

سندك
Sanadak.

وحدة تسوية المنازعات المصرفية
والتأمينية في دولة الإمارات العربية المتحدة
OMBUDSMAN UNIT FOR THE UNITED ARAB EMIRATES

ANNUAL REPORT 2025



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**HIS HIGHNESS SHEIKH MOHAMED
BIN ZAYED AL NAHYAN
PRESIDENT OF THE UNITED ARAB EMIRATES**



**HIS HIGHNESS SHEIKH MOHAMMED BIN
RASHID AL MAKTOUM
VICE PRESIDENT AND PRIME MINISTER
OF THE UAE, AND RULER OF DUBAI**



**HIS HIGHNESS SHEIKH MANSOUR BIN
ZAYED AL NAHYAN
VICE PRESIDENT, DEPUTY PRIME
MINISTER AND CHAIRMAN OF THE
PRESIDENTIAL COURT**

About Sanadak

Sanadak, the Ombudsman Unit for the United Arab Emirates, was established following the issuance of its governing regulation in the Official Gazette Issue No. (745) dated 15 February 2023, pursuant to the powers granted to the Central Bank of the UAE (CBUAE) under Article (121) of Federal Decree-Law No. (14) of 2018 concerning the Central Bank and the Regulation of Financial Institutions and Activities and its amendments. Sanadak commenced operations in 2024 as an independent entity with legal personality and is the first of its kind in the Middle East and North Africa in the field of banking and insurance dispute resolution.

Sanadak provides independent, fair, and effective mechanisms for handling consumer complaints and disputes with licensed financial institutions, ensuring timely resolution and enhancing consumer confidence in their dealings with such institutions. Under Federal Decree-Law No. (6) of 2025 concerning the Central Bank and the Regulation of Financial Institutions and Activities and Insurance Activities, Sanadak now holds an expanded mandate with broader authority in adjudicating financial disputes and issuing binding decisions, reflecting the commitment of the United Arab Emirates to the principles of transparency, accountability, and fairness in financial services.



Mission

Provide accessible, expert support, and resolve financial and insurance complaints with confidence and integrity.

Vision

Establish a financial resolution ecosystem built on trust and fair complaint resolution mechanisms.

Values

- Integrity
- Accessibility
- Efficiency
- Empowerment

Chairperson of the Board of Sanadak

H.E. Fatma Abdulla Al Jabri
Chairperson of the Board

The membership of the Board includes:

H.E. Ibraheem Al Sayyed Al Hashemi, Board Member
H.E. Jamal Ibrahim Al Mutawa, Board Member
Judge Khalid Obaid Al Mansoori, Board Member
Saeed Hussein Al Khoori, Board Member
Adel Al Marzouqi, Board Member
Faiza Mohammed Alawadhi, Managing Director and CEO

Message from the Chairperson of the Board

H.E. Fatma Abdulla Al Jabri



In the United Arab Emirates, the strength of the financial sector is assessed by the size and prosperity of its institutions, as well as by the sector's ability to foster trust, fairness, and transparency as vital foundational principles governing the relationship of individuals and small and medium-sized enterprises with money, services, products, and opportunities. Global experience has proven that trust is the cornerstone of any effective financial system, because it encourages financial engagement, enhances financial stability, and reduces financial disputes among individuals, institutions, and companies.

Aligned with the national direction to elevate the standards of the financial sector, our efforts support the UAE's strategies and targets, such as the We the UAE 2031 vision, prioritizing an integrated financial consumer protection system. This system plays a pivotal role in addressing complaints and resolving disputes while shaping the UAE's legislative environment, reducing the need to resort to courts, simplifying and accelerating settlement procedures, and eliminating government bureaucracy.

Based on this foundation, Sanadak was established in 2024 as the first independent Ombudsman Unit of its kind in the UAE and the wider Middle East and North Africa region, providing a pioneering model for banking and insurance dispute resolution through independent, fair, effective, and swift mechanisms. Its efforts are reflected in the improvement of the policies and procedures of licensed financial institutions, support for regulatory authorities, and the growing trust in the sector.

In this report, we present the distinguished results achieved by our team in cooperation with our partners in the sector, highlighting the importance of institutional investment in the Unit and its role in creating a new and independent pathway for protecting the rights of individuals and small and medium-sized enterprises.

In the age of digitalization and artificial intelligence, we will continue working to develop dispute-resolution mechanisms,

services, and procedures that are more effective and lead to greater efficiency.

This will contribute to facilitating procedures, reducing the time required to resolve complaints, empowering consumers, and raising the standards of services and products. At Sanadak, we seek to provide insights to policymakers regarding market behavior and consumer protection, thereby supporting the development of systems, policies, and legislation in a more precise and effective manner, within the framework of the UAE's strong financial sector that is founded upon a network of local and international licensed financial institutions providing comprehensive services and a secure environment for inclusive and sustainable development.

In closing, I thank the members of the Board of Directors, the Sanadak team, and our partners in the banking and insurance sectors, who continue to improve performance, support the system, deepen its impact, and enhance public confidence in a manner that aligns with the ambitions of the UAE and its path toward the future, while serving the best interests of the financial consumer.

Message from the CEO and Managing Director

Ms. Faiza Alawadhi



2025 marked a defining strategic milestone in Sanadak's journey, as we transitioned from the establishment and consolidation of operational and regulatory frameworks to a phase focused on enhancing institutional impact and performance, and increasing efficiency in complaint handling and dispute resolution. This strengthened our status as a national and regional reference point in banking and insurance dispute resolution and in the protection of the financial consumer.

Sanadak is a natural extension of the financial consumer protection framework of the United Arab Emirates. Having commenced operations as the first independent body of its kind in the Middle East and North Africa region, Sanadak is tasked with resolving banking and insurance disputes, building enduring trust in the sector, raising financial awareness, enhancing financial inclusion, and improving the quality of services and policies of licensed financial institutions. Federal Decree-Law No. (6) of 2025 concerning the Central Bank, the Regulation of Financial Institutions and Activities, and Insurance Activities granted Sanadak broader powers to adjudicate financial disputes and issue binding decisions, reflecting the UAE's commitment to strengthening the principles of transparency, accountability, and fairness in financial services.

Throughout 2025, Sanadak managed and processed 33,742 complaints with high efficiency, providing a clear indicator of the financial consumer's confidence in our mechanisms and services, and in our ability to protect rights through simpler and less complex procedures than before. Through the delivery of efficient, swift, and fair resolutions, Sanadak continued to uphold the rights of our financial consumers. We focused on improving customer experience through clear procedures, among our most notable outcomes was the reduction of the response period for banking dispute complaints from 30 days to 15 days.

