



AMASEZERANO
COMMUNITY BANKING PLC

CUSTOMER SERVICE CHARTER

JUNE 2023

1. INTRODUCTION

The customer service charter has been developed to monitor efficient service delivery to ACB Plc's customers. This will help to further facilitate the standardization of the services delivered and to communicate to the public the service that ACB Plc deliver. It details the service standards that ACB Plc is committed to deliver and outline the feedback and complaint procedures who may have challenges with our services. Our commitment is to ensure that we provide the highest standards of excellence services to our customers. We welcome all feedback to create a customer -centric culture and to deliver value to our customers.

2. ACB PLC BANK MISSION, VISION, CORE VALUE AND MOTO

i. Vision

To be a leading Christian financial institution that contributes to holistic and sustainable development.

i. Mission

To bring a holistic transformation into the community through quality financial services.

ii. Values

- Quality service
- Transparency
- Integrity
- Accountability

iii. Moto

Taking financial services closer to the People

3. OUR KEY COMMITTEMENTS

a. Service

- ✓ Consistently deliver high level of service at any of our point of service.
- ✓ Act consistently fair and reasonable towards you in an ethical manner.

b. Confidentiality

- ✓ Treat all customer's information private and confidential.
- ✓ Ensure the safety and security of its usage

c. Accountability

- ✓ Ensure customers understand.
 - The financial benefits,
 - The risks involved,
 - The product profiles of services of interest.
- ✓ Ensure all products and services comply with relevant Financial Institutions' Laws and Regulations.

d. Fairness

- ✓ Ensure that any transaction conducted fulfill all ethical requirements in regards with fair treatment of its customers.
- ✓ Display established procedures of how to submit complaints to ensure that any dispute between us is quickly and fairly attended.

e. Transparency

- ✓ Always provide the client clear, relevant, and timely information to help make an informed decision about our products and services.
- ✓ Where applicable, avail a set of Terms and Conditions relating to each banking product or service, with all the fees, charges, penalties and relevant interest rates, your liabilities, and obligations highlighted.
- ✓ Inform the client, through various channels (eg. over the internet, by telephone, e-mail, text or at our branches) of available products and services; alternatively, the client can contact us for information or provide feedback through these channels

SERVICES AND SERVICE STANDARDS

Services	Turnaround time
Complaint Acknowledgment and Handling	
Acknowledgement of complaint receipt through the following channels:	
Call Center	Immediately
Web site	1 business day
Email	1 business day
Officer at the Head Office or Branch	Immediately
Notification of the closure, or progress on resolution of the complaint through all channels:	
The Bank will notify the complainant on progress towards resolving the complaint and expected completion timeline if the complaint has not yet been resolved.	2 business days
Loans	
Collateral redemption for retail customers:	
Loans fully paid: Collateral will be ready for redemption after the Bank has processed related operations.	3 business days
Refinancing: Collateral will be ready for redemption after the Bank has processed related operations.	3 business days
The Bank will transfer the car/motorcycle ownership to the lessee after the hire-purchase loan has been fully paid	3 business days
On debt restructuring for retail loans, the Bank will notify the Customer of an initial result after receiving all the required documents.	3 business days
Debt pay-off confirmation letter.	2 business days
A request to check the status of a loan account (e.g., principal balance and installment amount):	
Verbal: The Bank will disclose the account status/principal balance/installment amount/payment amount and payment due date after the customer verification has been satisfactorily completed.	Immediately
Letter: The Bank will disclose the account status/principal balance/installment amount/payment amount and payment due date to the customer in writing.	2 business days
Deposit	

