

stc Bahrain, a subsidiary of **stc** Group, is one of the fastest-growing, most innovative telecommunication operators in Bahrain. Since its inception in 2010, **stc** Bahrain revolutionized the telecommunications industry in the Kingdom of Bahrain and quickly became a leader in the industry, a position that it kept to this day through investing in next-generation technologies and introducing innovative solutions to the people of Bahrain. In 2018, stc Bahrain disrupted fintech with its **stc pay** ecosystem of services.

The purpose of this Code of Practice is to inform you about our products, services and customer care policies. This Code of Practice has been prepared in accordance with the Telecommunications Law and the Code of Practice Determination published by the Telecommunication Regulatory Authority, Kingdom of Bahrain ("**TRA**"). The Code of Practice can be accessed by customers by visiting **stc's** website or any of its stores.

For more details, please [visit stc.com.bh](http://stc.com.bh).

Product Portfolio

1. Mobile Services.
2. Internet Services including Broadband and Dedicated Services.
3. Value Added Services.
4. Devices.

You may purchase **stc's** services by visiting any **stc** store or any of our distributors and resellers across the Kingdom.

Customer Inquiries

Please feel free to contact us if you need advice, information, or assistance with any matter including general information, accounts, payments, complaints and sales.

You may contact us using the following channels:

Call Centre

Local calls from **stc** and other operators to the Call Centre are free of charge.

1. For Customer Care: Call us on:
 - a. 124 for local calls; or
 - b. (+973) 33124124 for local and international calls
2. Business Customer Care: Call us on 128 or 34128128.

Email customercare@stc.com.bh

Online Chat

Discuss your queries on Live Chat on **stc's** website

www.stc.com.bh

Other Online Tools

Contact us on WhatsApp 24/7. You can reach us on 34124124.

You can also contact us on our Twitter account @stc_bhr, or on Facebook through stc.bhr.bahrain or on stc's Instagram account, stc_bhr_BH.

Mailing address

stc Tower,
Block 428, Building 15, Road 68,
Seef District, Manama,
Kingdom of Bahrain

Store Locations

You can also visit any **stc** store of which locations and opening hours are as follows:

Store Name	Store Location	Timing
Oasis Juffair	Juffair	Daily from 10:00 to 22:00 (Thu-Fri till 00:00 midnight)
Bahrain City Center	Seef District	Daily from 10:00 to 22:00 (Thu-Fri till 00:00 midnight)
GOSI Complex	Hooraa, Exhibition	Daily from 08:00 to 21:00 (Fri 14:30 to 21:00)
Bahrain International	Muharraq	7/24
Yateem Center	Manama, Souk Area	Daily from 9:00 to 21:00
Lulu Hypermarket (Hidd)	Muharraq	Daily from 10:00 to 22:00 (Thu-Fri till 23:00)
Seef Mall Muharraq	Muharraq	Daily from 10:00 to 22:00 (Thu-Fri till 23:00)
Isa Town Mall	Isa Town	Daily from 08:00 to 21:00 (Fri 14:00 to 21:00)
Bahrain Mall	Sanabis	Daily from 10:00 to 22:00 (Thu-Fri till 23:00)
Lulu Mall	Riffa	Daily from 10:00 to 22:00 (Thu-Fri till 23:00)
Ramli Mall	Aali	Daily from 10:00 to 22:00 (Thu-Fri till 23:00)
Enma Mall	Riffa	Daily from 10:00 to 22:00 (Thu-Fri till 23:00)
Saar Mall	Saar	Daily from 10:00 to 22:00
Hamad Town	Hamad Town	Daily from 08:00 to 21:00 (Fri 14:00 to 21:00)
Seef Mall / stc Service Centre	Manama, Seef Area	Daily from 10:00 to 22:00

Quality of the Service

We aim to offer our customers an acceptable level of service quality on a 24/7 basis in accordance with the provisions of the Quality of Service Regulation issued by the TRA.

Should any interruption or loss of service occur in the provisioned services, **stc** will notify you if it is able to identify those customers impacted and will immediately take necessary steps to remedy such interruption or loss of service and improve the quality of the affected service as soon as acceptably possible, after stc becomes aware of the occurrence.

stc does not guarantee that the services will be available in all areas of the country with the same quality at all times. In addition, **stc** does not guarantee that the services will be free of interruptions or interferences that could occur as a result of factors beyond our control.

