

HABIB BANK LIMITED BANGLADESH

Customer/Citizen Charter

Manual Version 2.0 (2024)

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1. Introduction:

HBL Bangladesh looks forward for customer satisfaction meeting their financial needs through standard services and gives us the opportunity to contribute to nation's growth. With this vision, our Customer/Citizen Charter provides brief information on various facilities or services. Provided to customers in normal course of business and highlight our commitments towards customer satisfaction and simultaneously ensure accountability and responsibility of its officials and staff. Though this charter is not a legal agreement, it explains our commitment and responsibilities towards our customers and specifies the obligation on the part of customers for healthy and fair practices in customer-banker relationships.

Copies of the Customer/Citizen Charter will be available on request to all our customers at our branches and at our web site. All customers are requested to keep us informed of their experiences about the various services rendered by the Bank and feel free to comment on this charter. For further details and complete information on our products, terms & conditions or service, please visit our branches or our website or write to us or call at contact numbers available on our website www.hbl.com/bangladesh or contact us at the following: 24/7 Call Center +8801977742523.

2. Objectives of Customer/Citizen Charter:

- a. Customer/Citizen Charter should be available for all the customers at all branches, Customer Service Points and at bank's web site enabling customers to get information easily.
- b. Inform, publish or display customers' rights & obligations as well as Bankers' rights & obligations through their web site, leaflets, notice boards, posters or in any other communication channels.
- c. Main objective of the “customer/citizen charter” is to make the customers conscious about their general rights, banking services, obligations, grievance approach process and thereby help customers taking their own decision.

3. Basis of Customer/Citizen Charter:

This Customer/Citizen Charter has been prepared as per the requirement provision of 2.09 of the “Guidelines for Customer Services & Complaint Management 2014” and BRPD Circular No.17 dated 10-October-2022 issued by Bangladesh Bank.

4. Formation of Customer/Citizen Charter

Customer Charter Cell (CCC)

Bangladesh Bank issued a guideline for ‘Customer Services and Complaint Management’ through their FICSD circular letter No. 01 dated July 13, 2014 where advised all banks to prepare ‘Customer Charter’.

HBL Bangladesh have a Central Complaint Cell under the direct supervision of Chief Executive to monitor appropriate and timely resolve of all complaints received all over the Banks. The current committee comprises of the following who will also conduct Customer/Citizen Charter meeting apart from Central Complaint Cell meeting:

- Chairman - Country Manager
- Secretary – Head- Country Operations
- Member – Head Compliance & CAMLCO
- Member- Country Head-Liability & Cash Management
- Member- Relationship Manager- Corporate Banking
- Member- Head HRM

- Co-Ordinator- Head of ADC

5. Key Responsibilities of Customer Charter Cell (CCC)

- 1) Arrange to disclose Customer’s Right / Bankers’ Obligation
- 2) Arrange to prepare and preserve their ‘Customer/Citizen Charter’ in their respective branches and exhibit in their premises.
- 3) Arrange to upload ‘Customer/Citizen Charter’ to the bank’s website (Annexure-B).
- 4) Arrange minimum of 04 (four) trainings every year to sensitize bank officers/employees on the implementation of Customer/Citizen's Charter.
- 5) Arrangement of quarterly meeting on Customer/Citizen Charter implementation.
- 6) The Committee will regularly assess whether the activities are being executed according to the plan and within the specified timeframes.
- 7) Ensure that updated Citizen/Customer Charter will be uploaded on the website and placed in branches.

6. Service Channel Details:

HBL Bangladesh is operating with 5 branches and provides alternative delivery channels i.e. , Internet Banking , Mobile Apps, ATM booths and VISA Debit Cards. Customers can approach any branch or can choose any of below service at their ease.

(a) Customer Service and complaint:

Calling our Call Center at (0088 01977742523, 0088 09612624877), Customer can register and resolve complaints, report a lost or stolen card and activate their HBL Bangladesh VISA Debit Card amongst other services such as balance inquiry, Branch information, General queries about banking products etc.

(b) INTERNET BANKING

Support services for Internet Banking (IB) such as Customer are unable to access in internet Banking, Password reset request, IB unlock etc. Customer can send mail to bd.card-service@hbl.com for these IB services.

Through Internet Banking HBL Customers can manage and monitor their accounts, Transfer fund in any account within HBL Bangladesh, Make inquiries on the status of issued cheques and received email alerts.

7. Bankers' Obligations / Customers' General rights:

Key Commitments to our Customers

- Operating banking business with proper regulatory license and approvals.
- Displaying Notices that are mandated by the regulators at branches & website.
- Displaying banking hours and holiday notices.
- Displaying products and services at branches & website.
- Rendering friendly, fast & accurate services to customers' overall banking relationship and providing solutions to their financial needs.
- Attending to all customers present in the banking hall during the business hours.
- Ensuring our documents and procedures are clear and give complete information about our products and services.

Banks shall allow their customers to obtain the following rights at least, i.e., Bank shall carry out the following obligations to their customers:

1. disclose to the consumer the procedure for termination of any product.
2. Disclosure on statement of accounts.
3. Clearly disclose amount and term of finance along with number of installments and the amount to be paid for each installment.
4. Inform the guarantor, if any, of his/her rights and obligations and implications in the event of default by the consumer.