As part of our governmental commitment to digital transformation, achieving the objectives of the UAE Digital Government Strategy and Zero Government Bureaucracy Program, we were pleased to extend the provision of our digital

services via the application and digital platform on the website. These digital channels helped us serve 99.3% of our financial consumers.

In addition to dispute resolution, our responsibilities include raising financial awareness among members of society, supporting regulatory authorities with data-driven insights related to market behavior and consumer protection, improving the quality of services in the market and sector, and enhancing financial inclusion. We also collaborated with the Central Bank of the United Arab Emirates, to develop the National Financial Inclusion Strategy (2026-2030).

In 2025, Sanadak further strengthened its position as an inspiring global and regional model, reflected in several visits, including the visit of the Sanadak delegation to New Zealand to participate in the conference of members of the global INFO Network, and the visit of the Sanadak delegation to the Financial Services and Pensions Ombudsman in Ireland. Sanadak also hosted the Arab Financial Leaders Delegation, comprising 50 officials from 20 Arab countries, where they reviewed our institutional experience and the UAE model, which plays a new and pivotal role in financial dispute resolution, complementing the country's financial consumer protection framework.

The past year also witnessed significant activity within Sanadak in terms of meetings and engagements with strategic partners in the banking and insurance sectors, as well as with financial consumers. These interactions contributed to empowering the financial consumer, strengthening confidence in the sector, developing regulatory frameworks to improve the quality of complaint-handling mechanisms, reducing disputes and the need to resort to the courts while enhancing the policies of licensed financial institutions.

Finally, I extend my thanks and appreciation to the Chairperson and the Board of Directors for their unlimited support, to our partners in the banking and insurance sectors for their shared commitment to raising consumer protection standards, and to all financial consumers, who constitute the fundamental pillar of this system.

Sanadak Achievements – 2025

In line with its efforts to accelerate dispute resolution procedures, simplify processes, and reduce complexity, Sanadak continued to support the judicial system and regulatory authorities in the United Arab Emirates. As an independent body whose decisions are binding and enforceable, it represents one of many litigation levels for handling complaints and resolving financial disputes, while also empowering financial consumers through fair and transparent mechanisms that guarantee, under applicable legislation and laws, the right to reach out to Sanadak to secure their rights as financial consumers.

During the year, Sanadak organized more than 50 awareness events and initiatives aimed at enhancing the financial awareness of consumers regarding the Unit's competencies, as well as consumer protection and financial inclusion across the board. These efforts ranged from cooperation with regulatory authorities and strengthening strategic partnerships with the banking and insurance sectors, to direct community engagement and active participation at the local, regional, and international levels, reflecting Sanadak's commitment to supporting the financial ecosystem.

This included more than nine events through which Sanadak focused on developing and enhancing the policies of licensed

financial institutions and increasing financial awareness. Among the most prominent were the Zero Bureaucracy Session – The Customer Journey at Sanadak; the UAE National Financial Literacy Program; the second edition of the Central Bank of the United Arab Emirates Youth Forum; and the National Forum for Financial Inclusion and Financial Literacy Policies in the UAE.

Several Sanadak employees participated in the Train-the-Trainers Program within the National Financial Literacy Program. Five employees received qualifications as trainers to deliver specialized financial literacy training programs, benefiting more than 150 individuals across all Emirates.

In the area of strategic partnerships, Sanadak strengthened cooperation with the sector, aiming to improve the efficiency of complaint-handling and dispute-resolution mechanisms, while achieving the highest levels of coordination and best practices among all parties within the ecosystem. These efforts included organizing more than 15 specialized events across the financial and insurance sectors, including Sanadak forums and meetings with licensed financial institutions, which attracted more than 500 representatives. These gatherings provided a platform for dialogue and exchange of views on enhancing the financial consumer's experience, simplifying procedures, increasing confidence in the system,



ensuring compliance with Sanadak's procedures manual, and empowering consumers in a fair and transparent manner. Sanadak received a delegation from the Arab Monetary Fund, comprising 50 senior Arab financial officials from 20 Arab countries, to review its experience and learn about its competencies and role as the first independent body of its kind in the region.

As part of its efforts to develop analytical capabilities and strengthen the efficiency of decision-making, Sanadak worked on developing an advanced dashboard and linking it with the banking and insurance sectors. Supported by a system of advanced analytics and key performance indicators, this dashboard enables more accurate and effective analysis of data related to the cases and complaints it handles.

Sanadak also reviewed, developed, and issued the Sanadak Rulebook as the regulatory framework governing its operations and working mechanisms in the settlement of banking and insurance disputes, well aligned with global best practices in the field of financial dispute resolution.

Sanadak implemented 10 awareness events and initiatives targeting various segments of society, with the aim of promoting financial literacy and raising awareness of financial responsibilities and obligations. These initiatives included hosting students from GEMS World Academy on an introductory visit to Sanadak, organizing three events under the "Coffee Corner" initiative—an interactive platform aimed at enhancing communication with the public and media while introducing them to the Unit, and hosting the Customer Council – Consumer Journey.

In addition, it implemented Customer Pulse in cooperation with the Prime Minister's Office, to measure consumer feedback and analyze their experience with the services provided. In addition, multiple financial literacy awareness sessions were organized in cooperation with several government entities, universities, and relevant institutions, including the General Pension and Social Security Authority, Etihad Credit Bureau, and the Abu Dhabi Social Support Authority.

Sanadak participated in seven events with government entities, including three as part of the Ethraa Career Fair to introduce Sanadak's role and attract national talent for available jobs. Sanadak participated in the Young Financial Advisors Program in cooperation with the Federal Youth Authority, with a focus on empowering youth with financial knowledge and familiarizing them with Sanadak's fair dispute-resolution mechanisms.

In addition, Sanadak representatives visited the Dubai Judicial Institute to explore opportunities for cooperation in training and the exchange of expertise in dispute resolution. The Unit participated in the UAE Government Annual Meetings, which represent a strategic platform for developing government work, as well as the Tawtheef x Zaheb initiative to attract national talent.

At the regional and global levels, Sanadak participated in five international events for the exchange of best practices and expertise in banking and insurance dispute resolution. The Sanadak team visited New Zealand to participate in the conference of members of the global INFO Network. Sanadak also organized a visit to the Financial Services and Pensions

Ombudsman in Ireland to review global best practices in handling financial complaints. The Unit participated in World Youth Skills Day to promote the role of financial literacy in empowering future generations. The CEO and Managing Director of Sanadak was recognized among 200 influential female global leadership figures at an international event in the Kingdom of Saudi Arabia.

