

2017

Customer Charter



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Introduction

Definition

The Charter of Banking Practice (the Charter) seeks to foster good relations between NRB Bank Ltd and its Customers (as defined below) and to promote good banking practice by formalizing standards of disclosure and conduct which the Bank shall observe when dealing with its Customers. The services which are provided to our respected clients of NRB Bank Ltd have been described in the Customer Charter. Apart from this, the applicable interest rate of deposit & loan and other service charges against various services have also been described in the chart. We believe that customer Charter will be helpful for us to build a fair & firm relationship in between Banker & Client.

Customer Charter essentially is a set of general statement of commitments for providing banking services and necessary information to customers. The document extends to provide road maps or indicators for the customers to get services in the bank premises as well as informs the customer of his/her rights from Bankers as well as educates customers regarding Banker's rights from customers.

Background of the Customer Charter

Customers from all paths and walks of life come and take services from Banks. Due to the difference in experience & understanding of Banking among customers, as well as difference methodologies used by different Banks to offer services, it may often become confusing for customers to set their level of expectation from Banks, regarding their requested service.

The Customer Charter Document has been prepared in order to provide clear guidelines for customers to get services in the bank premises.

Objectives of Customer Charter

The objective of the Customer Charter document for customers is to give them a clear understanding on how to avail products and services from the Bank premises as well as to get an understanding of the products that are available for them, along with key features.

The objective of the Customer Charter document for employees of the Bank is to know the culture and nature of service that the Bank would like to offer its customers.

Legal Basis

The Customer Charter document is mandatorily required to be prepared and published by all Scheduled Banks as per section 2.09 of Guidelines for Complain Management and Customer Service published by Financial Integrity & Customer Services Department (Customer Service Division) of Bangladesh Bank, in June 2014.

Application

For customers, the Customer Charter document will be used to educate themselves regarding the products offered by the Bank and the key features of each product. On getting a clear understanding of the product options, the customer can decide on which product he/she would like to avail. The document would help customers understand both Customer's Rights & Obligations as well as Banker's Rights & Obligations. The customer would then be able to understand if their rights are being delivered appropriately and if they are acting according to the expected obligations.

For employees the customer charter document will prove to be a one stop solution for key information on all products offered by the Bank, which will come handy both for self-development as well as for customer discussion on product offerings. The document also will help employees understand what the Banker's rights and obligations and they will work towards fulfilling them. The document will also enable them to have an appropriate source/cited document with Customer's rights and obligations.

Impact of Violation

Any violation in following Customer Charter defined in this document shall result in action as defined in the Bank's Code of Conduct document and as deemed fit by Bank's senior management.

Key Commitments

We will continuously work towards improving the standards of service. Our Bank's relationship with you will be guided by the following key principles

Accountability

- All our products and services comply with relevant laws and regulations of Bangladesh Bank.
- We will explain and help you understand the financial benefits of our products and services that you are interested in, how they work, and the risks involved.

Fairness

- We will act fairly and reasonably towards you in a consistent and ethical manner.
- We will establish a clear set of procedures to ensure that any dispute between us will be resolved fairly and quickly.
- We do not discriminate against age or gender, and will make available products and services on the same terms as for other customers.

Privacy

- We will treat all your personal information (provided by you during account opening) as private and confidential, and ensure the safety and security when using your information. Your personal information will not be revealed unless otherwise authorized by you or required by law to do so.

Reliability

- We will co-operate as an industry so that you enjoy secure and reliable banking and payment systems you can trust.

Transparency

- We will provide you with clear, relevant and timely information to help you make informed decision about our products and services. Where applicable, a set of Terms and Conditions relating to each banking product or service will be made readily available to you with all the fees, charges, penalties and relevant interest rates, your liabilities and obligations in the use of a banking product or service clearly outlined.
- We will inform you, through various channels (e.g. over by telephone, e-mail or at our branches) of available products and services. You can contact us for information or provide feedback through these channels.
- We will exercise care to provide you with a balanced view of benefits and risks of investment products, explain critical terms to you, and ensure the investment product is suitable for your needs and financial circumstances.

NRB Bank Office Time

Days	Office Time	Transaction Time
Sunday to Thursday	10:00 AM To 6:00PM	10:00 AM To 4:00 PM
Saturday *	10:00 AM To 2:00PM	10:00 AM To 1:00 PM

*Applicable for the branches with Saturday banking service only.

