

# MANAGEMENT SYSTEM CERTIFICATE

Certificate No:  
277771-2018-AQ-ARE-UKAS

Initial certification date:  
03, January, 2019

Valid:  
03, January, 2019 - 03, January, 2022

This is to certify that the management system of

## **Arab Financial Services Company B.S.C.**

Bahrain Financial Harbour East Tower, King Faisal Highway, 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, 2019



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

**Amit Bhatia**  
Management Representative