To enhance innovation and institutional excellence within the Sanadak ecosystem, eight internal events and initiatives were organized to develop the work environment and improve operational processes. These included a session on Federal Decree-Law No. (6) of 2025 concerning the Central Bank, the Regulation of Financial Institutions and Activities, and Insurance Activities, to familiarize employees with the most significant legislative updates. Human resources workshops were also organized to strengthen knowledge of institutional policies and procedures. Sanadak celebrated Emirati Women's Day to recognize the role of women in the national development journey, in addition to Flag Day and Eid Al Etihad to strengthen the spirit of national belonging.



Sanadak Achievements in 2025

500+

participants in Sanadak forums and meetings across the banking and insurance sectors

10

financial consumer awareness initiatives

50+

awareness events and programs

150+

beneficiaries of financial literacy programs

7

activities conducted in collaboration with government entities

5

employees qualified as trainers to deliver financial awareness programs

8

internal initiatives to enhance the work environment

5

international participations

15

specialized events with the banking and insurance sectors

9

regulatory events

Sanadak Strategy 2025–2027

The Sanadak Strategy 2025–2027 represents a comprehensive roadmap to strengthen the role of the Ombudsman Unit as an independent contributor to enhancing trust in the banking and insurance sectors, by providing fair and efficient dispute resolution for financial consumers and licensed financial institutions.

This strategy reflects an ambitious vision to build an advanced dispute resolution system aligned with international best practices, thereby strengthening consumer confidence in the financial system.

The strategy is built on key pillars supported by an integrated governance framework, risk management, and digital transformation, in addition to a set of institutional key performance indicators (KPIs) that enable the measurement of the impact of strategic initiatives during the 2025–2027 period.

Alignment of the Strategy with the UAE’s National Direction

The Sanadak Strategy 2025–2027 has been developed in alignment with the strategic direction of the United Arab Emirates, reinforcing the integration of the entity’s role and specialization within the broader national vision. The strategy contributes to advancing efforts toward achieving the objectives of We the UAE 2031 that seeks to position the country among the world’s leading economies and enhance quality of life. This is achieved through strengthening confidence in the banking ecosystem by providing fair and transparent mechanisms for dispute resolution.

The strategy also aligns with the UAE Centennial 2071, which aims to build a sustainable, diversified, and world-class economic system. In this context, Sanadak serves as a key pillar in promoting the principles of transparency and fairness within the sector. The strategy further reflects alignment with the government services directives of the Prime Minister’s

Office and focuses on enhancing consumer experience and improving the quality of government services. Sanadak works to simplify complaint handling and dispute resolution procedures while enhancing the efficiency of digital services.

Moreover, the strategy also resonates with the UAE Artificial Intelligence Strategy 2031 through the development of advanced digital solutions, such as leveraging modern technologies and artificial intelligence applications to support decision-making. This includes enhancing user experience through shaping smart platforms such as AI chatbots, as well as adopting artificial intelligence to analyze operational data to improve efficiency and service quality.

Sanadak within the UAE Regulatory and Legislative Framework

Sanadak was established within a comprehensive financial consumer protection framework under the supervision of the Central Bank of the United Arab Emirates, with the aim of strengthening the system toward protecting financial consumers and reinforcing transparency in the banking and

insurance sectors. Sanadak operates within the regulatory and legislative frameworks of the Central Bank of the United Arab Emirates, which ensure the independent, effective, and fair governance of dispute resolution within the sector.

Partner Ecosystem and its Role in Achieving Sanadak’s Objectives

Sanadak relies on an integrated ecosystem of strategic partners who are a fundamental part of the financial consumer protection framework in the United Arab Emirates. This ecosystem includes:

1. Consumers
2. The Central Bank of the United Arab Emirates
3. Licensed Financial Institutions
4. Relevant government entities
5. Academic institutions and community organizations

This integrated model reflects the importance of institutional collaboration in developing policies and procedures that enhance complaint handling and dispute resolution efficiency, while promoting financial awareness regarding rights and responsibilities, thereby contributing to a more transparent and fair system.



Performance Indicators and Strategic Objectives

Performance Indicators to Achieve the Objectives of Sanadak 2025–2027 Strategy

Sanadak has established an integrated framework of performance indicators to measure progress in the implementation of the strategy and ensure the achievement of its intended impact. These indicators contribute to enhancing transparency and efficiency within the sector by providing comprehensive insights into the performance of the dispute resolution system.

The performance indicators are directly linked to Sanadak's six strategic pillars, ensuring that clear annual targets are defined to achieve these indicators and continuously improve service quality.



1.

Dispute Resolution and Trust Index

This pillar focuses on developing regulatory frameworks governing the resolution of banking and insurance disputes in a manner that enhances transparency and raises the level of trust among consumers and licensed financial institutions.

4.

Digital Transformation and Innovation

Digital transformation is a fundamental pillar for improving operational efficiency and enhancing consumer experience. Sanadak leverages artificial intelligence technologies and digital tools to improve operational performance and enhance user experience.

2.

Financial Sector - Licensed Financial Institutions

Cooperation with the banking and insurance sectors is a key pillar for the success of the dispute resolution framework. Sanadak works to strengthen communication channels and collaboration with licensed financial institutions, in addition to regulatory authorities.

5.

Alignment with UAE Strategies

Sanadak ensures that all its projects and initiatives align with the strategic direction of the United Arab Emirates.

3.

Promoting Financial Inclusion Awareness

Sanadak prioritizes financial inclusion, as it reflects sustainable economic growth. It also contributes to raising financial awareness among members of the community, enabling consumers to make informed and sound financial decisions.

6.

Organizational Excellence and Capacity Building

This pillar focuses on developing institutional capabilities and enhancing the efficiency of human resources.

CEO and Managing Director's Report

Sanadak Ecosystem

Sanadak embodies the ambitious vision of the United Arab Emirates for a financial system that is sustainable, fair, transparent, and protects the best interests of financial consumers. For context, the establishment of the Consumer Protection Department at the Central Bank to safeguard consumers' interests when using any financial product or service provided by licensed financial institutions, and the issuance of the Consumer Protection Regulation and the Consumer Protection Standards are cases in point. Such efforts reflect the UAE's commitment to building a regulatory framework for the protection of the financial consumer, establishing binding rules, imposing robust supervision over the conduct of licensed financial institutions, and setting effective mechanisms for complaint handling.

The Consumer Protection Regulation set out 10 key principles for consumer protection, which form the foundation upon which Sanadak was created, offering a model aligned with advanced judicial systems in the United Kingdom, Ireland, Australia, and Singapore.

Sanadak carries out its operations and exercises its mandate to serve individuals and small and medium-sized enterprises, as the first independent body of its kind in the region. Federal Decree-Law No. (6) of 2025, Article (148), reflects the UAE's commitment to entrenching the principles of transparency, fairness, and accountability in financial services. It grants Sanadak broader powers to adjudicate financial disputes against licensed financial institutions and to issue binding and enforceable decisions thereon.

