



MANAGEMENT SYSTEM CERTIFICATE

Certificate no.:
277771-2018-AQ-ARE-UKAS

Initial certification date:
03 January 2019

Valid:
04 January 2022 – 03 January 2025

This is to certify that the management system of

Arab Financial Services Company B.S.C.

Bahrain Financial Harbour, King Faisal Highway, East Tower, Building 1398, Road 4626, Block 346, Manama, 2152, Bahrain

has been found to conform to the Quality Management System standard:

ISO 9001:2015

This certificate is valid for the following scope:

Card Management Services including credit card processing, debit card processing, card personalization and issuance, transactions authorization, customer service, online fraud monitoring, Call center, statement printing and dispatching, dispute, reconciliation management and settlement, charge-back processing, and loyalty programs.

Place and date:
Dubai, 03 January 2022

For the issuing office:
DNV - Business Assurance
Floor 14th, Burjuman Tower, P.O. Box 11539,
Dubai, United Arab Emirates



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Amit Bhatia
Management Representative

Lack of fulfilment of conditions as set out in the Certification Agreement may render this Certificate invalid.

ACCREDITED UNIT: DNV Business Assurance UK Limited, 4th Floor, Vivo Building, 30 Stamford Street, London, SE1 9LQ, United Kingdom - TEL: +44(0) 203 816 4000.
www.dnv.co.uk