

CITIZEN CHARTER

THE BANK

Dhaka Bank Limited was established in July 5, 1995, the bank is now an admired provider of financial services and has positioned itself as a strong brand in the mind of customers.

'Excellence in Banking' is our motto and to become the best performing bank in the country is our mission. As a leading private commercial bank in Bangladesh, our eminence is backed by quality products and services, superior technology and highly motivated personnel to realize your dream. We are regulatory guidelines, flexibility to growing needs and adaptability to the changing world.

ITS VISION

At Dhaka Bank, we draw our inspiration from the distant stars. Our vision is to assure a standard that makes every banking transaction a pleasurable experience. Our endeavor is to offer you supreme service through accuracy, reliability, timely delivery, cutting edge technology and tailored solution for business needs, global reach in trade and commerce and high yield on your investments.

Our people, products and processes are aligned to meet the demand of our discerning customers. Our goal is to achieve a distinct foresight. Our prime objective is to deliver a quality that demonstrates a true reflection of our vision- Excellence in Banking.

MOTTO IN MISSION

To be the premier financial institution in the country providing high quality products and services backed by latest technology and a team of highly motivated personnel to deliver Excellence in Banking.

CORPORATE VALUES

- Customer Focus
- Integrity
- Quality
- Teamwork
- Respect for the Individual
- Responsible Citizenship

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ETHICAL PRINCIPLES

- We are compliant to our country's laws and regulations.
- We reject bribery and corruption.
- We avoid compromised gifts and entertainment.
- We speak up if we suspect any actual, planned or potential behavior that may breach any laws and regulations.
- We are compliant to anti Money Laundering guidelines and other prudential regulations provided by our regulators.
- We resolve customer complaints quickly and fairly.
- We maintain confidentiality and fidelity of our customer.
- We treat our colleagues with fairness and respect; work with highly motivated term spirit and fellowship bond.

CUSTOMER CHARTER

We seek to build long-term, sustainable beneficial relationships with all our customers based on the service commitments and on our underlying values of mutual respect, the pursuit of excellence and integrity in all our dealings.

- Our primary concern is to understand and satisfy customers' needs and expectations. We promise to use all means open to us to establish and understand these needs which are both mutually beneficial and respect the values and principles in all our actions.
- We promise to deal quickly, courteously and accurately with all correspondence between us.
- Should disagreements arise between us, we undertake to seek a speedy and equitable solution, which takes account of the rights and obligations of both parties and is framed in the context of a long-term and enduring relationship.
- We believe in openness, integrity, transparency and accountability and provide high standard of services to our valued customers.
- We create customer value, loyalty and equity, which create customer delight over a lifetime of patronage.

FOREWORDS FOR CHARTER

To achieve its socio-economic objectives, the Banking Industry has to bring more Customers into its fold; which depends largely on the satisfaction of the Customers. We strongly believe, a satisfied Customer is the most important element in developing our business.

A need was felt by us at Dhaka Bank that in order to become more Customer-friendly Bank, we should come out with Charter of its Services for the Customers. The Citizen Charter sets the key Standards of Banking practices that can be expected by Customers when conducting transactions with Banks, and provides guidance to Banks for adopting a 'Code of Conduct' for Customer Service and protection. The Citizen Charter aims to reach a good relation between the Bank and its Customers; and to promote good Banking practices by formalizing Standards of Conduct and Disclosure etc, which the Bank shall observe when dealing with its Customers. It outlines the type of Service we aim to provide, how to contact us and give us feedback, particularly if anything goes wrong; and how you can assist us to serve you better. Finally, this Charter defines a set of Customer obligations towards Banks, as well. **=more=**

FUNDAMENTALS FOLLOWED

a. Accountability

All the Products and Services we offer comply with relevant Laws & Regulations of Bangladesh.