Sanadak's Objective

Sanadak aims to provide effective mechanisms for handling customer complaints against licensed financial institutions, enabling financial consumers to obtain fair and efficient outcomes, thereby protecting their rights and enhancing their confidence in licensed financial institutions.

It also seeks to accelerate and simplify dispute resolution procedures, enhance the quality of services and policies within the sector, promote financial inclusion, increase financial awareness, support regulatory authorities, and build lasting trust in the system. In addition, it translates complaints into opportunities for service improvement across the sector.

Sanadak's Roles and Responsibilities

Sanadak is responsible for examining submitted complaints, mediating between the parties concerned, and providing fair and objective recommendations for the settlement of disputes. It also seeks to enhance financial awareness and empower consumers to make informed decisions regarding their banking and insurance dealings.

Sanadak is committed to upholding the principles of justice, equity, impartiality, integrity and compliance with the law. It also ensures that financial consumers can reach out to the Unit to submit complaints and inquiries related to their cases, and that complaints against licensed financial institutions are reviewed in a fair and transparent manner from a legal perspective. Sanadak also works to raise awareness among financial consumers of their rights and responsibilities, in addition to providing guidance on the types of complaint-related cases under review.

Furthermore, Sanadak may assist consumers in understanding complaint submission procedures without undertaking legal representation on their behalf and may offer observations and recommendations to improve complaint submission procedures and processes relating to licensed financial institutions.

Sanadak Services

Sanadak provides a range of services through its official channels, including:

- 1 Submitting inquiries regarding services provided by licensed financial institutions.
- 2 Submitting complaints related to licensed financial institutions.
- 3 Escalating complaints to Committees Management.

Complaint Handling Process

Complaint Management (First Level)

1. Complaint Submission: The consumer submits a complaint through official channels, including the website, mobile application, hotline, or in-person.
2. Complaint Receipt: The complaint is received through Sanadak's official channels.
3. Verification: Sanadak verifies the complaint with the licensed financial institution as per eligibility criteria.
4. Investigation: Sanadak conducts a detailed investigation and review of the complaint in coordination with the licensed financial institution.
5. Decision: The complaint handling officer at Sanadak reviews findings and communicates with the consumer to inform them of the final decision.

IF THE DECISION IS UNSATISFACTORY, THE CONSUMER MAY CHOOSE TO ESCALATE TO THE SECOND LEVEL AND APPEAL AGAINST THE DECISION.

Committees Management (Second Level)

1. Escalation (Appeal): Filing an appeal against the decision before Committees Management, including a presiding judge, a member judge, and three experts.
2. Commencement of Committee Procedures: The Committee examines the referred disputes after the parties concerned submit all documents, data, and evidence to enable it to consider the case.
3. Settlement Proposal and Response: The Committee proposes a settlement to the parties before beginning deliberations. If the parties accept the settlement, the Committee issues a settlement decision. If settlement efforts fail, dispute-resolution procedures commence.
4. Issuance of Committee's Decision: The Committee issues its final, enforceable decision. Licensed financial institutions may not appeal such decisions if the value of the claim does not exceed AED 100,000 (one hundred thousand dirhams). If the claim exceeds this amount and no appeal is filed against the decision within 30 days from the date of issuance, the decision may be enforced after obtaining a "to whom it may concern" certification, confirming that the parties have been notified of the decision.

Sanadak Complaint Redressal Process

Sanadak will consider legitimate complaints relating to licensed financial institutions, including cases involving:

- The provision of financial services or products, or an offer to provide such services or products, by a licensed financial institution.
- The refusal to provide a service or product on discriminatory grounds, including discrimination based on marital status, economic or social status, gender, or affiliation with any minority group.
- Harm or financial loss suffered by consumers because of misleading, deceptive, fraudulent, or otherwise unfair conduct by a licensed financial institution or any individual acting on its behalf.

Conditions and Criteria for Complaint Redressal

To submit a complaint to Sanadak, the following eligibility criteria must be met:

- A formal complaint must first be lodged with the licensed financial institution before escalating the matter to Sanadak.
- At least 15 calendar days must have passed from the date the complaint was submitted to the institution concerned.
- The complaint must be original and not duplicate or replicate a complaint previously submitted.
- The matter must not be subject to ongoing court proceedings or under judicial consideration.
- The complaint must fall within Sanadak's defined jurisdiction.
- The complaint must not relate to the institution's internal policies or decisions, including but not limited to risk management, pricing structures, or anti-money laundering controls.
- The complaint must not have been previously resolved through a settlement between the consumer and the licensed financial institution.

NOTE: COMPLAINTS THAT DO NOT MEET THE ABOVE REQUIREMENTS WILL BE REJECTED.

Human Resources and Emiratization

Sanadak has successfully achieved 100% Emiratization and all leadership positions within Sanadak are held by qualified UAE nationals, reflecting the Unit's commitment to building and nurturing a specialized workforce capable of addressing its functions, competencies, and responsibilities at the sector level, while also providing growth opportunities that support the professional and career development of all employees.

In line with the policy of empowering youth in federal government entities, Sanadak participated in multiple job fairs to attract young talent, develop national competencies, and build future capabilities. The Unit launched four training programs to attract students and graduates and qualify them with practical experience in institutional and financial fields.

Sanadak prioritizes empowering women as key partners in institutional development and decision-making. This is evident in the growing representation of women in leadership positions, which reached 38%, demonstrating women's capabilities and their distinctive contributions to improving institutional performance.

Sanadak's Sustainable Positive Impact- Key Consumer Experiences

Banking Sector

Bank Account Fraud

Financial consumer B. H. reported that they had submitted a complaint to one of the banks regarding an account fraud incident, after not receiving any notifications from the bank on their phone.

Sanadak's investigation of the complaint and communication with the consumer revealed that the deduction had been made through a digital payment service. However, the financial institution did not provide any evidence proving that the consumer's phone was linked to the service or that they had authorized its use. Based on the provisions of the anti-fraud and consumer protection laws, which place the burden of proof for electronic transactions on the institution, the Sanadak team required the concerned party to refund the deducted amount, as the transaction was unauthorized.

Offers on Financial Products and Services

Financial consumer B.M. reported that Sanadak was able, within 15 days, to recover double the amount that had been imposed on them following a fraudulent transaction carried out through a deceptive offer by a certain individual.

Following the completion of the investigation by the Sanadak team, it was determined that the consumer had met the terms and conditions of the promotional offer and was eligible to receive a reward after transferring their bank account.

Accordingly, and in line with financial consumer protection principles and regulatory obligations requiring financial institutions honor the terms of advertised offers and safeguard customers' rights, the licensed financial institution was contacted. Following Sanadak's intervention the institution was required to deposit the due reward into the consumer's account.