A) Disclosure of Current Interest Rates-

Prior to signing the contract with the consumers for both interest-bearing deposits and loans, Banks shall:

- Inform the customers of the term of the fixed deposit or loan.
- Inform the customers of the charges, if any, and consequences of premature termination of a fixed deposit or loan.
- Inform the customers whether the interest rate is fixed or variable.
- Inform the basis and frequency on which interest payments or deductions are to be made.
- explain the method used to calculate interest of each product;
- disclose prominently the total amount of income that the customers shall receive on the fixed deposits; and
- disclose the total cost of credit with break up, if any.

B) Disclosure of latest Schedule of Charges, Fee, Commission etc.

HBL Bangladesh provides various services to customers & clients for which fees, service charges, commissions are levied which are compiled in the Schedule of Charges/Tariff. Specific/ exceptional services related to the product(s) the customers hold may warrant specific charges. These charges are reviewed/ revised from time to time and usually notified through our branch offices, branch display and website. Further, the customers will

be informed to pay additional charges or expenses, such as searching fees to retrieve available past records etc. The prevailing Schedule of Charge (SOBC) is available in the bank's website: www.hbl.com/bangladesh.

C) Notice of Changes to Terms and Conditions:

The terms and conditions provided by the bank shall highlight to a consumer the fees, charges, penalties, relevant interest rates and any other consumer liabilities or obligations in the use of financial products or services. Bank shall ensure that the consumer is notified through letters, registered email addresses at the bank under following conditions:

- 1) At least thirty days in advance before implementing any changes to the terms and conditions, Fees or charges, discontinuation of services or relocation of premises of the financial services Provider.
- 2) Immediately of any changes in interest rates regarding the product or service

D) Value Added Services:

Bank must take written consent from their customers for any value-added services, such as, internet banking, SMS banking, ATM services etc. and inform the customers of the terms and conditions along with the charges, levied for that.

E) Guarantor:

Prior to a person acting as a guarantor, banks shall in writing:

- 1) Advise the person of the quantum and nature of his or her potential liabilities.
- 2) Advise the person to seek independent legal advice before acting as a personal guarantor.

F) Disclosure of other facts, such as: -

1. Buying and selling rates of foreign currencies. Also, displaying interest rates for various deposit & loan schemes and standard fees & charges at the branches.
2. Financial statement, financial performance indicators etc.
3. Banking hours and holiday notices
4. Operating cycle or road map of services (indicators showing desk Number, floor number, room number etc.).

Customers' Obligations /Bankers' Rights.

- a) Customer Shall follow the banking norms, practices, functional rules and abide by the term and conditions prescribed for each banking products and services.
- b) Customers shall maintain disciplinary arrangement at the customer service points.
- c) Customers shall Provide their valuable feedback/ grievance on our services so as to enable us to correct our mistakes and improve our customer service and responding to Bank on any query to keep customers' account updated and to provide required services.
- d) Customers shall inform the Bank immediately of any change in address, telephone number, email ID, contact details, & Transaction Profile etc.
- e) Customer shall not try to show unreasonable persistence, demand, argument &

behavior.

- f) Customers generally shall ask any query at prescribed desk such as Customers' Service desk, Help Desk, Information Desk or Enquiry Desk at first instance.
- g) Customer should avoid misunderstanding as far as possible.
- h) Provide accurate, correct and upto date information about source of income and other KYC related requirements.

We Expect our customers to:

- Consciously read and understand all relevant product features, terms & conditions, tariff, banking practices, norms, etc., and ask bank-staff immediately for any clarifications.
- Helping us meeting the "Know Your Customer (KYC), Customer Due Diligence (CDD)" obligations by making complete & correct disclosure about their identity, occupation, address etc., of his/her own and that of associated parties like co-applicant, delegate, nominee, beneficial owner, signatories, etc., at the time of opening account and at periodical intervals as per regulatory requirements from time to time.
- Taking precautions that are indicated for protection of their accounts.
- Availing services like Automated Teller Machine (ATM), online banking, Bangladesh Electronic Fund Transfer Network (BEFTN) Real Time Gross Settlement (RTGS), to reduce risks associated with cash-transactions.
- Cooperating in paying government Tax, VAT, Excise-Duty applicable to their account and / or any other charges levied by government from time to time and also complying to instructions like Hold, Freeze from any regulatory body.
- Paying service charges for non maintenance of minimum balances, return of cheques, remittances, collections, etc. The details of fees & charges are available on the Bank's web site and also with branches.

Fair Banking Practices:

Customers are requested to:

- Ensuring safe custody of cheque book, debit cards and statements.
- Checking details of the cheque, name of beneficiary , date, amount in words & figures, crossing, writing from the left and crossing-out blank spaces before issuing any cheque.
- Abstaining from issuing cheque without adequate available balance or with alterations and give clear instruction during Positive-Pay verification in clearing and over counter to Bank staff (as applicable).
- Maintaining minimum account balance as required by the Bank.
- Noting down account numbers, details of Fixed Deposit Receipt(FDR), locker numbers, Debit Card Number, and account related other information separately and these information should be kept in customer's custody maintaining strict confidentiality.

- Informing branch immediately, for change in Residential status (as per local/foreign exchange regulations/ guidelines).