Cancellations

You may cancel, terminate or suspend any service provided to you by **stc** by visiting any **stc** store and filling in and signing the relevant Service Application Form. At this stage, we will keep your line active at no charge for 3 days with 0.5GB free data for broadband postpaid lines, 500 free minutes to **stc**, free minutes to other networks, and 0.5GB free data for voice postpaid lines. After the 3 days, outgoing calls will be barred. Lines will be suspended for termination 2 weeks from the date of request. Should you accept any retention offer and accept to resume the use of our services, your cancellation request will be considered void. However, if you reject the retention offer, we will then proceed with the disconnection order as per your notification to cancel your service with **stc** Bahrain.

stc will issue a last bill for you up to the date of the cancellation request comprising of any due charges/subscription fees in addition to any applicable termination fees. Please be aware that you might incur roaming charges after the cancellation date due to potential delays in the billing process for roaming services that have already been provided in visited countries. **stc** will notify you of any applicable charges by issuing a new bill containing all roaming charges that occur after cancellation date.

Price List (Tariffs)

For our price list and up-to-date promotional prices for our services, please visit our website www.stc.com.bh, or any of our stores, or contact us through the Customer Care Centre on 124.

Billing and Payment Methods

Your bill will be available online by registering on, and logging into, our self-care portal. A printed copy containing summary bill will be available only upon your request at BHD 1. **stc** provides many payment methods which you can use to pay your bills. You make your payments by using the following methods:

1. Online through **stc**'s website: You can make your payment through Quick Pay service or by accessing your self-care portal account. We accept VISA credit cards, MasterCard, Amex and Debit cards from all leading banks.
2. By visiting any **stc** store: You can make your payment using **stc** self-service machines available in stc stores or immediate adjacent areas.
3. Call our Customer Care: Dial (124) and follow the simple automated voice instructions. We accept all major Credit Cards (Visa, MasterCard and Amex)
4. SADAD Machines: Access any SADAD Self-Service Machines conveniently located across the Kingdom of Bahrain.
5. Through our mobile app: Manage your **stc** account with ease while you're on the go. You can also make payments through My **stc** BH App.
6. Through your **stc** Pay account.
7. Online payment: We accept payments through the eGovernment portal and all major banks' websites such as Ahli United Bank, Ithmaar Bank, the Bank of Bahrain and Kuwait, and Kuwait Finance House.
8. UAE Exchange and BFC branches.
9. **stc** may ask you to pay a deposit amount upon signing an agreement for a service. **stc** reserves the right to revise the deposit amount whenever required.

Disconnection Procedure:

Your bills are generated either on the 1st, 10th or 20th of each month with 26 days to make settle your bill as follows:

- If your bill is issued on the 1st of the month, you will receive two payment reminders, in two batches, on 15th, 16th, 24th and 25th of the same month if the payment is not yet made [Bill Cycle 1]
- If your bill is issued on the 10th of the month, you will receive two payment reminders, in two batches, on 24th and 25th of the same month, and the 3rd and 4th of the next month if the payment is not yet made [Bill Cycle 10]
- If your bill is issued on the 20th of the month, you will receive two payment reminders, in two batches, on 4th, 5th, and the 13th and 14th of the next month if the payment is not yet made [Bill Cycle 20]

We recommend arranging the payment before the due date on either the 5th, 15th or 26th, according to your bill date, by using available payment options in order to avoid any service disruption.

For Bill Cycle 1: If you fail to make the payment by the due date and if the outstanding is greater than or equal to BHD 5, your International calls service will be interrupted by 27th of the same month, and then your services to other networks will be interrupted by 28th of the same month and, finally, your outgoing calls and data services will be interrupted, in two batches, on 29th & 30th of the same month.

For Bill Cycle 10: If you fail to make the payment by the due date and if the outstanding is greater than or equal to BHD 5, your International calls service will be interrupted by 6th of the next month, and then your services to other networks will be interrupted by 7th of the next month and, finally, your outgoing calls and data services will be interrupted, in two batches, on 8th & 9th of the next month.

For Bill Cycle 20: If you fail to make the payment by the due date and if the outstanding is greater than or equal to BHD 5, your International calls service will be interrupted by 16th of the next month, and then your services to other networks will be interrupted by 17th of the next month and, finally, your outgoing calls and data services will be interrupted, in two batches, on 18th & 19th of the next month.

