

# NC BANK CUSTOMER SERVICE CHARTER

## INTRODUCTION

Our Customer Service Charter states our commitment to provide you with quality services and provides you standards by which to measure our performance. It also provides our employees with clear standards to strive for a great service experience and to achieve the Banks's Vision and Values, identified in our Strategic plan.

NC Bank Uganda Limited is committed to the following Vision and Values:

## VISION

"Building Prosperity Together"

## VALUES

In alignment with the Bank's bold vision, the Bank believes the following primary values should be inherent to ensure a great service experience for our customers. Integrity, professionalism, responsiveness, passion and innovation

## KEY COMMITMENTS

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

- a. **Professionalism**
  - i. We will respect our customers
  - ii. 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
  - iii. We will provide prompt, friendly, courteous and efficient customer service and at all times remain professional in our interactions with you
  - iv. We will be realistic about what we can do and in what time frames
- b. **Integrity**
  - i. We will act fairly and reasonably towards you in a consistent and ethical manner
  - ii. We will actively seek your feedback on our services to ensure they meet your needs
  - iii. We will treat all your personal information as private and confidential and ensure the safety and security of the usage of your information. Your personal information will not be revealed unless otherwise authorised by you or required by law to do so
  - iv. All our products and services comply with relevant laws and regulations of the Central Bank
- c. **Responsiveness**
  - i. We will aim to keep you updated and provide you with accurate, clear, relevant, timely and consistent information to help you make an informed decision about our products and services
  - ii. We will inform you, through various channels (e.g. over the internet, by telephone, email, Facebook, Twitter or at our branches) of available products and services. You can contact us for information or provide feedback through these channels
  - iii. We will exercise care to provide you a balanced view of benefits and risks of investment products, explain critical terms to you, ensure the investment product is suitable for your needs and financial circumstances
- d. **Passion**
  - i. We will stay focused and seek to exceed your expectations
  - ii. We will show dedication in our interactions with you and take initiative to go beyond the call of duty to ensure a great service experience
  - iii. We will take ownership of your enquiry, follow up and keep you informed of progress to completion
- e. **Innovation**
  - i. We will strive to excel in providing excellent customer service through continuous improvement and identification of new technologies to assist in the customer experience
  - ii. We will make assessments of our policies, processes, skills, motivations, products and services regularly from the customer's viewpoint. And will always keep on the lookout for ways to invent great customer experiences

## STANDARDS OF SERVICE

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.

### WE ARE COMMITTED TO MAKING BANKING EASY

1	Aim to serve the majority of customers promptly in all our branches and Head Office	<b>Target/Goal</b> Within 10 minutes waiting time for counter transactions	6	Issue demand drafts (local & foreign currency) promptly	Within 20 minutes
2	Aim to provide you with friendly and helpful service whenever you deal with us	We will endeavour to provide comprehensive and courteous service through our various channels e.g. Contact Centre, Branches, Online Banking, Mobile Banking and ATM	7	Issue you with cheque book promptly; new account opened	New account opened - within 4 business days Application for new cheque book - 4 business days
3	Aim to answer you promptly when you call us	Phones will not go unanswered. If the person you are contacting is unavailable, the call will be forwarded to someone who can assist	8	Help you manage your accounts; issue statements	Provide monthly account and loan statements
4	Help you to make the right choices for your money and you	Aim to equip staff with sound knowledge of products and services	9	Execute foreign currency remittances	By 4:00pm of the value date
5	Aim to open savings and current accounts promptly	Within 20 minutes	10	Close current/savings account	Within 15 minutes

### WE ARE COMMITTED TO HELPING YOU WHEN YOU NEED US

	Aim	Target/Goal	Where follow up is required, we will endeavour to reply within 2 business days from first visit	Where more time is required or for complex enquiries, we will keep you updated on the progress
1	Aim to resolve counter enquires promptly	We aim to resolve or respond to enquiries within the same visit where no follow up is required		
2	Aim to resolve phone enquires promptly	We aim to resolve or respond to enquiries within the same call where no follow up is required	Where follow up is required, we will endeavor to reply within 48 hours from first call	Where more time is required or for complex enquiries, we will keep you updated on the progress
3	Aim to respond to enquiries made through our email address or online or feedback form promptly	Where more time is required or for complex enquiries, we will keep you updated on the progress	We aim to resolve or respond to enquiries within 5 business days from date of receipt of enquiry	Where more time is required or for complex enquiries, we will keep you updated on the progress

### WE ARE COMMITTED TO LISTENING

1	Resolve customer complaints fairly, consistently and promptly	Aim to respond within 3 business days If the complaint is complex or follow up is required, a written acknowledgement will be sent to you We will provide you with a time frame within which response can be made or updates given
2	Actively seek your thoughts and suggestions on how we can better serve you	We welcome any feedback which you may have and share via our various channels, e.g. branches, contact center, online form or our website

### WE ARE COMMITTED TO PROCESSING YOUR APPLICATION QUICKLY

Loan application	We will endeavour to process applications promptly and efficiently upon receipt of complete documentation submitted for our processing Update on progress of applications within 48 hrs of submission
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