- We will help our Customers understand the financial benefits of our Products and Services they are interested in; and also the associated risks.

b. Fairness

- We will act fairly and reasonably while offering Services to our Customers in a consistent and ethical manner.
- We will establish clearly defined set of procedures with an aim to settle any dispute with the Customers fairly and quickly.
- To the best of our capacity, we will not discriminate against age, gender or person; and will make available Products and Services on the same terms set out for the same Customer group.

c. Privacy

- We will treat all personal information of our Customers as private and confidential; and make them safe and secured in the process of usage. Unless otherwise authorised by the Customers, or required by Law, any personal information will not be revealed.
- We will not use Customers' personal information for our own marketing purposes, if there is specific objection from their end to this matter.

d. Reliability

- As an Incorporated Company in the Banking Industry, we are committed to Customer Service and all-out cooperation, so that our Customers can have trust on us and enjoy secure reliable Banking and payment systems.

e. Transparency

- We will provide our Customers with clear, relevant and timely information to help them make an informed decision about our Products and Services. Where applicable, a set of Terms & Conditions relating to each Banking Product or Service will be made readily available to our Customers.
- We will inform our Customers, through various channels such as internet, telephone, email or directly from our Branches of available Products and Services. We will also make our periodic financial statement, financial performance indicators, etc available through Bank's Website, leading dailies, and annual reports. The Customer can contact us for information or provide feedback through any of the channels mentioned above.

CODE OF CONDUCTS

Individuals

- Individual Employees of our Bank, always strive to exhibit Standard behaviour while delivering Services to the Customers over telephone, cell phone or face-to-face.
- They work with a professional approach, competence and appearance practising good personal hygiene and dressing appropriately in the work place. **=more=**

- Every single Employee represents Dhaka Bank with a sense of oneness, not just a Division, Unit etc or any individual as our Customers would like to see us.

Places

- We have made our workplace and environment neat, clean, comfortable and disciplined to provide Customer Service smoothly and hassle-free.
- Our premises present our excellence with the space and amenities the Customers usually look for in a Service point.

Papers

- We recognize and restore papers/documents which are used to provide and receive information or stand for identification, proof of evidence or Terms & Conditions.
- In other instances, we prefer paperless interaction as we greatly believe in green and sustainable way of doing business.

Procedures

- We operate with an efficient process to make each Banking Service a delightful Customer' experience.
- We modernize systems with the changing time to meet the Customers' need.

Doing the job

- We act with integrity and honesty in all circumstances and at all times. We do not give or accept bribes, gifts or engage in any form of corruption.
- We welcome our Clients with all politeness and basic courtesy.
- We comply with Rules & Regulations contained in Bangladesh Bank and other regulating Agencies' Circulars and Guidelines issued from time to time.
- We listen to our Customers' complaints keenly, and attempt to resolve the complaints quickly and fairly. Complaining procedures are detailed separately.

COMMON PRACTICES FOLLOWED AT OUR SERVICE POINTS

a. BRANCHES

1. Render courteous Services.
2. Make the Branch/ATM locations, Phone Banking numbers, Internet Banking address etc of the Bank known to Customers easily.
3. Display interest rates for various Deposit/Advance Schemes.
4. Provide details of such Schemes/Services of the Bank.
5. Issue Demand Drafts, Pay Orders, etc.
6. Provide means for lodging complaint/suggestion in the Branch premises.

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b. PHONE/INTERNET BANKING

1. Render Service 24/7.
2. Attend to all Customers calling in to the phone Banking number/logging on to the internet Banking Website.
3. Make the Branch/ATM locations, Phone Banking numbers and Internet Banking address of the Bank known to Customers easily.
4. Provide details of various Deposit/Advance Schemes/Services of the Bank.
5. Respond to Customer queries related to Customer Account(s) with us.
6. Provide means for lodging complaint/suggestion.

c. ATM

1. Render 24/7 Service.
2. Provide cash withdrawal facility at all ATM locations and other facilities at selected locations.
4. Make the Branch/ATM locations, Phone Banking numbers and Internet Banking address of the Bank known to Customers easily

SERVICE TIME

Days	Office Time	Transaction Time
Sunday to Thursday	10:00 AM to 6:00 PM	10:00 AM to 4:00 PM
Saturday *	10:00 AM to 2:00 PM	10:00 AM to 12:00 PM

*Selected Branches only

SERVICE STANDARD

List of Products, where they are initiated, who accord approval; and time required to render these services etc are mentioned in our Service Standard approved by the Management. Detail of it can be had in our Service Delivery Points, e.g. Branch etc, on request.

