's problem immediately while the customer is still on the phone line or at the shop and confirms that the problem is resolved to his/her full satisfaction. Only if the matter requires some investigation or if the customer is not satisfied with the resolution offered will the case be processed further, as follows.

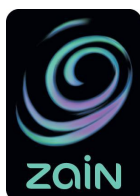
Complaint Acknowledgement

Zain will take each complaint that is not resolved during the first call or visit to the back office, will open a "ticket" for it, and will acknowledge it within a maximum of two (2) working days from the time of lodging it.

For a complaint that is lodged by phone or at a shop but not resolved at first call or visit, an SMS acknowledgement containing the ticket number of the complaint will be sent to the customer's mobile within minutes from lodging the complaint.

Also for a complaint lodged through the web portal an SMS acknowledgements containing the complaint ticket number will be sent within minutes of lodging the complaint.

A complaint lodged by email will be acknowledged automatically and immediately. Then within two (2) working days, another email is sent to the complainant either informing him/her that the problem has been resolved (and providing pertinent details) or acknowledging that the complaint



is being processed and providing the ticket number. An SMS acknowledgement with the ticket number is also sent to the customer's mobile.

For a complaint lodged by fax or post, an SMS acknowledgement containing the complaint ticket number is sent within two (2) working days from receiving the complaint. Once the problem is resolved, the customer is informed in writing by fax or post, as the case might be.

Investigation of the Complaint and Notification of Outcome

Where a complaint is not resolved during the first call or visit, Zain will take some time to carry out investigations and/or execute the necessary actions to rectify the problem, and will then notify the complainant of the resolution. The process starts with opening a case with a unique ticket number that is communicated to the customer, as described above. The case is then forwarded to the relevant team in the Company to investigate it, find and execute a solution, or otherwise provide an explanation.

Following the investigation the complainant is notified of the resolution. This notification will be by phone if the complaint was lodged by phone, web portal, or a visit to a shop, and in writing by post, email, or fax, if the complaint was through one of these means. The time to respond to a customer with a notification of the resolution of a problem (from the date of lodging of the complaint) depends on the category of the complaint, as follows:

| Category of complaint | Target resolution time and notification of customer |
|------------------------------------|--|
| Billing | Five (5) working days. Note: Service will not be disconnected during this period provided that the customer has paid the undisputed portion of his/her account |
| Standard subscriber agreement | Ten (10) working days |
| Number portability | Two (2) working days |
| Prices and tariffs | Ten (10) working days |
| Quality of service | Ten (10) working days |
| Fraud or theft | Shortest time possible, provided that where the complainant requests disconnection of the service to stop any abuse then that request is addressed immediately by Zain and does not exceed one (1) working day |
| International roaming | Twenty (20) working days |
| Installation (non-mobile services) | Ten (10) working days |
| Other complaints | Ten (10) working days |

The timescales above are the target maximum timescales, and Zain will do all that in its power to achieve them. However, there could be situations where, due to circumstance outside Zain's control, the resolution of a complaint within the above timescales is not possible. In such exceptional cases, Zain will brief the customer about the progress of the case and will advise a new date for the resolution.



Internal Escalation

Following the lodging of a complaint by the customer, and after Zain completes the investigation and notifies the customer of the resolution, if the customer is not satisfied with the resolution then the customer may request the case to be escalated to high authority levels within Zain, by calling the Contact Center or visiting one of the shops. The attending Zain representative will then log a case in the Escalation category that will be attended by high authorities in the Company. The target time for a response to a customer on an escalated case will not exceed two (2) working days.

Escalation to the TRA

While this Code of Practice on Subscribers' Affairs sets high standards for customer care, nothing contained in the Code derogates from or replaces the rights customers may have under any Bahraini law. Customers may seek legal advice from third parties of their choice, and Zain will act in goodwill and strive to cooperate with such parties.

In particular, a customer may refer his/her complaint to the TRA if sixty (60) days have passed since the initial lodging of his/her complaint with Zain without receiving a resolution from Zain. A customer may also refer his/her complaint to the TRA before the expiration of the sixty (60) day period if Zain offers a final resolution during this period, inclusive of the outcome from the internal escalation process described above, that is not satisfactory to the customer. Customers may escalate their cases to the TRA through any of the following channels:

Telecommunications Regulatory Authority
Telephone: 81188
Fax: (+973) 17532523
E-mail: consumer@tra.org.bh

Records of the Complaints

In all cases, including those resolved at first call or visit, a record of the complaints, problems, and resolutions are kept in computerized systems for easy future reference. Zain keeps such records for a period of one year as a minimum.



Glossary

| | |
|--------------------|--|
| App | An application software for smartphones and tablets |
| ATM | Automatic Teller Machine |
| Contact Center | Zain's contact center (or call center), reachable by dialing 107 |
| Company, the | Zain Bahrain B.S.C. |
| Disconnection | Disconnection of a line means the disabling of all services (outgoing and incoming calls, messages, and data) while keeping the contract between Zain and the customer valid |
| Invoice due date | The date by which payment against an invoice must be made by the customer, as shown on the invoice |
| Invoice issue date | The date on which an invoice is issued |
| Operator | A company licensed by the TRA to provide telecommunications services |
| Overdue amount | The part of the invoice amount that remains unpaid by the customer after the invoice due date |
| Porting-in | Porting in a number means a customer can switch from another service provider to Zain while keeping the number he/she had with that other service provider, in accordance with the number portability regulation set by the TRA |
| Post-paid | A type of subscription to telecommunications services whereby the customer is invoiced once a month for the services he/she has used during the previous one-month period and for the fixed charges (rental) for the next one-month period |
| Prepaid | A type of subscription to telecommunications services whereby the customer deposits credit in his/her account in advance, and the operator's systems automatically deduct amounts from the customer's account upon the use of services. |
| Number block | A range of numbers allocated by the TRA to an operator for assignment to the operator's subscribers |
| Sadad | A third-party network of kiosk machines used by Zain and other organizations for making payments |
| Shop | One of Zain's outlets, shown in section 6 |
| SIM | Subscriber Identity Module – the electronic chip card inserted in a mobile phone (or tablet) device to securely and uniquely identify the subscriber to the mobile network |
| SMS | Short Message Service |
| Termination | Termination of a line means ending the contract of a line between Zain and the customer. However, terminating the line does not absolve the customer from the amounts due to Zain |
| Ticket | An entry in Zain's complaint handling system which includes information about the complaint, the date of its lodging, the progress of its resolution, and the date of final resolution and |



closure. Reference is made to a ticket through its unique ticket number

| | |
|------|---|
| TRA | The Telecommunications Regulatory Authority of the Kingdom of Bahrain |
| Zain | Zain Bahrain B.S.C. |