Sanadak, therefore, emphasizes the importance of ensuring that all offers are accessed only through the official channels of licensed financial institutions, and of avoiding the sharing of any personal or banking information except after full verification of the service or product provider.

Exceeding the Permissible Deduction Limit

H. A. reported that more than 60% of their salary had been deducted, including deductions toward a housing loan and additional amounts for other liabilities.

The consumer submitted a complaint, and following review, the relevant bank was contacted to identify any non-compliance with the legal deduction limits and to address any existing violations, thereby avoiding additional financial burden.

Following verification, Sanadak confirmed that the deduction percentage exceeded the permissible limit of 60%. Based on this, and in accordance with the instructions issued by the Central Bank of the United Arab Emirates regarding financial consumer protection and the regulation of settlements, Sanadak intervened and required the bank to reduce the deduction rate in line with the approved limits, in compliance with applicable policies, regulations, and national laws.

Insurance Companies

Efficiency of Intervention and Enhancing Consumer Trust

In one complaint, H.R. approached Sanadak after failing to reach a resolution with the insurance company following a traffic accident involving their luxury vehicle, a 2025 Ferrari, that involved significant damage. The consumer requested escalation to Committees Management, given the large claim amount. At that stage, Sanadak shared the unified insurance policy with them and clarified their rights and obligations.

Through its Complaints Management, Sanadak contributed to reaching a fair and mutually balanced settlement without the need for further escalation, saving the consumer time and effort and facilitating an agreement with the insurance company, which compensated the consumer with an amount covering the costs of vehicle repair.

Compliance with Terms and Conditions

During a family trip, K. Sh. fell victim to a thief that robbed them of a considerable amount. It was later determined that the insurance policy covered such incidents, allowing Sanadak to transform the financial consumer's experience, at a time when he was going through challenging financial circumstances.

Thanks to the efforts of Sanadak in communicating with the insurance company, the financial consumer recovered the stolen amount within five days; an achievement that eased their family's financial burden, restored their sense of relief and gratitude, and reinforced their conviction that they are not alone, and that Sanadak exists to defend and protect them with transparency and fairness.

Rejection of Claim Settlement

The vehicle of Sh. A. sustained major damage after it was submerged under rainwater. Despite holding a comprehensive insurance policy that covered such incidents and natural phenomena, the insurance company rejected their claim. The Sanadak team reviewed the policy and conducted an objective assessment of the validity of the claim, while professionally engaging with the insurance company as per applicable laws and regulations. Sanadak's intervention led to restoring the financial consumer's rights as well as their confidence in the financial sector.

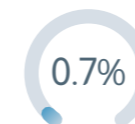
Complaint Statistics

The complaint data received by the Sanadak Unit during 2025 reflects a major surge in the volume and nature of cases, alongside improved efficiency in complaint handling procedures, dispute-resolution mechanisms, and speed of resolution, reinforcing Sanadak's relevance in promoting fairness and protecting financial consumers.

Offering in-depth analytical indicators relating to consumer behavior, performance of licensed financial institutions, levels of compliance, and efficiency of dispute resolution mechanisms, the data contributes to making informed decisions through enhanced supervisory and regulatory efforts.

In addition, the data reflects a qualitative transformation in improving complaint processing times and enhancing the efficiency of Complaint Management procedures and Committees Management. In handling complaints, Sanadak relies on the application of consumer protection regulations and standards, regulatory requirements issued as per the Central Bank's laws and legislation in its capacity as the competent regulatory and supervisory authority, relevant federal laws, approved internal regulations and policies, applicable international standards, unified insurance policies, and Sanadak's procedures manual for the complaint management system.

Complaint Submission Channels



Sanadak Happiness Center
(in person)



Mobile Application



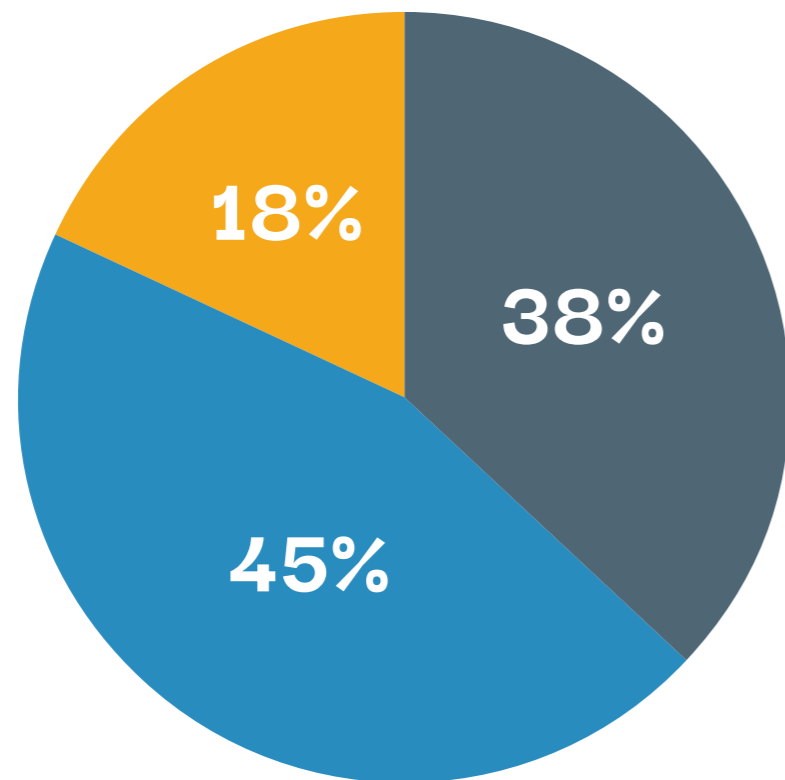
Website

Total Number of Complaints

Sanadak handled **33,742** complaints in total in 2025 against licensed financial institutions.

Complaint Statistics

INDICATOR	2025
TOTAL NUMBER OF COMPLAINTS	33,742
COMPLAINTS AND APPEALS RESOLVED IN FAVOR OF THE FINANCIAL CONSUMER ■	12,483
COMPLAINTS AND APPEALS RESOLVED IN FAVOR OF LICENSED FINANCIAL INSTITUTIONS ■	15,312
CASES NOT SETTLED* ■	5,947



CORPORATE GOVERNANCE

*THESE CASES WERE STILL ACTIVE BY 31 DECEMBER OR DROPPED BY THE CONSUMERS WHO SUBMITTED THEM

Corporate Governance

Sanadak is committed to activating an integrated corporate governance framework that prioritizes transparency, integrity, accountability, and fairness across all its operations and activities. Governance represents one of the fundamental pillars supporting Sanadak’s ability to achieve its strategic objectives and strengthen trust in the banking and insurance dispute resolution system.

