

NBK CUSTOMER SERVICE CHARTER

Three Pillars of the Customer Charter

Customer Focus	Convenience & Pro-activity	Competency
Shifting focus to personalized customer interactions to enhance service delivery.	<ul style="list-style-type: none"> Incorporation of easy and convenient customer service channels. Friendly and convenient environment for Customers. Takes initiative to provide feedback, information and education to customers. Proactively inform customers about new products and changes. Providing solutions to customer requirements before revenue consideration 	<ul style="list-style-type: none"> Building employees' strong knowledge of the company policies, the products and services. Building strong and simple processes for employee to follow while transacting with customers.

Customer Experience Standards

Our Branch Banking Services

We are committed to making Banking Easy for You

Service	Goal
1. Personal Account Opening	Within 24 Hrs
2. Business Account Opening	Within 48 Hrs
3. Fixed/Call Deposit Account Opening/Breakage	Within 1 Hr
4. Set Up on Mobile Banking	Within 24 hrs
5. Set Up on Internet Banking Personal Accounts	Within 24 Hrs
6. Set Up on Internet Banking Business Accounts	Within 48 Hrs
7. Standing Order Set Up / Amendment / Cancellation	Within 24 Hrs
8. Paybill/Merchant Set up	Within 24 Hrs
9. Get A Cheque Book (New / Replacement)	Within 72 Hrs
10. Receive E-statement for Account	Monthly
11. New ATM Card For New Accounts	Within 48 Hrs
12. ATM Pin For New Card	Within 10 Minutes
13. ATM cards Replacement for existing accounts	Within 24 Hrs
14. Pin Reset For Mobile Banking	Within 1 Hr
15. RTGS Services	Same Day Settlement
16. EFT Services	Within 72 Hrs
17. Swift Services	Within 72 Hrs
18. E-Pay Set up	Within 24 Hrs
19. Automated Salary Processing	1 Hour
20. Adhoc Statement Generation	1 Hour
21. Account details amendment (Contact, Static data)	Within 24 Hrs
22. CDSC Account Opening	Within 24 Hrs
23. Shares Purchase/Sale Order Processing	Within 24 Hrs
24. Queue Time At The Branches for all Services	10 Minutes

We are committed to processing your Personal or Business loan applications within a reasonable period

1. Unsecured Personal Loan	Within 7 Days
2. Secured Business Loan 0 - 4.9M	Within 21 Days
3. Secured Business Loan 5 – 100M (Early Drawdown)	Within 45 Days
4. Secured Business Loan 100 – 250M	Within 90 Days
5. Secured Business Loan > 251M	Within 120 Days
6. Mortgage (Retail/Corporate)	Within 120 Days

Loan Related Services

1. Loan Settlement	Within 24 Hrs
2. Check off Set-Up (Scheme Loans)	Before Disbursement
3. Issuance of Loan Clearance letter	Within 24 Hrs
4. Loan Recovery	On the due date
5. Application of Check-off amount received	Within 24 Hrs
6. Interest Rate Adjustment (Expired Moratorium)	Within 24 Hrs

Dispute Resolution

1. Complaint / Dispute Closure	Within 48 Hrs
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Solutions to Our Customer Financial Requirements

- My complaints are addressed to my satisfaction.
- My needs are listened to and understood.
- Advice provided to me is relevant, comprehensive and unbiased and helps me make my final decisions.
- I am convinced that the products and services do what they say they will.
- Reliable feedback is provided.
- The Bank must provide suitable product to meet the customer's requirements rather than the most profitable

Recognition of the Customer Banking Relationship

- I am known by my name.
- I know my overall banking relationship is valued because of the additional benefits I receive such as better pricing and rewards.
- It is easy to do my banking globally.
- They send me an e-card on my birthdays.

Listening and Caring

- Respect and dedication of the staff to the customer.
- Professionalism in handling the issues any time.
- Ready to inform and to provide feedback.
- Staff are always compassionate about their customers.

What greater customer service means for the Bank

- Better retention and deeper customer relationships.
- Greater share of customer wallet and products.
- Stronger revenue

Rights of Our Customers

- You have the right to be served with respect, professionally and timely.
- You have the right to report any service delivery failure/ complaint.
- You have a right to customer information confidentiality.
- You have a right to receive updates concerning your accounts from us.

Customer Complaints and Comments

We are committed to providing the best possible services to you, our customers. If you have a complaint or suggestion, please let us know by communicating either by telephone, letter or email to the address provided in the contact. The bank guarantees confidentiality and privacy in respect of our submitted complaints. Your comments and complaints are important to us.

We will:

- Welcome customer comments and complaints.
- Investigate any complaints about our service and reply within 2 working days with a solution or holding response.
- Learn from customer comments and complaints and improve our services better.

For more enquiries please contact us on
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