

Version 2.0 created: 7 August 2026

## Complaints Process

### How can I get help or make a complaint at myZoi?

myZoi is committed to providing an accessible, transparent, and fair complaints process. ~~its vision to be a “Force for Good”~~. If you are unhappy with any aspect of our products, services, or customer experience, we encourage you to tell us about it. We are committed to handling all complaints fairly and promptly. Our goal is to understand your concern, resolve it as quickly as possible, and continuously improve our services using your feedback.

### How to Raise a Complaint

You can contact us through any of the following channels:

#### myZoi Email

- You can raise a complaint via our email at [ask@myzoi.life](mailto:ask@myzoi.life)

#### myZoi Website

- You can submit a complaint through the myZoi website at the **Contact Us** link. Please select ‘Complaint’ from the “Select Subject” field <https://www.myzoi.com/contact-us/>

#### myZoi Phone:

You can contact our 24x7 customer support

- 800 69964 (for customers) (toll-free within UAE)
- +971 800 69964 outside of the UAE (charges applicable)

## What Happens Next?

### Step 1: Acknowledgement

We will confirm receipt of your complaint and provide a reference number. Please include this reference for any follow-on communication regarding the specific complaint

### Step 2: Investigation

Our team will investigate your complaint and contact you if we require additional information. To facilitate the prompt resolution of your complaint, always include the following information:

- Your account number
- Your contact details
- Complete and accurate details of the complaint

### Step 3: **Resolution**

We will provide you with a written response explaining our findings and any actions taken. We're committed to resolving your service request as quickly as possible and endeavor to resolve all complaints within a maximum of 20 business days

### Step 4: **Updates**

Some complaint investigation and resolution may require coordination with other financial institutions and require longer resolution times. If additional time is required to investigate your complaint, we will keep you informed of the progress and reason for the delay.

### **Not satisfied with our response?**

We are committed to maintaining a fair, transparent, and robust complaint resolution process, but if you are not satisfied with our final response, you have the right to refer your complaint to Sanadak.

Sanadak is the independent Ombudsman Unit established by the Central Bank of the UAE (CBUAE) to resolve disputes between consumers and Licensed Financial Institutions.

### **Contact details of Sanadak:-**

#### **Sanadak – UAE Financial Ombudsman**

- ☐ **Toll-Free 800 SANADAK (800 726 2325)**
- ☐ **Email** [info@sanadak.gov.ae](mailto:info@sanadak.gov.ae)
- ☐ **Website** [Sanadak Official Website](#)
- ☐ **Submit a Complaint** [Sanadak Complaint Portal](#)
- ☐ **Address** Emirates Institute of Finance Building, Ground Floor, Abu Dhabi, United Arab Emirates
- ☐ **Working Hours** Monday to Thursday: 8:30 AM to 3:30 PM, Friday: 8:30 AM to 11:30 AM