Reconnection Procedure

To reconnect your interrupted services, you will need to pay the equivalent to your overdue bill amount. Once payment is made, we shall restore your services within the shortest time possible. Where outgoing & incoming services have been interrupted, a reconnection fee of BD3 might be applied once the service is restored. The reconnection fee will be included in your next month' bill.

Complaints

Should you have a complaint about our service, please follow the complaint-handling process as outlined in the following stages:

1. Initial contact by complainant: Contact the **stc** Customer Care Centre on 124 (free of charge, available 24x7);

or visit any **stc** store to discuss your complaint with our Customer Care Representative during business hours as specified on <http://www.stc.com.bh /personal/help-support/find-stc -store>. Accordingly, you will be asked about the nature of your complaint and the advisor will seek to resolve the problem. However, if your complaint is not resolved, our Customer Care Representative will inform you about the actions to be taken and a case ticket will be logged on the system.

Additionally, you may also register your complaint via www.stc.com.bh or via My stc BH App. You can also submit your complaint in writing to us via **stc** mailing address or via an e-mail enquiry to customercare@stc.com.bh

2. Acknowledgement of the complaint: Once the complaint is logged, you will be notified within (2) days about the expected resolution timeframe below via the same means by which you have lodged the complaint as well as by SMS if your mobile number is provided.
 - a. Billing tickets: 5 working days without disconnection while an ongoing dispute is unresolved, provided you have paid the undisputed amount of your bill.
 - b. Standard Subscriber Agreement: 10 working days.
 - c. Number Portability: 2 working days.
 - d. Prices and Tariffs: 10 working days.
 - e. Quality of Service: 10 working days.
 - f. Fraud or Theft - Shortest time possible. If you request disconnection of the service to stop any abuse or fraudulent use of the service then that request will be addressed immediately and will not exceed 1 working day.
 - g. Roaming: 20 working days.
 - h. Other: 10 working days.
 - i. Installation: 10 working days.
3. Investigation of the complaint and notification of outcome: The ticket will be investigated, and you will be notified of the resolution once your issue is resolved. You will be also kept informed at regular intervals of the progress of the complaint to investigate and resolve the complaint within the expected resolution timeframe as stated above.
4. Internal escalation: The ticket will be escalated internally to **stc**'s Customer Care management team if you are not satisfied with the resolution provided. The target time for a response to a customer on an escalated case will not exceed two (2) working days.
5. If for any reason, we are not able to resolve your issue within the communicated resolution timeframe, you will be notified accordingly.
6. External escalation: If you are not satisfied with the resolution, you have the right to contact Telecommunication Regularity Authority (www.tra.org.bh). Please refer to Escalation Procedure section for the contact details.

Escalation Procedure

Internal escalation: As stated above, if you're not satisfied with the resolution provided, the ticket will be escalated internally with the target time with an expected resolution time of 2 working days. You will be notified of the new expected resolution time through SMS and will be contacted by one of our customer care representatives.

External escalation: You may escalate a complaint to the TRA after a sixty (60) day period has lapsed since the initial submission of the complaint where both parties have failed to reach a resolution to the dispute for whatever reason(s). You may also escalate a complaint to the TRA before the expiration of the sixty (60) day period if a resolution is provided, inclusive of the outcome of the internal escalation that is not up to your satisfaction.

You may contact the Telecommunications Regulatory Authority through their contact details below:

Telecommunications Regulatory Authority
P.O. Box 10353
Manama, Kingdom of Bahrain

Address: 5th Floor, Building No. 852,
Road No. 3618, Seef 436

Telephone: 81188
Fax: +973 17532523
E-mail: consumer@tra.org.bh

Data Protection

stc is committed to not disclosing your private information. However, **stc** may disclose any information including your details, the content of your communications for the purposes of complying with the relevant Laws of the Kingdom of Bahrain, or due to official legal requests issued by the official authorities of the Kingdom of Bahrain.

stc will protect the privacy of the information and may have to ask you certain questions to confirm that we are speaking to the right person.

stc will retain all records relating to complaints for at least one (1) year following the resolution of a complaint.

We Value Your Feedback

We take pride in ensuring that our customers remain important to us and we value your feedback. For any suggestion or questions about anything please email us at customercare@stc.com.bh

stc's terms and conditions for each service and Code of Practice for the provision of our services can be subject to change due to the regulatory, legal or commercial developments. **stc** reserves the right to revise this Code of Practice at any time.