After using Mobile banking ,there are errors causing non-receipt of cash and an incorrect amount disbursed (excluding cases where there is suspicion of fraud or corruption):	
The Bank will investigate the matter, notify the customer of the result and correct the transaction (if any).	2 business days
After fulfilling the transfer form, the bank notify the customer of the result and serve the customer	1business day
For funds transfers via electronic channels, i.e. Mobile Banking, but there are errors causing non-receipt of cash, the Bank will investigate the matter, notify the customer of the result and correct the transaction (if any), where:	
Transaction made via prompt pay services	2 business days
Transaction made via other service channels	2 business days
Request to investigate a funds transfer to the wrong account within bank (excluding case where there is suspicion of fraud or corruption):	
The Bank will investigate the matter and notify the customer of the result.	2 business days
A request to investigate a funds transfer to the wrong account of other bank (excluding cases where there is suspicion of fraud or corruption):	
The Bank will investigate the matter and notify the customer of the result and reimburse the customer on the same day	2 business days
The Bank requests to cancel transaction by merchant bank after 12:00 Noon, the Bank will reimburse the customer by the end of the next business day.	1 business day
<u>Transaction conducted outside banking business hours</u>	1 business day
The Bank will reimburse customer by the end of the next business day.	
Other services	
Other requests by retail customers:	
For the calculation of loan and hire-purchase interest during the last 12 months, the Bank will notify the customer in writing after receiving the request.	2 business days
For bank statements during the past six months, the Bank will notify the customer in writing after receiving the request.	
Other requests by employees :	
Internal reporting	1business day
Internal audit department conduct fact-findings for departments or branches to put their comments	3 business days
For staff overdraft loan request facility	1business day

Other operational service standards

No	SERVICE	Duration
1	Account opening	10 minutes
2	Push and Pull services	10 minutes
3	Withdraw operation	5 minutes
4	Issuing Passbook	Same day
5	Cheque book issuance (Outside Kigali)	7 days

6	Cheque book issuance (inside Kigali)	5 days
7	Account statement	5 minutes
8	Loan clearance certificate	3 hours
9	Interbank cheque payment	As per clearing rules schedule
10	Cheque payment (out of Kigali)	As per clearing rules schedule
11	Salary Payment (In-house)	Same day
12	Inter Bank Transfer	Same day
13	Salaries to other Banks	Same day
14	Cheque certification	Immediate
15	Account closing	1 day
16	Stopping payment	Immediately
17	Dormant account reactivation	Immediately
18	Cheque deposit internal	5 Minutes
19	Issuing payment order (Outside of Kigali)	3 days
20	Setting sms alert	Same day
21	Registering in Mobile banking	Same day
22	Issue account statement	5 Minutes
23	Set up of standing order	Same day
24	Document search	1-30 days
25	Request clearance on bounced cheque byBNR/CRB	1day request is sent
26	Cheque sent for collection	Same day
27	Account audit balance request	1 day

1. Loan file less or equal to 1m to be paid in less or equal to 3 years:

No	Service	Duration
1	File analysis at branch level	1 Day after receiving the loan file
2	File transfer to head office (From branches)	1 day after Branch loan committee
3	File analysis by credit committee and response to the customer	2 days
4	Contract preparation & issuance from H.O	1day after the cc

2. Loan file less or equal to 5m to be paid in less or equal to 3 years:

1	File analysis at Branch level	1 Days after receiving the loan file
2	File transfer to H.O (From branches)	1 day after Branch loan committee
3	File analysis, committee & response to the customer	2 days
4	Contract preparation & issuance from H.O	1 day after the CC
5	Mortgage registration & Disbursement	2 day for all Branches

3. Loan file beyond 5m		
1	File transfer to H.O (From Branches)	1 day after Branch CC (4 th day since file reception)
2	File analysis and committee & response to the customer	2 days
3	Contract preparation & issuance from H.O	1 day after the credit committee
4	Mortgage registration & Disbursement	2 days for all branches

Disclaimers

The Bank has prescribed service periods with the intention to provide its customers with standard level of service that is fast, efficient, transparent, and responsive to its customers' needs only. Such standard service period shall be subject to accuracy and completeness of facts and/or information, and customers' cooperation, occurrence of any force majeure event, event beyond control of the Bank and/or any event in which the Bank must comply with its business continuity plan, on a case by case basis.

The Bank reserves the right to amend or modify any information, content, terms or conditions of the service level agreement without prior notification. If a delay, suspension or failure to perform occurs in any circumstances, the Bank shall not be liable to its customers, users and/or any other persons and the Bank shall not be responsible for any damage, loss, loss of business opportunity, loss of profit and/or other liability whether direct or indirect arising out of any claim in relation to contractual obligation, tort, negligence or any other circumstances, regardless of whether the Bank has been notified by its customers, users and/or any other persons that the foregoing loss and damage would occur.