- Informing loss of demand draft, Debit Card, cheque leave (s)/book, key of locker, password, PIN, important banking instrument , immediately to the branch and/or at Call Center for immediate blocking of debit card.
- Paying interest/ charges, installments, locker rent and other dues on time, to ensure uninterrupted services.
- Not signing blank cheque(s). So also not record specimen signature on cheque book and keeping Debit card & PIN together or not to write PIN on unsecured documents.
- Informing the branch immediately, when a Minor turns into Major or in the event of the unfortunate demise of any of the account holders and produce required document on time to serve the customer better.
- Checking statements, transaction vouchers, bank communications addressed to him/her and notifying bank immediately on any discrepancies. Customers are also expected to retain applicable banking records/ instruments- like copy of statements, offer-Letter, loan –agreements, guarantees, etc., as applicable to reduce any dispute with bank or other customers/ associated parties.

Displaying the Contact Details of the officials of Customer Services and Complaint Management Cell.

With a view to making the complaint lodgment easier banks shall display the contact details Including names, complete address, telephone number, fax number, email, web, address, etc. (Annexure-A) of the officials of CCS&CMC, the prominent place of the branches and bank's website.

The updated Citizen's Charter Bank shall be uploaded on its website along with the date of latest update and shall be displayed at a visible place at the head office and each branch.

Moreover, customers can enquire / share feedback complaint in our 24-Hour Call Centre at Phone Number +88 01977742523, 0088 09612624877.

8. Impact of violation of the Charter:

The customer charter is very important to the bank. Failure to comply with the Standards outlined herein will result in appropriate disciplinary action as per ‘Disciplinary action’ policy of the bank for the following:

- Any employee who violates the customer charter.
- Any employee who deliberately withholds relevant information concerning a violation of the customer charter.
- The violator’s manager or supervisor, to the extent that the circumstances of the violation reflect either participation in the violation or lack of diligence.
- Where allegations of fraud-forgery, embezzlement of money or any irregularity raised by Customers against one or more officials of bank and the said allegations appeared true in the inquiry/investigation conducted by the bank, and then bank must take disciplinary action or appropriate punishment measures against those officials under the existing rules and procedure of the bank.

9. Lending and Deposit Product & Services

HBL Bangladesh provides the following Lending and Deposit Products to meet client's needs in different segments as;

09.1.- Corporate Banking - Lending Product and Services

09.2- Retail, Liability & Cash Management- Deposit Product & Services

09.1 Corporate Banking- Product and services for Lending:

HBL- Bangladesh Corporate Banking Division offers a comprehensive array of products & services to cater to the growing needs of emerging and large corporate customers from various business sectors in the industry. A long history of financing and nurturing relationships in Bangladesh has given HBL a unique insight, enabling it to provide timely and effective financial solutions to corporate customers.

Our Strength:

- Seasoned relationship team to identify your business requirement and provide you solutions through diversified products and services.
- With offices in Dhaka, Chattogram, and Sylhet, HBL corporate banking is ready to serve clients in the three key divisions of the country.
- A professional team of experts for Trade Services and offers speedy processing of documents, comprehensive and timely MIS, among other benefits.
- Our Cash Management wing offers a comprehensive portfolio of cash management services under one roof to enhance your business performance.
- A well-developed Financial Institutions (FI) business supporting the cross-border transactions of nationalized and private sector banks in the country.

Our products & services:

HBL-Bangladesh offers Corporate Loans to businesses and corporates in the form of Working Capital Facilities, Trade Services, Work-Order Financing, and Term Financing.

Working Capital Facilities:

To help the business and to meet the short-term business obligation, HBL-Bangladesh offers the following facilities:

Products	:	Purpose
Overdraft (OD)	:	<ul style="list-style-type: none"> ▪ To meet day-to-day operational expenses.
Short Term Loan (STL)	:	<ul style="list-style-type: none"> ▪ Local Procurement ▪ To meet emergency/ seasonal fund requirements in the business. ▪ Pay govt. duty & others ▪ Invoice Financing ▪ Against cash incentive claim of the export-oriented company as per Bangladesh Bank directives.
Finance Against Trust Receipt (FATR)	:	<ul style="list-style-type: none"> ▪ To settle the import obligation against Sight LC.
Inland Bill Purchase (IBP)	:	<ul style="list-style-type: none"> ▪ Financing/Discounting of Accepted bills under Back-to-Back LC.
Foreign Bill Purchase (FBP)	:	<ul style="list-style-type: none"> ▪ Negotiation or discounting the export bills to meet the working capital gap exists before the export proceeds realization.

Trade Services:

Being one of the leading multinational bank, HBL has an extensive focus on trade services. The Centralized Trade Services Division operates by a dedicated team to address all trade requirements to the corporate customers. The bank offers the following trade services:

Import Services	Export Services	Guarantees
<ul style="list-style-type: none"> ▪ Letter of Credit (Sight) ▪ Letter of Credit (Deferred/Usance) ▪ Letter of Credit (UPAS, combination of deferred & Sight) ▪ Letter of Credit (EDF) as per Bangladesh Bank directives. ▪ Back-to-Back LC (BTB LC) ▪ Shipping Guarantee 	<ul style="list-style-type: none"> ▪ Export LC advising, Transfer ▪ Export Document Collection ▪ Export proceeds Realization ▪ Export LC confirmation ▪ Local Export Bill Collection ▪ Local Export Proceed Realization 	<ul style="list-style-type: none"> ▪ Bankers Guarantee ▪ Bid Bond ▪ Performance Guarantee ▪ Advance Payment Guarantee ▪ Counter Guarantee

<p>Import Financing:</p> <ul style="list-style-type: none"> ▪ FATR ▪ Import bills discounting through our international networks against UPAS LC. ▪ Short Term Loan (Duty, Tax, vat, Freight Payment) 	<p>Export Financing:</p> <ul style="list-style-type: none"> ▪ Foreign Documentary Bills Purchase/Discounting in BDT & USD ▪ Inland/Local Bills Purchase/Discounting in BDT & USD ▪ Cash Incentive Processing. 	
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Work-Order Facilities:

HBL-Bangladesh offers work order facilities to the corporate clients to participate in tenders of different authorities and to execute their awarded works.