Customers' Rights/Bankers' Obligations:

NRB Bank Limited shall allow their customers to obtain the following rights:

- To do Banking in any outlet and in any Alternate Service Channel (ATM, Email & Call Center).
- To receive Super Quality Banking Service from any of our service outlets.
- To independently apply for any suitable product/service
- To know the answer of any service related query through any service outlet, , Call Center or through email
- To provide regarding any service related suggestion or complain
- To know the entire information regarding any product or service, fee & charges, necessary documents, Terms & condition and as usual the detail information concerning the transactions of your own account.
- To maintain and provide relevant & true information and Terms & conditions mentioned in the Account Opening Form & Product.
- To know regarding the legal responsibilities as being Client, Loan taker, Introducer & as Guarantor.
- To get the receipt copy against every deposit, payment of instalment (in cash or through cheque, without Drop Box) in each time.
- To get the Sanction Letter of Loan
- To provide cheque through Crossing containing Account Payee only in the name of NRB Bank limited (Loan purposes)

Bankers' Rights/ Customers' Obligations:

- Customers shall follow the banking norms, practices, functional rules etc.
- Customers shall abide by the terms and conditions prescribed for each banking product and services.
- Customers shall maintain disciplinary arrangement at the customer service points.
- Customers shall convey their grievance to the bank in proper way or in prescribed form.
- Customers shall convey the bank any changes in their address, contact numbers, KYC & TP
- Customer shall not try to show unreasonable persistence, demand, argument & behaviour.
- Customers generally shall ask any query at prescribed desk such as Customers' Service Desk, Help Desk, Information Desk or Enquiry Desk at first instance.
- Customer should avoid misunderstanding as far as possible.

Services Provided by NRB Bank Limited

Retail Banking	
Retail Account	<p>Current Account: Current Account offers an array of services like online branch banking, cheque book and ATM/Debit card with unlimited cash transaction facility. This product eases customer's need to make frequent and bulk amount transactions both in terms of number and volume</p> <p>Savers: Savers is a monthly interest paying Savings Account. The features of this product allow creating a personal savings as well as transaction profile in a profitable manner.</p> <p>Power Savers: Power Savers is a daily interest paying Savings Account. It offers the growth of a Savings Account with the convenience of a Current Account.</p> <p>Pearl Account: Pearl Account is an interest bearing deposit account designed exclusively for female customers. Besides the core banking advantage, pearl Account is packed with special benefits for potential female customers.</p> <p>Current Plus Account: This is an interest bearing taka account for the individuals and 'S' segmented SME customers. This is product is designed to insist customers to open Current account in need. It is suitable for those customers who need to perform regular transactions and also willing to get some interest.</p> <p>Amar Shopno Account: This account is designed to facilitate Farmers, the underprivileged and deprived population of the society to enter into the Banking system with a charge free account. This will benefit the society by increasing financial literacy which is given top priority by Bangladesh Bank.</p> <p>I Savings Account: This is an account for the Resident Bangladeshi Investors to be maintained in respect of portfolio investments in Bangladesh with primary objective to participate in IPOs and primary market instruments.</p> <p>RFCD Account: RFCD is an interest bearing account which can be opened in USD/GBP/EUR without restriction on transaction frequency. Balances in these accounts shall be freely transferable abroad. Fund from these accounts may also be issued to account holders for the purpose of their foreign travels with endorsement in the passport and ticket, up to \$ 5000 in form of cash currency notes and the remainder in the form of TC or other currencies.</p>

