



Credit Cards Operations Policy

(To Publish in NRB Bank Website: www.nrbbankbd.com)

Version Web 1.0

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IT & ADC Operations Department

NRB Bank Limited

Corporate Head Office, 89, Gulshan Avenue
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Introduction:

The purpose of this document is to describe the life cycle credit card from new file process to Card Delivery, Dispute Management and collection and recovery. This document will also help the card holder to understand the internal process and policies of NRB Bank Limited.

Preface:

Version	Description	Author	Supervisor
Web 1.0		Md. Khirul Islam SPO, IT & ADC Operations	Ashraf Siddique SAVP, IT & ADC Operations
		Md Zakir Hossain SPO, Card Division	

Process included the below Credit Card Operation Policies:

- New Credit Card Application Process
- Customer Service Operations process
- Disputes Management process
- Collection & Recovery Policy

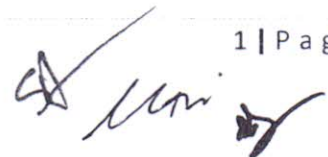
Information/Help:

Guest / Customer can communicate with us for any assistance through below channels:

1. 24/7 Call Center :
 - a. Long Code : +880 966645 6000
 - b. Short Code: 16568
2. Email :
 - a. CallCenter@nrbbankbd.com
 - b. Info@nrbbankbd.com
3. Outlet:
 - a. Any NRB Bank's Branch.

For further details guest/customer can visit the below web URL:

<http://www.nrbbankbd.com/credit-card/>



New Credit Card Application Process		
Steps	Descriptions	Owner
Customer Request Process	<ul style="list-style-type: none"> Customer willing to have NRBB Credit Cards, submit a request to NRBB Card Business team (Sales Executive/Branch) with properly filled up the application form along with mandatory documents. For detail dial 16568 or visit www.nrbbankbd.com Card business team checked and verify the application file and documents and submit the file to CRM after duly signed by sourcing Officer and Manager. 	Card Business Team
Credit Card Limit Approval	<ul style="list-style-type: none"> CRM review the file, check documents authenticity, conduct the customer's CPV through third party or in house and ensure other formalities etc. Once application passed all the necessary requirements as per approved PPG, CRM sanction a limit for that file and sent the file to ADC Ops. 	CRM
Card Creation & Deliver	<ul style="list-style-type: none"> ADC Operation received the approved application from CRM and create a card in CMS and assigned Limit. ADC Operations print the card and arrange to deliver the card & PIN to cardholder's requested address through courier. 	ADC Operations
Card Activation	<ul style="list-style-type: none"> Cardholder call at NRBB Call center from his/her registered phone number to activate the card after receiving from courier. Call center agents verify cardholder's necessary informations and activate the card in system once confirmed genuineness of the customer 	Call Center
Customer Service Operations process		
Steps	Descriptions	Owner
Cardholder Service Request	<ul style="list-style-type: none"> Cardholder submit Card service request to NRBB branch or Call center. Branch/Call Center forward the Card service request to ADC operations through ADC Operations Service Desk system with a tracking ID 	Branch, Call Center
Request Execution	<ul style="list-style-type: none"> ADC Operations received the request from ADC Operations Service Desk system and arrange to execute the request within shortest possible time. ADC Operations will execute the request within 2 to 5 working days and update status with resolve remarks. Branch/Call center will be automatically informed via reply mail through ADC Operations Service Desk system once request is resolve/closed in system 	ADC Operations

Foreign Currency transaction service	<ul style="list-style-type: none"> An NRBB credit cardholder wants to make transaction with foreign currency must have to ensure passport endorsement at NRBB branches as per Bangladesh Bank Travel Quota guideline. Cardholder may request to call center for USD limit enhancement including foreign currency transaction enable/disable service Call center agents will verify cardholder's necessary informations and execute the request in CMS system once confirmed genuineness of the customer. Call center will ensure Maker and Checker process while providing such service. 	Call Center
Disputes Management		
Steps	Descriptions	Owner
Card Disputes	<ul style="list-style-type: none"> Cardholder submit Card and transaction related dispute to NRBB branch or Call center. Branch/Call Center forward the dispute claim to ADC operations through ADC Ops service desk system. 	Branch/Call Center
Dispute Resolution	<ul style="list-style-type: none"> ADC Operations investigate the dispute and arrange to resolve within shortest possible of time. ADC Operations will resolve <i>general card related</i> disputes within 3 to 7 working days ADC Operations will resolve <i>Card transaction</i> related disputes within 10 to 180 days as per transaction network time line. (Standard time frame: * NRBB Network 7 working Days, * Q-Cash Network 30 Days, * VISA Network 10 to 180 Days, * NPSB Network 10 to 30 Days.) Branch/Call center will be automatically informed via reply mail through ADC Operations Service Desk system once request is resolve/closed in system 	ADC Operations
Collection & Recovery Policy		
Steps	Descriptions	Owner
Due Collection	<ul style="list-style-type: none"> Cardholder will be updated about the outstanding details every month on statement date through sending e-statement mentioning a due date with 15 days' timeline. Cardholder will also be reminded about due payment through SMS before due date. Bank will make telephone calls to cardholder who fails to pay due within stipulated time or issue letters to defaulter cardholder for making payment. 	Collection Team
Recovery	<ul style="list-style-type: none"> Cardholder fails to pay dues and no positive response found, bank will issue legal notice to the cardholder and guarantor allowing a certain period of time for making payment. Classified Cardholders list will also be reported in Bangladesh bank CIB report 	Recovery Team

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