- Bid Bond
- Performance Guarantee
- Advance Payment Guarantee

Term Financing:

HBL-Bangladesh extends Term Loan in different tenors with a view to financing for the acquisition of capital machinery and equipment or other assets for a specified define purpose. The bank also participates in syndication deal which is arranged by the market top tier banks.

SME Finance:

HBL-Bangladesh offers to finance Small & Medium Entrepreneurs including Woman Entrepreneurs engaged in Manufacturing, Trading & Service Industries. We offer working capital facilities, Trade Services, and Term Loan facilities to SME clients to achieve success in every business endeavor they have.

Agricultural Finance:

HBL extends Agricultural & Rural credit facilities through a relationship model with the country’s top-ranking MFI partners.

Loan Amount.

Without collateral: 0.8 million [40% cash margin in the form of FDR in all cases, exception may be allowed only by RGM]

With collateral: Max. 5.00 million [Registered mortgage/Marketable quoted shares or Depository Products]

Installment size *Installment size to be calculated depending on the size of loan, rate of interest and tenor.*

Processing Fee 1 % of loan amount [maximum BDT 20,000] to be recovered from the credit balance of the CD Account of the customer maintained with HBL. VAT and or any other regulatory charges payable separately, in addition to fees.

Tenure of loans:

Working capital financing: maximum 3 years & Renovation of workplace financing: Maximum 3 years.

Grace Period Not encouraged, but can be allowed 1-3 months in case of procurement of plant/machinery on a case-to-case basis subject to approval by the CM/RGM

Repayment: Date 10th /20th day of month

Method of Repayment - Equal Monthly Installment (EMI) via Standing Order (In case of HBL Account. PDC for the customers where the facility is approved based on the analysis of other Bank Statement.

09.2- Retail, Liability & Cash Management- Deposit Product & Services

- i) Current Account
- ii) Savings Account
- iii) Special Notice Deposit Account
- iv) Value Account
- v) Basic Banking Account
- vi) Business Value Account
- vii) HBL Money Club
- viii) HBL At Work (HAW)
- ix) Fixes Deposit Account
- x) Bhabnahin
- xi) Debit Cards
- xii) Internet Banking
- xiii) Locker Service

(i) Current Account:

Current Account is non-interest bearing account primarily meant for Customers who execute numerous banking transactions on a daily basis. Customers can deposit and withdraw any amount of money from such accounts as many times as they require and may also avail an overdraft/ advance facility.

(ii) Savings Account:

Savings Account is interest-bearing account meant to promote the habit of savings among the Customers while allowing them to use their funds when required. Customers can deposit any amount of money any number of times. The interest is calculated on the basis of daily balance maintained by the Customers and is credited semi-annually. Overdraft/ advance facility is not available.

(iii) SND Account:

- SND is an interest bearing account designed for the customers who need to transact frequently and at the same time want to earn interest at progressive rate according to volume of their day end balances. Special Notice Deposit 'SND' falls within the category of Saving Account with certain features and conditions applicable e.g.,
- 7 days' notice required from the customer for any withdrawal.
- Any withdrawal without serving 7 days' notice will result in forfeiture the interest for the month of that account for available balance in his account.
- Interest rates shall vary based on deposit only and not on the basis of 1) customer type and 2) tenor with well-defined interest calculation criteria.

(iv) Value Account:

In Bangladesh, all commercial banks including local and foreign banks have time to time introduced different type of deposit schemes and liability products to cater their customer's day to day need and to secure maximum liquidity from the market to build their balance sheet.

Accordingly, HBL Bangladesh since its inception in this market has also introduced certain depository products for its customers that include demand deposit and time deposit using different nomenclatures like term deposit, (short term and long term) call deposit, interest bearing and non-interest-bearing deposit accounts.

It is a transactional Account on which interest will accrue on monthly minimum balances. The primary rationale for launching this product was to cater the needs of Small Savings Depositors by offering an attractive rate of profit on reasonable funds.

(v) Basic Banking Account (BBA)

Basic Banking Account (BBA) is such a product which is developed to attract Low-income segment people of the country to cater them under the umbrella of the banking system as a part of the corporate social responsibility of HBL Bangladesh-BO.

On the other hand, the Banking Industry in Bangladesh is progressive and moving towards innovation and customer segmentation. Various banks are approaching retail banking market as one-stop-shop/one-stop service and offering a variety of special services that target the unique needs of men & women. These banks have made the needs of their customer top priority to promote customer loyalty and contribute to the bank's profitability. However, there is one of the major customer segments which has been largely overlooked: Low-income salaried personals. Basic Banking Account (BBA) works like a normal Transactional Account with one unique feature of Current Account i.e., this account can be operated with zero balance.

