



Our Agreement

We, the employees of enda inter-arabe, commit to act in accordance with the following principles:

Our values	We commit to :
Integrity and honesty	<ul style="list-style-type: none"> - Respect our word and our commitments - Refuse bribes or presents from our clients - Never take any money without giving you a receipt to confirm your payment - Offer financial products that are appropriate to your situation and be vigilant about avoiding your over-indebtedness - Keep your personal information confidential and ask for your permission if we need to share any information related to you - Not share details about your personal life with anyone
Transparency	<ul style="list-style-type: none"> - Clearly explain the cost of our financial services - Clarify the terms of your contract before it is signed - Give you a clear, written explanation as to why your request for a loan has been refused - Keep you up to date about our other services so that you can take advantage of them - Make sure that any information that might be useful to you is visibly posted in the waiting room
Listening to and respecting our clients	<ul style="list-style-type: none"> - Provide a warm and friendly welcome - Do anything we can to reduce your waiting time - Respect our deadlines : accepted first loans will be disbursed within 15 days ; loan renewals within 48 hours - Give you our full attention and excuse ourselves if we need to temporarily divert our attention from you - Always be ready to listen and to advise you on your projects - Handle your complaints as quickly as possible and keep you informed of their status - Ask if you have questions or other requests before concluding the conversation - Dress professionally and appropriately
Sense of responsibility and respect for the environment	<ul style="list-style-type: none"> - Watch over the cleanliness and condition of the materials and furniture in our branches - Support projects that are related to protecting the environment - Advise you on how you can help protect the environment - Avoid wasting resources - Not use products that pollute the environment



And in return:

Our values	We ask that you:
Integrity and honesty	<ul style="list-style-type: none">- Avoid offering gifts (money or other) to enda inter-arabe employees- Not ask for gifts (or money) from other clients as a condition for them to access enda's services- Answer honestly when answering our employees' questions (loan officers, cashiers and supervisors), especially concerning other loans or debts
Transparency	<ul style="list-style-type: none">- Provide your loan officer and supervisor with as many details as possible- Inform us of plotting or scheming by other clients or employees to deceive enda- Notify us of address and family situation changes- Consult your loan officer if you are having difficulties with your project : they are there to help you
Listening to and respecting our clients	<ul style="list-style-type: none">- Share your complaints in a clear and constructive manner- Treat the other clients and your loan officer with the same respect that you expect from them- Stay calm and avoid raising your voice
Sense of responsibility and respect for the environment	<ul style="list-style-type: none">- Wait your turn, especially if there is a line- Do not smoke in enda's offices- Keep the property clean and throw garbage into the trash cans- Avoid wasting resources- Let enda employees know about any activity or behavior around you that seems suspicious (theft, branch security, bribery, inappropriate behavior)

If you feel that the enda inter-arabe team has not adhered to one or more of these commitments or if you have suggestions for improving our services, please call our free

hotline at **80 100 349**

IN FULL CONFIDENTIALITY