

# CUSTOMER SERVICE CHARTER

The Customer Service Charter sets out our commitment to providing the highest standard of customer service. We seek to meet your financial needs by offering quality financial advice, products and services. Our customers are the cornerstone of our business and we consistently strive to 'walk the talk' and exceed your expectations by anticipating and meeting your needs.

## SERVICE COMMITMENT.

We commit to deliver a high standard of customer service with passion so that you feel valued and special.

## OUR VISION.

To establish long term, profitable customer relationships through the provision of a complete range of banking and financial services.

## OUR MISSION.

To be the leading financial services provider to our target market; we are committed to the highest standards of service and to exceeding our stakeholders' expectations.

## OUR VALUES.

**Integrity:** Being honest and having strong moral principles.

**Professionalism:** Showing confidence and skill.

**Responsiveness:** Turnaround time is key – exceed expectations.

**Passion:** Showing boundless enthusiasm for what you do.

**Innovation:** Coming up with fresh new ways of doing things.

## OUR COMMITMENT TO YOU.

NC Bank through this Customer Service Charter commits to provide world class customer service that will be based on three (3) key principles:

### 1. 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, gender, race, religion or disability and will always make available products and services in a fair and transparent manner.

### 2. Reliability:

- We will cooperate as a bank so that you enjoy secure and reliable banking and payment systems that you can trust.

### 3. Transparency:

- We will provide you with clear, relevant and timely information to help you make informed decisions 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. through the internet, by telephone, e-mail or at our branch) of available products and services. You can contact us for information or provide feedback through these channels.
- We will ensure that any information given to a consumer whether in writing, electronically or orally is fair, clear and transparent.

## STANDARDS.

As we work towards improving our standards of service, we aim to provide our service efficiently and effectively. To this end, we have set out below the time frames within which you can expect us to deliver the respective services.

I. We are committed to making banking easy		Target/Goal
1	Aim to serve the majority of customers promptly at our branch and head office.	Within 10 minutes.
2	Aim to provide you with friendly and helpful service whenever you deal with us.	Aim to obtain feedback from a fair representation of our customers periodically.
3	Help you to make the right choices for your money and you.	Aim to equip staff with sound knowledge of products and services.
4	Aim to answer your call promptly when you call us at our branch and head office.	Within 3 rings.
5	Aim to open a savings account promptly.	Within 20 minutes.
6	Aim to open a current account promptly.	Within 20 minutes.
7	Issue you with a cheque book promptly.	Within 4 business days of opening current account; or Within 4 business days of the bank receiving your application for a new cheque book.
8	Help customers manage their accounts; issue statements.	Provide monthly account and loan statements.
9	Issue demand drafts (local and foreign currency) promptly.	Within 20 minutes.
10	Execute foreign currency remittances.	By 4.00 p.m. of value date.
11	Close current/savings account.	Within 15 minutes.
II. We are committed to helping when you need us		
1	Aim to resolve counter enquiries promptly.	Where no follow up is required, within 1st visit. Where follow up is required, within 2 days of 1st visit. Where enquiry is complex, provide time frame within which response can be made.
2	Aim to resolve phone enquiries promptly.	Where no follow up is required, within 1st call. Where follow up is required, within 48 hours of 1st call. Where enquiry is complex, provide time frame within which response can be made.
3	Respond to written enquiries promptly.	Respond to acknowledge receipt of written enquiries within 1 business day. Respond within 4 days from date of receipt of enquiry if enquiry is not complex. Where enquiry is complex, provide time frame within which response can be made.
III. We are committed to listening		
1	Resolve customer complaints fairly, consistently and promptly.	Aim to resolve all customer complaints within 3 business days of receipt of the complaint. If we are unable to resolve it, a written acknowledgement will be sent to the customer.
2	Actively seek your thoughts and suggestions on how we can better serve you.	Facilitate customers with various channels to provide feedback.
IV. We are committed to processing your application quickly		
1	Credit application.	Within 5-21 working days of all required documents and information having been received by the bank. The time frame will be determined by the complexity of the credit application.