(vi) Business Value Account: (BVA)

It is a transactional savings Account on which profit will accrued on end of day balances. BVA HBL BD has been initially designed in 2016 keeping in mind the specific needs of Business Customers in the commercial & retail sectors, who have requirements for collections & transfers to and from one location within city or inter-city and would also like to earn a return on surplus balances in their accounts. Brokerage house and schools are also found potential for this type of accounts later.

(vii) HBL Money Club (HMC):

Habib Bank Limited was the pioneer in providing a banking forum to children through school banking in 1962. Current technological enhancements have enabled banks to offer banking facilities through various other channels apart from traditional branch banking. Also, the young generation is more inclined to understand and make use of these alternate delivery channels. However, with the ease of technology, competition in the banking segment has increased many folds, by the inclusion of small and medium-sized banks. Therefore, a business model and strategy require, taking a long-term approach towards investing in our client' s needs and striking a prudent balance between cost and benefit.

Many banks subsequently followed suit and now this segment is being pursued by Bangladesh Bank as well through their financial inclusion initiatives.

Eligibility Criteria

Both the account holder and guardian/Legal guardian will be citizen of Bangladesh

Students age limit below 18 years only.

(viii) HBL At WORK (HAW)

HBL at Work proposition aims to acquire the payroll accounts of all the employees of various companies and corporations.

Eligibility Criteria

Level-1 Monthly income criteria less than BDT 50,000 with at least 10 employees

Eligibility Criteria

Level 2 – HBL at Work Premium Account Monthly Income criteria of BDT 50,000 above with at least 10 employees

(ix) Fixed Deposit Accounts (FDR)**Introduction**

A Term Deposit is a sum of money placed by a HBL BD Account Holder at an interest rate, interest frequency and time period/maturity set by the Bank.

There are various types of Term Deposit products offered by the Bank to its Customers. These products are offered in both Local (BDT) and Foreign Currencies (USD, EURO and GBP) and can have a time period/maturity ranging from one month to 3 (three) years & above.

The interest rate applicable on new Term Deposits is subject to change at any time approved and declared in Schedule of interest rate.. The prevailing interest rate sheet must be clearly displayed on the branch's notice boards.

The following periods of maturity are available:

- a. One Month
- b. Three months
- c. Four Month
- d. Six months
- e. Seven Month
- f. Ten Month
- g. One year
- h. Thirteen Month
- i. Two Years
- j. Three years & Above

The interest can be paid monthly, quarterly, half-yearly, annually and at maturity except for deposits placed with three and six months' maturity.

Accrued interest on deposit is calculated on a daily basis. However, the periodic payments are made according to the frequency and profit booking rate agreed at the time of placement of deposit.

The rate at which a deposit is booked is the applicable rate for the entire validity period of the deposit.

Minors can invest in the product through proper documentation of their legal Guardians, in such case the Beneficial Owners details needs to be recorded with performance of proper KYC [Know Your Customer] and CDD [Customer Due Diligence].

Applicable withholding tax will be auto-deducted from the interest as per prevailing rates except for exempted accounts.

A Local Currency HBL Current or Savings account must be maintained by the Customer while placement of Fixed Deposit.

All HBL BD branches offer the product. Customer can opt for the Auto Rollover Option (with or without capitalized interest) at the time of Placement of Deposit or during the term up to maturity date.

(x) Bhabnahin:

The local regulator especially Bangladesh Bank is very much engaged in monitoring and supporting the financial inclusion programs. The growth in economic activity, growth in tendency of individuals towards exploring for a secured investment opportunity with a comprehensive investment solution, HBL Bhabnahin can offer a competitive solution.

Product title	BHABNAHIN
Linked Account Type	Customer have to open a current or savings account which will be linked with Bhabnahin account. Fixed deposit request will be shared through ARF for Bhabnahin as described under Operations manual of HBLBD.
Type of product	(Fixed Deposits) with monthly return.
Currency type	BDT Only
Focus	To facilitate retail customers specially focused senior citizens as well as retired servants and pensioners' customers.
Size	Minimum amount of BDT 0.100 million. Maximum amount of BDT 15.00 Million.
Tenor	2 years & 3 Years /24 & 36 months)

(XI) VISA Debit Cards:

VISA Debit/ATM Card that can be used on all the ATM & POS through VISA/NPSB across the Country. HBL Bangladesh VISA Debit Card saves you from the hassle of carrying cash or writing cheque, along with the freedom of making electronic payments.

(XIII) LOCKER FACILITY

With our locker service, we give you the assurance of the safety of your valuables so you may lead a more stress-free life.