In this context, Sanadak adopts a comprehensive corporate governance framework based on a well-defined organizational structure that clearly specifies authorities, responsibilities, and reporting lines. The framework is complemented by an effective system for risk management and internal control, ensuring the integrity of operational processes remains intact as also the efficiency of decision-making.

The Board of Directors of Sanadak holds periodic meetings, with no fewer than four meetings annually, to review corporate performance and monitor the progress of strategic plans. Such efforts ensure alignment between the Unit’s activities and wider objectives, as well as with national priorities of the United Arab Emirates.

Sanadak’s governance framework also outlines the implementation of internal control policies and procedures, the conduct of internal and external audits in a systematic manner, adherence to disclosure and periodic reporting requirements, and the implementation of continuous governance and professional conduct training and awareness programs.

Sanadak also prioritizes enhancing corporate communication with stakeholders through dedicated mechanisms that include their feedback and suggestions. This contributes to the continuous development of policies and procedures that improve the quality of services provided.

Governance Practices Implemented by Sanadak

Approved Organizational Structure	An organizational structure has been adopted that clearly defines authorities, responsibilities, and reporting lines.
Board of Directors Meetings	The Board of Directors holds periodic meetings to review performance and monitor the implementation of plans.
Risk Management Framework	The Unit implements a risk management system that includes identifying and assessing risks and developing mitigation plans.
Internal Control Policies	Policies and procedures for internal control have been adopted, and internal and external audit activities are conducted on a regular basis.
Compliance with Disclosure Requirements	Sanadak is committed to issuing periodic financial and administrative reports in accordance with approved disclosure requirements.
Code of Professional Conduct	Sanadak’s employees are all bound by a strict code of professional conduct.
Training and Awareness Programs	Sanadak implements periodic training and awareness programs across governance and professional conduct areas.
Stakeholder Communication Mechanisms	Formal mechanisms are in place to engage with stakeholders and receive their feedback.

Board Committees

Toward strengthening corporate governance and ensuring effective oversight of the various organizational aspects, Sanadak’s Board of Director established three main committees in 2024. These committees support the Board of Directors and enhance the efficiency of decision-making.

These committees include:

Compliance and Risk Committee

The Compliance and Risk Committee oversees compliance and risk management functions within Sanadak, including the review of risk management policies and the assessment of effectiveness of relevant controls and procedures. It helps to ensure adherence to applicable legislation, regulations, and systems. The committee consists of three members, including the Chair of the Committee and a secretary.

Audit Committee

The Audit Committee is responsible for overseeing internal and external audit functions, reviewing financial reports, and evaluating the effectiveness of internal control systems that help enhance transparency and accountability in corporate operations. The committee comprises three members, including the Chair of the Committee and a secretary.

Human Capital Committee

The Human Capital Committee oversees human resources policies and the development of corporate capabilities, including attracting talent, developing competencies, and enhancing the work environment. The committee consists of three members, including the Chair of the Committee, as well as a secretary.

ALL COMMITTEES OPERATE IN ACCORDANCE WITH APPROVED TERMS OF REFERENCE THAT DEFINE THEIR MANDATES, ROLES, AND RESPONSIBILITIES, AND REGULATE THEIR MEETINGS AND DECISIONS. THEIR WORK CONTRIBUTES TO SUPPORTING THE FUNCTIONING OF THE BOARD OF DIRECTORS AND ENSURING THE ACHIEVEMENT OF THE ENTITY’S OBJECTIVES IN COMPLIANCE, RISK MANAGEMENT, AUDIT, AND HUMAN CAPITAL MANAGEMENT.

Governance Principles

Sanadak adopts a set of core principles that form the reference framework guiding its policies and procedures across governance, fairness, transparency, and accountability. These principles include:

Transparency

Sanadak provides essential and accurate information to all stakeholders to ensure regular disclosure of financial and administrative data, in a manner that guarantees clarity of procedures and the rationale behind decisions.

Accountability

Sanadak clearly defines authorities and responsibilities organization-wide and subjects all operations and decisions to effective internal and external oversight.

Fairness and Equal Opportunity

Sanadak upholds clear policies that promote fairness and prevent discrimination across all engagements with employees and stakeholders, ensuring equal treatment and access to opportunities throughout its operations, transactions, and corporate processes.

Compliance with Laws and Regulations

Sanadak resolves to full compliance with all applicable local and international laws and regulations, and to a periodic review of policies and procedures to ensure continuous compliance.

Integrity and Professional Conduct

Sanadak promotes a culture of integrity and ethical conduct in the work environment through the implementation of a professional code of conduct binding on all employees, ensuring adherence to highest professional standards.

Stakeholder Engagement

Sanadak involves stakeholders in decision-making processes where appropriate, and prioritizes receiving, reviewing, and addressing feedback and suggestions in accordance with approved frameworks.

THESE PRINCIPLES REFLECT SANADAK'S COMMITMENT TO THE FOUNDATIONS THAT ENABLE IT TO ACHIEVE ITS STRATEGIC OBJECTIVES AND STRENGTHEN TRUST AMONG ALL RELEVANT STAKEHOLDERS.

Key Pillars of Governance

Sanadak's governance framework is built on a set of key pillars that support the achievement of the Unit's strategic objectives. These include:

Transparency and Disclosure

Commitment to providing essential and accurate information to all stakeholders while ensuring regular financial disclosure and administrative data in accordance with approved policies.

Accountability and Responsibility

Clear definition of authorities and responsibilities across all levels of the organization, with all operations and decisions subject to effective oversight mechanisms.

Fairness and Equal Opportunity

Application of policies that ensure fairness, non-discrimination, and equal opportunity across all institutional procedures.

Compliance with Laws and Regulations

Full compliance with applicable local and international laws and regulations, alongside the periodic review of policies and procedures to ensure continuous conformity.

Risk Management and Internal Control

Implementation of effective risk management frameworks and adoption of internal control systems that ensure operational integrity and safeguard Sanadak's assets.

Segregation of Duties and Distribution of Responsibilities

Separation of the executive and supervisory functions and appropriate allocation of responsibilities in a manner that achieves corporate balance and prevents conflicts of interest.

Stakeholder Engagement and Strengthening Corporate Dialogue

Involving stakeholders in decision-making processes where appropriate and activating communication channels to receive feedback and suggestions.

Laws and Regulations

Sanadak operates within a framework of laws, regulations, and local legislative requirements that ensure compliance and effective governance. The most prominent of these laws and regulations include:

Laws and Regulations Issued by the Central Bank of the United Arab Emirates

Sanadak is committed to complying with all regulations and instructions issued by the Central Bank of the United Arab Emirates in its capacity as the regulatory and supervisory authority.