	<p>Expat BDT Account: Expat BDT Account is a non-interest bearing account which can be opened in BDT for the foreign nationals who are resident in Bangladesh and working in the country with valid work permit.</p> <p>Expat FCY Account: Expat FCY Account is a non-interest bearing account which can be opened in USD, GBP or EUR for the foreign nationals residing abroad or in Bangladesh and also foreign firms registered abroad and operating in Bangladesh or abroad or Foreign missions and their expatriate employees.</p>
<p>My Bangladesh (NRB Banking)</p>	<p>NRB My Savings Account: NRB my savings is a daily interest bearing and half yearly interest paying taka savings account for the Non-Resident Bangladeshis. The Account is aimed to help NRBs to save their hard earned money in local Currency for a secured future.</p> <p>NRB FCY Account: NRB FCY is an interest account which can be opened in USD/GBP/Euro without restriction on transaction frequency. The account can be operated by the mandate of the account holder. Account fund remains in foreign currency and is freely remittable in abroad and encash in Bangladesh in local Currency.</p> <p>NRB Rising Account: NRB Rising is Non Resident Foreign Currency Deposit account which is an interest bearing time deposit account for Non Resident Bangladeshis which can be opened in foreign currency for a period at 1/3/6/12months.</p> <p>NITA Account: Non-resident investors Taka Account (NITA) is an account for the non-resident Bangladeshi investors to be maintained in respect of portfolio investment in Bangladesh with freely convertible foreign currency remitted from abroad through normal banking channel or by transfer of funds from the non-resident investor's foreign currency account.</p>
<p>Saving Schemes</p>	<p>Term Deposit: Term Deposit is a smart solution to get more out of long term investments with choice of tenure option.</p> <p>My Double/Triple Benefit: My Double/Triple Benefit Scheme is a time specified deposit scheme for customers where the deposited money will double or triple on maturity.</p> <p>Monthly Benefit Scheme: Monthly Benefit Scheme is a term deposit scheme that offers monthly return on term deposit. It allows to earn and enjoy interest that accumulates from the deposited amount while the principal amount remains untouched.</p>

	<p>Monthly Secured DPS: gives the opportunity to save money with the guarantee of maturity value in case of sudden demise of the depositor. The nominee of the deceased will receive the full maturity value plus the deposited amount even after depositing only a single instalment.</p> <p>My DPS: is a recurring monthly savings scheme. It is a monthly savings plan created to develop the savings habit of customers and turn small savings into a large amount of money over a certain period of time.</p> <p>My Future DPS: A smart banking solution for your children that is more rewarding, convenient and specialized. This DPS scheme will help you to save for your children’s higher education, marriage or for any special needs which may occur. Let your children have a great future by effectively managing your money.</p>
My future	<p>My Early Account: This product is designed to get your child into the habit of saving and introduce them to the banking world.</p> <p>My Study Account: This account is especially designed for those students who are 18 to 26 years old. It is a very personal and special savings account with no hidden charges or restrictions while giving very attractive interest on daily balance.</p> <p>My Future DPS: A smart banking solution for your children that is more rewarding, convenient and specialized. This DPS scheme will help you to save for your children’s higher education, marriage or for any special needs which may occur. Let your children have a great future by effectively managing your money.</p>
My Salary	<p>My Salary Account: A smart banking solution for your children that is more rewarding, convenient and specialized. This DPS scheme will help you to save for your children’s higher education, marriage or for any special needs which may occur. Let your children have a great future by effectively managing your money.</p>
Retail Loans	<p>Quick Cash: Quick Cash is an Overdraft facility for resident & non-resident Bangladeshis. This is a quick, convenient and easy way to meet financial needs in emergency.</p> <p>Quick Loan: An EMI based secured credit facility for Resident & Non-Resident Bangladeshis. This is a quick, convenience and easy way to meet financial needs in emergency.</p>

	<p>My Loan: My Loan is an unsecured and terminating any purpose loan. It has the facility of Equal Monthly Instalment for any legitimate purpose. Individuals can apply for it against gross monthly income. This is a product to meet your lifestyle needs.</p> <p>My Car Loan: NRB Bank 'My Car' is an EMI based car loan facility. Fulfil your dream of owning a car easily through NRB Bank 'My Car'- Auto Loan.</p> <p>My Home Loan: EMI based long term and secured mortgage loan to buy, construct, and renovate house or apartment for resident Bangladeshi consumers.</p> <p>NRB My Home: EMI based long term and secured mortgage loan to buy, construct, and renovate house or apartment for non-resident Bangladeshi consumers.</p> <p>My Study Loan: Secured/Unsecured term loan facility (EMI based) for the children of credit worthy parents, who are students of Bangladesh, traveling abroad for higher education.</p>
Cards	<p>Debit Cards:</p> <ul style="list-style-type: none">➤ VISA Local Debit Card➤ VISA Global Debit Card <p>Credit Card:</p> <ul style="list-style-type: none">➤ VISA Platinum Credit Card➤ VISA Gold Credit Card➤ VISA Classic Card

Corporate Banking

Accounts and Services

Business Transaction Account: As your business grows you need your banking to grow with you. For the ease of your business we are here to serve you with smooth and easy business focused transaction accounts.

