

Banking Awareness

The Sudanese French Bank seeks to enhance the role of banking awareness, in order to provide the highest standards of protection for the rights of customers, which enables them to carry out their banking operations with utmost comfort, security and flexibility, and the highest degree of credibility and transparency.

Bank Fraud

How to avoid bank fraud?

- Preserve confidentiality of personal data and bank information.
- Ensure all notices received from the bank are correct.
- Do not deal with unlicensed or unauthenticated parties when implementing banking transactions.
- Update your data through bank branches.
- Always access the bank's website directly.
- Do not help unknown people in making any financial transaction from your account.

Personal accounts

- When opening or updating your account information, the data given must be accurate and clear.
- Do not engage in illegal or fake financial transactions in which you will be at the risk of money laundering and terrorist financing.
- Donation collection can be authorized only through licensed and accredited organizations in the Government.
- Inform your bank immediately of any changes in your phone numbers, postal address, or any other personal data.

(Non-moving) Accounts:

Non-moving banking accounts, relationships and deals are accounts that have elapsed two Gregorian years since the date of the last financial transaction conducted by the client himself (the concerned person or the account holder), his authorized representative, or his heirs, unless no other transaction has been conducted after that transaction (neither deposit nor withdraw).

Types of Non-moving Accounts:

1. Dormant Accounts:

The account, relationship or deal shall be considered dormant if Twenty-four months have elapsed since the last credited financial transaction (deposit or withdraw- based on nature of relationship), or the last authenticated communication pertaining transactions, that have been conducted by the accountholder or his authorized representative.

2. Unclaimed Accounts:

The account, relationship or deal shall be classified as unclaimed if Five years (Sixty months- including the dormant account phase) have elapsed and the customer or his authorized representative did not perform any financial transaction (either deposit or withdraw- based on nature of relationship) or any authenticated communication pertaining transactions, and the Bank could not reach the customer after using all means of communication.

3. Abandoned Accounts and Deals Whose Owners Are No Longer In Connection With The Bank:

The account, relationship or deal shall be considered abandoned and its holder is no longer connected with the Bank, which could not reach or locate the accountholder through his account details or transactions with the Bank, and after using all means of communication in accordance with the customer communication policy and procedures.

Customer Complaints

The bank has a Complaint box to receive public complaints regarding the bank, branches and employees. Complaints should contain the following:

- The complainant should state his or her name, a clear description of the complaint and a way to contact him or her.
- The complaint should be related to the bank, one of its branches or one of its employees.
- The complaint should be from its owner or legal representative