Relevant Federal Laws

Sanadak is subject to applicable federal laws in force in the United Arab Emirates, including the Commercial Companies Law, Anti-Money Laundering and Combating the Financing of Terrorism Law, the Personal Data Protection Law, and any/all other relevant legislation.

Approved Internal Regulations and Policies

The entity adopts internal regulations and policies that comprehensively cover administrative, financial, and operational issues, including governance policies, risk management, compliance, internal audit, and human resources management.

Relevant International Standards

Sanadak is committed to adopting the best international practices and standards in corporate governance, risk management, compliance, and audit, thereby enhancing efficiency and overall corporate performance.

THESE LAWS AND REGULATIONS CONTRIBUTE TO ENSURING THAT SANADAK'S OPERATIONS ALIGN WITH THE HIGHEST STANDARDS OF GOVERNANCE, TRANSPARENCY, AND REGULATORY COMPLIANCE.

Governance and Risk Management

Sanadak adopts an integrated framework for corporate governance and risk management, toward ensuring adherence to the highest standards of transparency and accountability.

Governance and effective risk management constitute a fundamental pillar in ensuring compliance with the highest standards of transparency and accountability. Accordingly, Sanadak prioritizes the adoption of an integrated governance framework aligned with the best international practices, while strengthening its risk management systems to ensure a high level of effectiveness. This supports operational sustainability and the achievement of strategic objectives in line with the highest standards of integrity and compliance.

This framework includes:

A comprehensive risk management system covering operational and regulatory aspects.

Effective internal control mechanisms.

Clear procedures to ensure regulatory compliance.

Regulatory Reporting and Enhancing Transparency

Sanadak is committed to submitting a set of periodic regulatory reports to the Central Bank of the United Arab Emirates, reflecting its commitment to transparency and regulatory compliance.

What they are:

- A report compiling complaint statistics and trends
- A quality review and compliance assurance report
- Periodic disclosures of concluded cases
- Additional significant dispute resolution case reports

The reports also comprise analyses of complaint trends, performance of banking and insurance dispute resolution systems, and the outcomes achieved. These reports contribute to the development of regulatory policies and strengthen consumer protection in the United Arab Emirates.

The Central Bank of the United Arab Emirates undertakes supervisory and oversight responsibilities over Sanadak across several key matters related to the entity's governance, including:

- Appointment of the Chairperson and the Board of Directors
- Appointment of the CEO and Managing Director
- Approval of the annual report, annual budget, and financial accounts
- Approval of the entity's three-year strategic plan

WITHIN THIS FRAMEWORK, THE BOARD OF DIRECTORS OF SANADAK HOLDS FOUR ANNUAL MEETINGS TO MONITOR INSTITUTIONAL PERFORMANCE AND REVIEW STRATEGIC POLICIES.

In addition, key responsibilities of the Chairperson of the Board, pursuant to the Law, include:

- Maintaining official communication between the Board of Directors of Sanadak and the Board of Directors of the Central Bank, as well as with the Governor of the Central Bank.
- Submitting nominations to the Central Bank for individuals to be appointed or reappointed as members of the Board of Directors upon the expiry of their terms or in the event of a vacancy.

Proposal Authority:

Engaging with the Board of Directors and the Governor of the Central Bank and submitting nominations for the appointment or reappointment of members of Sanadak's Board of Directors upon the expiry of their terms or as and when they fall vacant.

Oversight of the Performance of Board Committees

The Chairperson of the Board oversees the work of the Board's specialized committees, ensuring the integration of their roles and their effectiveness in supporting the Board's functions.

Representation of the Board before External Parties

The Chairperson of the Board represents Sanadak before official and regulatory authorities, as well as stakeholders, and participates in events and meetings related to the functioning of the Board.

Evaluation of the Performance of the Board and Executive Management

The Chairperson supervises the processes for evaluating the performance of the Board and its members, in addition to assessing the performance of executive management, and submits the necessary recommendations to improve corporate progress.

Ensuring Effective Corporate Communication

The Chairperson oversees the strengthening of communication channels and ensures two-way information exchange between the Board and executive management to enable strategic decision-making.

THESE RESPONSIBILITIES REFLECT A COMMITMENT TO BEST CORPORATE PRACTICES AND TO ENHANCING THE EFFICIENCY AND EFFECTIVENESS OF THE BOARD OF DIRECTORS IN ACHIEVING SANADAK'S STRATEGIC OBJECTIVES.

Responsibilities of the CEO and Managing Director

The CEO and Managing Director is tasked with executive responsibilities and duties under the supervision of Sanadak's Board of Directors, toward ensuring the achievement of the Unit's strategic objectives and enhancing corporate performance efficiency. Key responsibilities and duties include:

Implementation of Approved Policies and Strategies

Overseeing the implementation of policies and strategic plans approved by the Board of Directors and ensuring alignment of all operational activities with Sanadak's strategic directions and objectives.

Comprehensive Management of Operations

Direct supervision of all Sanadak's operational and administrative activities, ensuring the efficient and effective utilization of available resources to achieve targeted outcomes.

Preparation and Submission of Periodic Reports

Preparing periodic reports related to financial, operational, and administrative performance, and submitting them to the Board of Directors in accordance with approved timelines, together with required analyses and recommendations.

Risk Management and Regulatory Compliance

Implementing risk management frameworks, ensuring full compliance with internal policies, applicable legislation, and relevant regulations, and taking corrective action, when necessary.

Oversight of Human Resources and Capability Development

Overseeing human resources management, including attracting and developing competencies, while promoting a motivational work environment that supports continuous performance and corporate innovation.

Representing Sanadak before External Parties

Representing Sanadak in its engagements with official and regulatory authorities, partners, and stakeholders, and participating in meetings and events relevant to the Unit's operations.

Proposing Initiatives and Development Policies

Proposing initiatives and policies aimed at enhancing corporate performance and improving operational efficiency and submitting them to the Board of Directors for consideration and approval.

Ensuring Effectiveness of Internal Control Systems

Ensuring the existence of effective internal control systems that safeguard operational integrity and protect Sanadak's assets, monitoring the outcomes of internal and external audits, and taking the necessary corrective action.

Sanadak Funding

Sanadak adopts a funding model that does not place an undue burden on the financial sector, while ensuring the sustainability of its operations and continuity of its services. To do so, Sanadak collects the following fees:

Annual Fees

Sanadak collects a fee from licensed financial institutions, which does not exceed the annual amount required to finance the operations of the Ombudsman Unit.

Case Fees

Sanadak levies a fee from licensed financial institutions for each complaint submitted to the Unit during the financial year, regardless of the date on which the complaint is referred.