Term Deposits: NRB Term Deposits with auto-renewal facility can give you the best return for your money. Choose a tenure that best suits your business needs and enjoy a wide range of facilities from us.

Special Notice Deposit (SND): The more you save, the more you get! This is an interest bearing account that gives you flexibility to withdraw upon your business requirement. Just let us know your need in advance and we are ready to serve you the best.

Payroll Banking: NRB Payroll service just makes your payroll management easy. Its self-service features include direct deposit to employee accounts.

Cash Management Service: Countrywide collections and payments services in the forms of utility bills, payments, different fees etc. to best manage your cash operations. NRB Cash Management also offers online inter-banking fund transfer through NRB Internet Banking.

Loans & Finance

Working Capital Financing: Get financing from us and free up your working capital for effective management of your business cash flow.

Business Overdraft: NRB Bank simply made overdraft facility easy for you. Our wide range of Overdraft facilities are designed for your convenience to cover your day-to-day business spending.

Cash Advance Facility: If your business would benefit from a short-term cash injection, just let us know. Our competitive rates and bureaucracy-free service doors are awaiting your footsteps.

Term Loans & Project Financing: Your business is always our priority! Financing for your business, projects, and acquisitions is our prime focus.

<p>Trade Finance & Bank Guarantees</p>	<p>Import Services: Let us handle your domestic and overseas trade transactions and make the best of your investment.</p> <p>Export Services: Let us handle your domestic and overseas trade transactions and make the best of your investment. Our team of dedicated trade specialists is always ready to answer your queries and provide you with timely updates.</p> <p>Bank Guarantees: Shield your business contracts with your clients and secure your investment with a range of our Corporate Guarantees.</p>
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<p style="text-align: center;">Internet Banking</p>	
<p>Internet Banking Services</p>	<p>Account Information Details: Keep track of your account round the clock. Conveniently, stay updated with your balance history, manage your cheques, loans and keep track on your Fixed Deposit Account (maturity dates, interest payments).</p> <p>Fund Transfer: Transfer funds from your account to NRB Bank and other local bank accounts. You can transfer your daily limit whenever you want.</p> <p>Bills Pay & Mobile Top-up: Paying bills is now more convenient. You can pay bills online 24/7 virtually. Use eBanking to pay your utility, credit cards, internet and mobile bills/top-up instantly.</p> <p>E-Statement: You can receive e-Statements any time electronically. Moreover you can check your accounts anytime, if there is an active internet connection.</p> <p>Branch & ATM Locator: Get addresses, maps, driving directions, and banking hours for the NRB Bank branches and ATM network locations.</p> <p>Exchange Rate Inquiry: The Exchange Rate Inquiry option allows you to view the latest exchange rates for popular currencies offered for buying and selling by the bank. The exchange rates will be displayed against your account currency.</p>

SME Banking

Loans & Finance	<p>NRB Pashe: “NRB Pashe” is at your side with offering credit facilities for small and medium enterprises. It is a combination of a term loan and an overdraft facility for the entrepreneurs involved in the business of trading, manufacturing, service, agriculture and agro.</p> <p>NRB Proshar: “NRB Proshar” is at your side offering credit facilities for small and medium enterprises. It is an EMI based unsecured terminating loan facility, and is for the purpose of financing the business requirements.</p> <p>NRB Young Entrepreneur: “NRB Young Entrepreneur” is at the side of young dynamic entrepreneurs. It is an EMI based unsecured terminating loan facility and is for the purpose of financing the business requirements. NRB Bank offers a special facility to the young entrepreneurs to boost up their business without any collateral.</p> <p>NRB Prerona: “NRB Prerona” is the side of prospective women entrepreneurs offering credit facilities to the business requirements.</p> <p>NRB Sonali Aansh: “NRB Sonali Aansh” is an EMI based collateral free Term Loan facility offering to potential Micro and Small Entrepreneurs having sound track record in manufacturing of diversified jute products.</p>
Accounts and Services	<p>Current Plus Account: “Current Plus Account” is an interest bearing current account for individuals and SME-small customers.</p>