10. Customer Complaints & Feedback

We are committed for assisting & Listening when you need us	
Nature of Service	Goal
Resolve customer's complaints justly, consistently and promptly	We aim to resolve complaints in a fair and transparent manner maximum within 05 working days. If any complaint cannot be resolved within stipulated time due to any unavoidable circumstances or if any investigation requires a long process and requires additional time, the Complaint Handling officer(CHO) shall update the fact to Regional General Manager time to time and fix up time limit again and customer will be informed accordingly.
Actively seek your thoughts and suggestions on how we can better serve you	You can contact us in the following ways: 0088 02 55035142, 0088 02 55035144, 00: <u>Phone:</u> 0088 09612624000 <u>E-mail</u> Complaint.bangladesh@hbl.com <u>website:</u> www.hbl.com/bangladesh <u>Letter:</u> Write to us at Complaint Management Unit, HBL Bangladesh, Autograph (4th Floor), 67 & 68 Kemal Ataturk Avenue, Banani Dhaka 1213

11. Annexure
Annexure - A
**HABIB BANK LIMITED, BANGLADESH
 CITIZENS CHARTERED DETAILS**

SI		Name	Designation	Contact Number
1	Citizens Chartered Im- plementation Team	S.M. Rafiqul Islam Rahat	Branch Operations Manager Motijheel Branch	PABX: +88 09612622000 Ext.2123 Mobile +88 01709632541
		Fahmida Zinat Chowdhury	Branch Operations Manager Main Branch	PABX: +88 09612624000 Ext.4360 Mobile +88 01709632554
		Md. Fahim Akhter	Branch Operations Manager Uttara Branch	PABX: +88 09612626000 Ext.6105 Mobile +88 01709632569
		Md. Yeasir Arafat Sumon	Branch Operations Manager Uttara Branch	PABX: +88 09612623000 Ext: 3102 Mobile +88 01709632566
		Md Nurul Anwar	Branch Operations Manager Sylhet Branch	PABX: +88 09612625000, Ext. 5105 Mobile +88 01709632559
		Nazmul Hossain	Assistant Relationship Manager - Liability and Cash Management	PABX: +88 09612624000 Ext.4105 Mobile +88 01709632546
		A.T.M. Mahbubur Rahman	Infrastrurcture Analyst Information Technology	PABX: +88 09612624000 Ext.4204 Mobile +88 01709632517
2	Inspection Committee	Dewan Ahsanullah	Head IT Information Technology	PABX: +88 09612624000 Ext.4201 Mobile +88 01709632516
		Jamil Akhter	Senior Manager Central Operations	PABX: +88 09612624000 Ext.4234 Mobile +88 01709632607
		Nasreen Sultana	Team Leader - Liability and Cash Management Liability and Cash Management	PABX: +88 09612624000 Ext.4204 Mobile +88 01709632517
3	Nomination of Focal Point	Md Hamidur Rah- man	Manager Alternate Delivery Channel Information Technology	PABX: +88 09612624000 Ext.4202 Mobile +88 01709632520
4	Nomination of Deputy Focal Point	Md Adnan Rum- man	Officer Alternate Delivery Chan- nel Information Technology	PABX: +88 09612624000 Ext.4207 Mobile +88 01709632519

Note: The name, designation and contact information may be changed.

Annexure – B



HABIB BANK LIMITED BANGLADESH

Customer Charter

Customer Charter	
Habib Bank Ltd.	
27.08.2023	
1 - Vision & Mission	
Vision:	To become the most valuable brand in the financial services in Bangladesh creating long-lasting value for our stakeholders and above all for the community we operate in by transforming the way we do business and by delivering sustainable growth.
Mission:	We will deliver service excellence to all our customers, both internal and external.
	We will ensure to maximize shareholders' value.
	We will constantly challenge our systems, procedures and training to maintain a cohesive and professional team in order to achieve service excellence.
	We will create an enabling environment and embrace a team-based culture where people will excel.

2.1 - Citizen Service (নাগরিক সেবা)

Serial	Name of Service	Service Method	Providing	Required documents & Place of Receipt	Service Charge and mode of payment	Timeline for Service	Responsible Officer (Name, Designation, Contact Number & Email)
1	2	3		4	5	6	7
1	Account Opening	Physical Presence/Online		<p>Savings Account/Current Account (Individual)</p> <p>a. <u>Required documents:</u></p> <p>1) Completed and Signed Account Opening Form.</p> <p>2) Recent Passport Size Photograph of Applicant.</p> <p>3) National ID/ Valid Passport/ Copy of Birth Certification (with attested photo)</p> <p>4) Nominee's Photo ID and Recent Passport Size Photo (attested by Applicant)</p>	Initial Deposit: Cash De-posit/Cheque/PayOrder/Online Transfer	0-4 days	Respective Relationship Manager/ designated official

			<p>5) Copy of Recent Utility Bill/Gas/Electricity/WASA/Telephone</p> <p>6) Income Proof / source of funds</p> <p>7) Copy of TIN (If applicable)</p> <p>8) During Account Opening, Branch may request for any other appropriate document(s) if needed.</p> <p>b. <u>Mode of document submission:</u> Branch/Online (e-KYC)</p>			
2	Cheque Book issuance	Physical Presence/Online	<p>Savings Account/Current Account (Individual)</p> <p>a. <u>Required documents:</u> Hard copy Cheque requisition Slip.</p> <p>b. <u>Authorization for checkbook collection</u></p> <p>c. <u>Mode of Submission of documents:</u> Branch</p>	<p>As per Schedule of Charges</p> <p>Mode of Payment: Account Debit</p>	2-4 days	Respective Customer Service Manager / Designated branch operation staff