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CUSTOMERS' RIGHTS

A. Banking Products and Services

1. Customers have the right to receive factual information and understand the financial Products and Services offered by the Bank.
2. The Bank will provide adequate information to Customers, explaining their financial implication and assisting them to choose the appropriate Banking Products/Services.
3. Key facts documents about Products and Services are available at all Service Delivery Points of the Bank in the form of Brochure/Leaflet/Booklet written in simple language for Customers seeking such financial needs.
4. The Brochures/Leaflets etc contain basic information about the Products/Services i.e. brief description/features, financial and other benefits to Customers, key Terms & Conditions along with contact points for the procedures to be followed to obtain or avail the Products.
5. Current interest rates of all Deposit and Loan Products, buying and selling rates of Foreign Currencies along with Schedule of Charges are displayed at the Service Delivery Points and Bank's Website www.dhakabankltd.com
6. The Bank usually sends a Periodic Statement (monthly/quarterly/half yearly) to Customers either in printed or electronic form opted by them regarding transactions and balances in their Deposit or Loan Accounts or other Services.
7. Statements for Credit Cards set out the minimum payment required and the total interest amount charged if only the required minimum payment is made and late payment fee if the minimum payment is not made.
8. The Bank offers Mobile Messaging Service (MMS) to Customers for each transaction in their Currents and Savings Accounts as well as Customer alert message on general Banking, internet Banking, Loans and Advances, Local and Foreign Remittance etc.

B. Terms & Conditions

1. The 'Terms & Conditions' associated with each Product or Service are made available to Customers in the Account Opening Form which is given to intending Customers prior to offering or recommending a Product or Service. Any clarification sought by Customers is offered.
2. Bank Officers on duties of Customer Service and relationship will clearly explain to the Customer of the Terms & Conditions and features of the Products/Services and facilitate the process of Customer decision.
3. Any change made by the Bank to the agreed Terms & Conditions on Products and Services is duly informed to the Customer in writing or mobile message or any other appropriate means before such changes are made.
4. The Customers have the right to know specifically the following under Terms & Conditions:
 - i. The details of the Bank's general charges such as interest rates, fees and commissions, if any, required by the Customer including the method of computing interest charges, the basis and frequency of interest payment and whether the interest rate is fixed or variable.
 - ii. The course of recovery actions the Bank may follow in the event of any default by the Customer on his/her obligations and Bank's expenses that will be reimbursed from the Customer.

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- iii. Any compensation proposed to be paid by the relevant Customers in case of premature withdrawal/termination of Banking relationship.
- iv. The Rules regarding (a) reporting of Cash Transaction Report and Suspicious Transaction Report to Bangladesh Financial Intelligence Unit (BFIU) (b) the reporting procedures that the Customer should follow in the case of stolen cards/ financial instruments and (c) liability of the Bank and the Customer.
- v. The procedures to be employed by the Bank to foreclose on the property held as collateral for a loan and the consequences thereof to the Customer and options available to him/her.
- vi. The Bank's procedure for receiving complaints and the resolution mechanism.

C. Value Added Services

Bank/Branch will take written consent from the Customers for any value added Services, such as internet Banking, insurance coverage, SMS Banking, Debit Card/Credit Card Services, etc. and inform the Customers of the Terms & Conditions along with the charges, levied for that.

D. Guarantor

Prior to a person acting as a Guarantor, Bank/Branch shall advise in writing of the quantum and nature of his or her potential liabilities as well as legal advice before acting as a personal guarantor.

CUSTOMERS' OBLIGATION

- a) Customers will follow the Banking norms, practices, functional rules and cooperate with the Bank in the interest of stable relationship.
- b) Customers shall abide by the Terms & Conditions prescribed for each Banking Product and Service.
- c) Customers will maintain disciplinary arrangement at the Customer Services points of the Bank.
- d) Customers will convey their grievance to the Bank in proper way or in prescribed form.
- e) Customers will convey the Bank any changes in their address, contact numbers, KYC & TP.
- f) Customer will not try to show unreasonable persistence, demand, argument and behaviour.
- g) Customers generally will ask any query at the designated desk for Customer Service at first instance.
- h) Customers will preserve all required Documents related to Banking relationship/transaction in their safe custody and show them to the Bank when necessary.
- i) Customer should avoid misunderstanding as far as possible and agree to do transaction with a clear understanding of its financial significance.
- j) Besides these, the Customers will be accustomed to cautionary measures and fair practices as introduced by the Bank.