Additional Fees

Sanadak may require licensed financial institutions to pay an additional fee to cover the direct costs associated with its procedures, if the annual fees and case fees are insufficient to realizing Sanadak's objectives.

Appeal Fees

Fees imposed by Sanadak following the submission of an appeal or complaint to the Appeals Committee of the Ombudsman Unit, which may be refunded at the Unit's discretion, depending on the outcome of the appeal.



Risk and Audit Statement

Sanadak adopts an integrated approach to risk management, strengthening its ability to anticipate potential risks and achieve its operational and strategic objectives. In line with ongoing developments, the Board of Directors of Sanadak and its executive management directly oversee this approach to ensure effectiveness, efficiency, and responsiveness to changes.

General Overview

Risk classification is considered a detailed process through which the principal risks, both financial and non-financial, facing Sanadak are identified, and subsequently categorized into sub-risks. This forms a fundamental tool in managing risks within the entity. The institutional risk management policy defines the overall framework for this approach, including organizational culture, roles, responsibilities, and the tools used to manage such risks.

Resilience and Continuous Development

Sanadak regularly reviews principal risks and updates them, making the necessary adjustments to policies, procedures, and operational risk management frameworks. This reflects changes in risk levels, strategic objectives, and sector trends, ensuring alignment with developments and changing needs. Sanadak is also committed to organizing training and awareness programs for its employees to enhance their understanding of risks and mitigation mechanisms, while further strengthening its risk management framework to ensure a high level of flexibility in addressing emerging risks and challenges.

Principal Risks

Non-Financial Risks

Operational Risks

Sanadak adopts a proactive approach to managing operational risks by strengthening risk awareness at all levels and ensuring effective response capabilities. Its operational risk management policy aims to improve efficiency, effectiveness, and transparency while embedding a culture of awareness based on risk identification, analysis and mitigation.

Sanadak has established a comprehensive framework of policies and procedures to identify, assess, and manage operational risks. This includes assessing and monitoring operational risks, analyzing their causes and developing mitigation plans. Sanadak employs a variety of tools and methods including self-assessment of risks and controls, testing controls, key risk indicators, and scenario analysis to unify concepts and ensure a clear, organization-wide understanding of operational risks. Operational risks are monitored at the institutional level, well aligned with Sanadak’s risk tolerance level. This approach leverages a centralized platform for governance, risk management, and compliance, encompassing all types of non-financial risks, and offering a comprehensive view to support informed decision-making.

Operational Resilience

In 2025, Sanadak continued to strengthen its capabilities in institutional resilience by shifting from a response-focused approach to a more comprehensive model based on prevention and preparedness. This contributed to embedding a culture of resilience across its various functions. Employees received training to respond effectively to disruptions through awareness programs, and practical exercises were implemented to simulate crisis scenarios.

Sanadak’s management also ensured the readiness of its teams to respond to a wide range of scenarios and challenges. This enabled the Unit to maintain operational continuity and adapt to evolving circumstances, reinforcing its ongoing commitment to resilience and supporting key stakeholders, while ensuring the continuity of core functions.

Information Security

Sanadak works closely with several key partners from among sector leaders to strengthen cybersecurity frameworks in the United Arab Emirates, enabling it to effectively address increasing cyber threats. This contributes to providing a secure digital environment through the implementation of advanced technological solutions. Sanadak is also committed to continuously enhancing its capabilities to keep pace with evolving sector requirements, while ensuring the highest levels of data and information security.

Internal Audit

The internal audit function at Sanadak maintains independence, objectivity, and professionalism as it evaluates the effectiveness of governance, risk management, and internal control processes, in line with international standards.

Three Lines of Defense Model – An Effective Internal Control Framework

Sanadak adopts an integrated internal control framework based on the internationally recognized Three Lines of Defense model, which clarifies roles and responsibilities in risk management and oversight. These include:

First Line: Operational management assumes primary responsibility for risk management through the implementation of policies and procedures necessary to ensure the effectiveness of daily operations, including identifying risks and reporting them.

Second Line: Risk management and compliance functions play a supervisory and supporting role by providing guidance and oversight to the first line, developing risk management frameworks, monitoring the effectiveness of controls, and reporting on risks.

Third Line: Internal audit provides independent assurance to the Board of Directors and executive management regarding the effectiveness of governance, risk management, and internal control processes, including evaluating the performance of the first and second lines.

THIS MODEL CONTRIBUTES TO ESTABLISHING AN INTEGRATED AND ROBUST RISK MANAGEMENT FRAMEWORK THROUGH THE CLEAR DEFINITION OF ROLES AND RESPONSIBILITIES AT ALL LEVELS.

Independence

The Internal Audit function at Sanadak operates under a charter approved by the Audit Committee reporting to the Board of Directors, which ensures that it holds the necessary authority and independence. The function is organizationally linked to the Audit Committee and administratively to the CEO and Managing Director of Sanadak. The Audit Committee held five meetings during 2025 to review the outcomes of internal and external audits, contributing to strengthening internal control systems and ensuring the integrity and reliability of reporting.

Resilience

Sanadak adopts a resilient approach to ensure flexibility in addressing emerging risks and evolving strategic priorities. This includes strengthening operational efficiency through flexible planning methodologies, ensuring structured audits, and maintaining continuous engagement with stakeholders to provide proactive risk assessments as well as a timely risk response. Six comprehensive reviews have been conducted so far, leading to improvements in internal control systems and more informed strategic decision-making.

Maintaining Audit Standards

The Internal Audit function is supported by a Quality Assurance and Improvement Program (QAIP) at Sanadak, based on which internal reviews are conducted to ensure compliance with international internal audit standards, reinforcing the credibility of the internal audit function and enhancing stakeholder confidence.

سندك Sanadak.

وحدة تسوية المنازعات المصرفية
والتأمينية في دولة الإمارات العربية المتحدة
OMBUDSMAN UNIT FOR THE UNITED ARAB EMIRATES

Sanadak Information

Sanadak Headquarters

Abu Dhabi - Emirates Institute of Finance Building, Ground Floor, Sultan Bin Zayed the First Street

Official Communication Channels for Sanadak

Sanadak Mobile Application

Website: www.sanadak.gov.ae

Email: info@sanadak.gov.ae

Consumer Happiness Center: Abu Dhabi - Emirates Institute of Finance Building, Ground Floor, Sultan Bin Zayed the First Street

Contact Center - Hotline: 800 SANADAK (8007262325)

Sanadak's official social media platforms



SanadakUAE



Sanadak



SanadakUAE



Sanadak



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Official Working Hours of the Consumer Happiness Center

Monday to Thursday: 8:30 AM - 3:30 PM

Friday: 8:30 AM - 11:30 AM