3	Card Service	Physical Presence	<p>Debit Card (only for account holders)</p> <p>a. To be as per initial account opening form/ reissuance to be as per Additional requisition form</p> <p>b. <u>Required documents:</u> Signed application form.</p> <p><u>Mode of Submission of documents:</u> Branch</p>	<p>As per Schedule of Charges</p> <p>Mode of Payment: Account Debit</p>	0-7 day	Respective Customer Service Manager / Designated branch operation staff
4	Locker Service	Physical Presence	<p>a. <u>Required documents:</u> (Only for account holders)</p> <p>* Duly filled up and signed locker application</p> <p>* 2 copies of Passport size photograph of applicant and nominee's information and 2 copies of nominee's photograph. NID/Passport of both Applicant & Nominee form.</p> <p>b. <u>Place of Submission of documents:</u> Branch</p>	<p>As per Schedule of Charges</p> <p>Mode of Payment: Account Debit</p>	Same day based on availability	Respective Customer Service Manager / Designated branch operation staff

5	Pay order issuance	Physical Presence	<p>a. <u>Required documents:</u></p> <ul style="list-style-type: none"> * Duly filled up and signed Pay Order Application Form for individuals. * Issuance request on duly signed company letterhead. <p>b. <u>Mode of Submission of documents:</u> Branch / email</p>	<p>As per Schedule of Charges</p> <p>Mode of Payment: Account Debit</p>	Instant	Respective Customer Service Manager / Designated branch operation staff
6	Prize Bond Purchase/Sale	Physical Presence	<p>a. <u>Required documents:</u></p> <ul style="list-style-type: none"> * Prize Bond (for Sale) * Local Cash Currency (For Purchase) * Photo ID will be required for Large Volume Transactions (over BDT50,000) <p>b. <u>Place of Submission of documents:</u> Branch</p>	N/A	Instant	Respective Customer Service Manager / Designated branch operation staff
7	Cash Withdrawal	Physical Presence/ATM	<p>a. <u>Required documents:</u> Duly signed Cheque Leaf/Card</p> <p><u>Place of Submission of documents:</u> Branch/ATM</p>	No charges for HBL clients	Instant	Respective Customer Service Manager / Designated branch operation staff

8	Cash Deposit	Physical Presence	<p>a. <u>Required documents:</u></p> <p>* Filled up Deposit Slip * Photo ID (if bearer/ applicable)</p> <p>b. <u>Place of Submission of documents:</u></p> <p>Branch</p>	<p>As per Schedule of Charges (Inter City * Account Debit)</p> <p>No Charge (Intra City)</p>	Instant	Respective Customer Service Manager / Designated branch operation staff
9	In-house cheque transfer	Physical Presence	<p>a. <u>Required documents:</u></p> <p>b. * Properly signed cheque</p> <p><u>Place of Submission of documents</u> : Branch</p>	N/A	Instant	Respective Customer Service Manager / Designated branch operation staff
10	Cheque Clearing	Physical Presence	<p>a. <u>Required documents:</u></p> <p>Cheque Leaf In Order with material information and signature Positive Pay Confirmation (If applicable)</p> <p><u>Place of Submission of documents:</u> Branch</p>	<p>As per Schedule of Charges</p> <p>Mode of Payment: Account Debit</p>	As per Bangladesh Bank Guideline	Respective Customer Service Manager / Designated branch operation staff

11	Sanchaypatra/ FCY Bond Purchase & Encashment	Physical Presence	a. <u>Required documents:</u> As per Instruction of the Sanchayaptra/ Bond Issuing Authority <u>Place of Submission of documents:</u> Branch	N/A	For SanchayPatra: 1 day For FCY Bond : 1-2 day	Respective Customer Service Manager / Designated branch operation staff
12	Interbank Fund Transfer (BEFTN/RTGS/NPSB)	Branch/Online	a. <u>Required documents:</u> <ul style="list-style-type: none"> Duly signed client instruction. <u>Place of Submission of documents:</u> Branch / email.	Free of charges	As per Bangladesh Bank Guideline	Respective Customer Service Manager / Designated branch operation staff
13	Remittance Service	Branch	a. <u>Required documents:</u> As per Foreign Exchange Policy Department (FEPD) guideline and account holders only. b. <u>Place of Submission of documents:</u> Branch	N/A	0-1 day	Respective Customer Service Manager / Designated branch operation staff

Note:

- All Indicative Days are applicable only for Working Days.
- In all cases, the Time Limit will be applicable only for customer requests after receiving complete set of relevant supporting documents following rules & regulations and bank's policies.
- The above Time Limit is only an indication of approximate time required for rendering services. However, actual service may take longer/ shorter time depending on circumstances.
- The focal point will have the responsibility of communicating with the respective branches/departments and focal persons details will be uploaded on the website..

2.2 - Institutional Service (প্রাতিষ্ঠাতিক সেবা)

Serial	Name of Service	Service Providing Method	Required document & Place of Receipt	Service Charge and mode of payment	Timeline for Service	Responsible Officer (Name, Designation, Contact Number & Email)
1	2	3	4	5	6	7
1	Fund Transfer/Pay Order/Remittance/ Salary/Standing Instruction/Sweep/TT	Letter/Email/ Mobile or Internet Application	HBL Website(hbl.com.bd)	Service Charge: As per schedule of charges Mode of Payment: From Account	Immediately	Respective Customer Service Manager / Designated branch operation staff
2	Lending	Letter/Email	HBL Website(hbl.com.bd)	Service Charge: As per schedule of charges Mode of Payment: From Account	Maximum 2 Months	Respective Relationship Manager
3	Trade Service	Letter/Email	HBL Website(hbl.com.bd)	Service Charge: As per schedule of charges Mode of Payment: From Account	Maximum 5 Working Days	Respective Customer Service Manager / Designated branch operation staff
4	Guarantee Service	Letter/Email	HBL Website(hbl.com.bd)	Service Charge: As per schedule of charges Mode of Payment: From Account	Maximum 5 Working Days	Respective Customer Service Manager / Designated branch operation staff
5	Structured Finance Service	Letter/Email	HBL Website(hbl.com.bd)	Service Charge: As per schedule of charges Mode of Payment: From Account	Standard Time	Respective Relationship Manager