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COMPLAINT MEASURES AND RELIEF

Complaint Lodgment Procedure

- a) Customers may lodge complaints by any available means e.g. letter, telephone, mobile, facsimile, email or in person). This is not mandatory that complaints to be made only in writing. Customer Service & Complaints Management Cells all across the Bank including Branches will facilitate the process of Customer complaints whatever may be the mode of transmission of complaints.
- b) The Bank has already produced electronic complaint system in the Website of the Bank (www.dhakabankltd.com). The Branches of the Bank will take steps to disseminate the availability and accessibility of electronic complaint system in the web among aggrieved Customers.
- c) Customers can lodge complaint at any Branch regardless of the Branch with which Customers have Banking relationship.
- d) The Bank/Branches shall accept complaints lodged by Customers or authorized representative on their behalf.
- e) Customers may lodge complaints in a prescribed form via Bank's Website or through templates available at the Branch/Service Centre.

Prioritization of Complaints

On the basis of gravity and sensitivity, complaints need to be segmented and prioritized. Thus complaints received at any level of the Bank shall be classified into the following categories:

Category	Nature of Complaints
A. Highly Sensitive (HS)	<ol style="list-style-type: none"> a. Allegation of fraud forgery b. Allegations requiring prompt response without which the complainant may suffer huge loss. c. Complaints referring to top authorities such as Ministries of Government/Government Secretariat/Bangladesh Bank/Bangladesh Association of Banks (BAB)/VIPs
B. Sensitive (S)	<ol style="list-style-type: none"> a. Allegations of rude behaviour, demeanour or bribery b. Customers' complaints regarding foreign remittance, non-payment of overdue foreign bills c. Allegations related to different prioritized Products of the Bank d. Grievances against various Govt. prioritized Products (Agricultural Credit, subsidies to the farmers etc.), Loans under Government's Poverty Alleviation Programs, Social Security Products (old age allowances, widow allowances, etc.)
C. General (G)	Complaints other than Highly Sensitive (HS) and Sensitive (S) will be treated as General (G).

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Time Limit for Complaint Resolution

SL No	Nature of Complaints/ Actions	Initiating Level	Disposal Level	Time Limit
01	Frequently Asked Questions (FAQ)	Call Centre, Branch Front Desk	Call Centre, Complaint Management Desk (CMD)	Instantly
02	Acknowledgement of Complaints	Complaint Handling Officer (CHO)	-	24 Hours
03	Highly Sensitive (HS) but no investigation required	CHO	Head of Complaint Cell (HCC) – DMD, Ops	3 days
04	Highly Sensitive (HS) and investigation required	CHO	DMD, Ops	Two weeks
05	Sensitive and a lot of money involved	CHO	DMD, Ops	5 days
06	Sensitive but a lot amount of money involved	CHO	DMD, Ops	3 days
07	General complaints	CHO	HCC/ Br. Manager/ RM	3 days
08	Response to complaints	CHO	HCC	Within 3 days after resolution

Exception:

- i. In case, the stipulated timeframe is not adequate to resolve a complaint under unavoidable circumstances, the CHO, having explained the facts to the HCC, will issue reminder extending time limit for another 3-5 days for response or settlement.
- ii. Similarly, the HCC in consultation with the CEO will fix up time limit again when it is found that the investigation is time consuming and entails a long process.

Customer complaint

With a specific complaint anyone may visit the following link:

<https://dhakabankltd.com/customer-complaint/>

or contact following Officials of the Complaints Cell:

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CENTRAL CUSTOMER SERVICE & COMPLAINTS MANAGEMENT CELL (CCS & CMC)

If you are not satisfied with the resolution provided to your enquiry or complaint, you may refer the matter to:

Mr. Md. Shakir Amin Chowdhury

DMD, Operations & Head of Complaints Management Cell

Phone : 5831 4420-30, Ext 203

Cell phone : 01713 047 397

Fax No : 5831 4419

Email : shakir.chowdhury@dhakabank.com.bd

NOTE

Facts, figure, information etc given in this Charter is subject to change & revision.

This Citizen Charter is not a Legal Document to create any Legal Right or Obligation. Its only objective is to promote better understanding between the Banks and the Citizenry, from which many would opt to be our valued Customers.

Each of the Product/Service/Obligation/Description etc mentioned here are only the brief expression, or indicative ones. Details on these may be had at our Website or at our Service Delivery Points.

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