Statement on the guaranteed level of service continuity

The Bank ensures the continuity of provision of Islamic banking and other services to its customers at the level established by internal documents regulating business continuity (Business Continuity Management Policy, Business Continuity Management Procedure and set of Business Continuity Plans) and IT continuity (IT Disaster Recovery Plan), which are approved by the authorized bodies of the Bank with the aim of ensuring reliability, availability, and stability of services.

The guaranteed level of continuity includes:

Metric	Availability	Recovery Time Objective (RTO)	Recovery Point Objective (RPO)
Provision of Islamic banking and other services (including payments, transfers, electronic banking, treasury, and corporate banking) is ensured through technology availability and recoverability for critical systems: - core banking system, - payment and transfers, - electronic banking	Not less than 99.5% (monthly)	Up to 4 hours	15 minutes

The Bank ensures achievement of these indicators through:

1) Regular Business Impact Analysis;
2) Crisis Management, Command Centre and Crisis Communication structure;
3) Set of Business Continuity Plans for critical processes and payment systems, as well as IT Disaster Recovery Plan;
4) Emergency Preparedness and Response Procedure and Plan;
5) Regular (annual) Business Continuity Plan and IT Disaster Recovery Plan tests with results reported to the Regulator;
6) The use of redundant infrastructure solutions (duplication of systems at the Main and the Backup IT Disaster Recovery site and duplication of communication channels between the Head Offices (UAE) and branches) in compliance with the requirements of the Regulators;
7) Implementation of data backup and recovery procedures;
8) Continuous system monitoring and prompt incident response.

In the event of scheduled maintenance works, the Bank informs clients in advance via its official website and other available communication channels.

This document is subject to publication on the Bank’s official website and is available to all customers and other interested parties.