6	Cash Management Solutions	Letter/Email	HBL Website(hbl.com.bd)	Service Charge: As per schedule of charges Mode of Payment: From Account	Standard Time	Cash Management team
7	Supply Chain Financing Solutions	Letter/Email	HBL Website(hbl.com.bd)	Service Charge: As per schedule of charges Mode of Payment: From Account	Standard Time	Respective Relationship Manager
8	Corporate Advisory Services	Letter/Email	HBL Website(hbl.com.bd)	Service Charge: As per schedule of charges Mode of Payment: From Account	Standard Time	Respective business team

Note:

1. All Indicative Days are applicable only for Working Days.
2. In all cases, the Time Limit will be applicable only for customer requests after receiving complete set of relevant supporting documents following rules & regulations and bank's policies.
3. The above Time Limit is only an indication of approximate time required for rendering services. However, actual service may take longer/ shorter time depending on circumstances.

2.3 - Internal Services (অভ্যন্তরীণ সেবা)

Serial	Name of Service	Service Providing Method	a. Required documents & Place of Receipt	Service Charge and mode of payment	Timeline for Service	Responsible Officer (Name, Designation, Contact Number & Email)
1	2	3	4	5	6	7
1	Hospitalization Claim Reimbursement/ Maternity Claim Reimbursement	Physical	a) Consultant's recommendation for hospitalization (photocopy) b) Discharge certificate (photocopy) c) Original Bill relating to room charges, investigations and other services / medicine/drugs /Surgical Operation Charges/ relating to ancillary charges.	Payment through payment order	14 working days	Head – HR Operations
2	Leaves e.g., annual leave, casual leave, maternity leave, sick leave etc.	Digital	Required Document: a. Application Form Place of Receipt: HR, Country Office	NA	01 Working Days	Respective line manager

3	NOC/Experience Certificate	Digital	Required Document: a. Certificate Request b. Consent from respective line manager/ Functional Head Place of Receipt: HR, Country Office	NA	03 Working Days	Head – HR Operations
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SL	3. Customer's Obligation to the Bank
1	Customers shall follow the banking norms, practices, functional rules, account condition signed off etc.
2	Customers shall abide by the terms and conditions prescribed for each banking product, services and account condition signed off.
3	Customers shall maintain disciplinary arrangement at the customer service points and account condition signed off.
4	Customers shall convey their grievance to the bank in proper way or in prescribed form. Put through website, helpline and complained box maintained at the branch
5	Customers shall convey to the bank any changes in their address, contact numbers or any material information.
6	Customers generally shall ask any query at prescribed desk such as Customer Service, Branch Operation Manager, Branch Manager, Contact Center, helpline
7	Customer shall follow banking instructions/information/awareness shared through SMS and Email are sent time to time.
8	Customer should refrain from making undue/unfair service request against HBL code of conduct for all employees of HBL.

4. Actions to be taken by the service aspirants if they do not receive the promised service

Sl No.	When to Communicate	To whom to communicate	Communication Address	Time of Solutions
1	if responsible person failed to give solutions	Officer's Name	Name & Designation: Phone: Email: Website:	07 Working Day
2	If the Grievance Redressal Officer fails to resolve within the specified time	Appellate Officer	Name & Designation: Phone: Email: Website:	07 Working Day
3	If the Appellate Officer fails to provide the solution within the stipulated time	Bank's Compliant Resolution Cell	Name & Designation: Phone: Email: Website:	07 Working Day

NOTE: Name, Designation and contact details of the relevant staff will be updated in the website/Citizen Charter.

Annexure-kha

Habib Bank Limited

Subject : Progress report on "Citizen Charter Implementation Plan" for Quarter and evidence submission

Annual action plan for implementation of the bank for Year 20....

Activities	Performance indicator	Annual Target 2022-23	Implementation progress Year 2022-23				Annual Achievement 2022-23	Implementation Division	Evidence Submitted	Remarks
			1st Quarter (July - September, 20__)	2nd Quarter (October - December, 2022)	3rd Quarter (January - March, 2023)	4th Quarter (April - June, 2023)				
1	2	3	4	5	6	7	8(7+6+5+4)=	9	10	11
Quarterly Update of Citizen Charter	Updated for Quarter	To be updated for 4 times								
Arranging Training on Citizen Charter	a. Training Program b. Organize Training c. Others	4 Training/Workshop to be Organized								
Organizing briefing sessions with stakeholders on banking service	Sessions Organized with stakeholders	2 briefing session to be organized								
Implementation of Decision of the monitoring cell of Citizen Charter	Report Preparation	A.Finalizing the Report B.Uploading the final report on website								

Seal & Signature of the Reporting Officer

Focal point of Citizen's Charter of Eastern Bank Limited

