

**CITIZEN'S CHARTER**  
A Charter for Customer Services

## **Preface:**

The ability of the banking industry to achieve the socio-economic objectives and in the process enhancing customer's base will ultimately depend on the customer satisfaction. Ghazanfar Bank (GB) has a strong belief that a satisfied customer is the foremost factor in developing the business and acquiring desired outcomes. The Bank intends to come out with a charter of its services for the customers to be known as "Citizen Chartered".

The document was made, considering the need of the customers in order to highlight the Bank's Commitment towards the customer satisfaction, thus ensuring accountability and responsibility of the officials.

This charter encompasses commitments and responsibilities of the Bank towards its customers and also includes the obligation on the part of customers for healthy practices in customer-banker relationships. The charter has been prepared to promote fair banking practices and to give information in respect of various activities relating to customer service.

The captioned document should not be considered as a legal document creating rights and obligations rather for promoting better understanding between Customer and Banker.

## **VISION**

To be known for providing the best banking services. To remain partner at the forefront of Afghanistan's economic development.

## **MISSION**

Excellence in customer service

- b. Innovate banking products and financial services to serve all segments of the society
- c. Contribute towards growth in economy through multifarious activities/services.
- d. Contribute towards social banking.

## **APPLICATION OF CHARTER**

It is not a legal document creating rights and obligations. The Citizen's Charter does not by itself create new legal rights, but it surely helps in enforcing existing rights.

This Charter applies to all products and services, whether provided by branches, subsidiaries and agents acting on behalf of the banks, across the counter, by post, through interactive electronic devices and through technology (alternate delivery channels).

## **KYC Compliance**

In order to comply with regulatory/ statutory requirements, while opening the account GB will adhere to the Know Your Customer (KYC) Norms, Anti Money Laundering (AML) guidelines, satisfy itself about the identity, including verification of address of a person/s, seeking to open an account, to assist in protecting the prospective customer/s, members of the public and also against fraud and other misuses of the banking system. GB will also satisfy itself about the sources of income of the existing/ prospective customer. Customers shall also provide the desired documents as per the requirements of the bank for up-dation and verification as per the

periodicity of submission.

### **Common practices performed by Ghazanfar Bank:**

- Display business hours.
- Render courteous services.
- Attend to all customers present in the banking premises at the close of business hours..
- Disclose pertinent information about all the deposit products, lending / financing products and ancillary services offered by GB.
- Issue Demand Drafts, Cashiers Orders, etc.
- Display time norms for various banking transactions.
- Provide facility for logging complaint/suggestion box in the branch premises.
- Display address of Branch and Central as well as Nodal Officer dealing with customer grievances/complaints.

### **FAIR BANKING PRACTICES:**

Customers are requested:

- To help us meet the Know Your Customer (KYC) guidelines at the time of opening the account
- To take precautions that are indicated for protection of their accounts
- To Avail services like Automated Teller Machine (ATM), Online banking,
- Not to introduce any person not known personally for the purpose of opening account.
- To pay service charges for non-maintenance of minimum balances, return of cheques, remittances, collections etc.
- To provide valuable feedback on our services so as to enable us to correct our mistakes and improve our customer service.
- To ensure safe custody of cheque book and account statements.
- To check the details of the cheque, namely date, amount in words and crossing etc.
- Not to issue cheque without adequate balance.
- To maintain the Average Monthly Balance Get pass book updated from time to time.
- Safe keep account/locker numbers, Debit Cards, details of Fixed Deposit, Account Statements, Pins etc.
- To inform about change of address, telephone number, etc., to the Branch.
- To nform loss of Demand Draft, Debit Card, Cheque Leaf(s)/Book, Locker Key, etc., immediately to the Branch.
- Not to sign blank cheque(s) and also do not record your specimen signature on a cheque book.
- To inform the branch immediately, when a Minor turns Major or in the event of the unfortunate demise of any of the account holder.

### **COMMON AREAS OF CUSTOMER-BANKER RELATIONSHIP**

1. SAVINGS BANK ACCOUNT
2. CURRENT ACCOUNT
3. TERM DEPOSIT ACCOUNTS
4. SAFE DEPOSIT LOCKERS
4. NOMINATION FACILITY
5. REMITTANCE FACILITIES
6. ALTERNATE DELIVERY CHANNELS (ADC)
7. LOANS /ADVANCES AND FINANCING FACILITIES (FUND BASED AND NON FUND BASED).

**Savings Bank Account:**

1. These accounts are designed to help the individuals (personal customers) to inculcate the habit of saving money and to meet their future requirement of money. The amounts can be deposited/withdrawn from these accounts by way of Deposit Slips/ATM and Cheques/Debit Cards. It helps the customers to keep minimum cash at home besides earning interest / profit.
2. Savings Bank accounts are very popular. These accounts can be opened by eligible person(s) and legal persons.
3. Offer nomination / next of kin facility to all deposit accounts (i.e. account opened in Individual capacity) and all safe deposit locker hirers (i.e. individual hirers).
4. While opening this account, GB will satisfy itself about the identity, including verification of address, of a person(s) seeking to open an account, to assist in protecting the prospective customer(s), members of the public and ourselves against fraud and other misuses of the banking system.
5. GB requires relevant documents for identification of the person(s) opening the account. The necessary documents will be advised at the time of account opening.
6. GB is required to obtain photographs of the person(s) opening the account.
7. GB will provide to the prospective customers, details of the documents required for identification of the person(s) opening the account.
8. Account will be calculated as per the terms and conditions mentioned in the policy and the saving account contract.
9. Cheques, Dividend Warrants drawn in the name of accountholder(s) will only be collected through this account.
10. In case of Islamic Banking, Mudarabah terms and conditions shall be communicated to the customers.
11. In case of Islamic Banking, the profit sharing ratio will be communicated to the customer.
12. In case of Islamic Banking, all the risk and rewards, relating to Mudarabah, are to be explained to the customer.

### **Current Account:**

1. Current Accounts can be opened by individuals, partnership firms, private and public limited companies, associates, societies, trusts, etc.
2. GB offers current account product both in conventional and Islamic Banking system
3. While opening this account, GB will satisfy ourselves about the identity, including verification of address, of the prospective customer(s) seeking to open an account, to assist in protecting the prospective customer(s), members of the public and ourselves against fraud and other misuses of the banking system.
4. GB requires relevant documents for identification of the prospective customer(s) opening the account.
5. The necessary documents will be advised at the time of account opening.
6. GB will require to obtain photographs of the prospective customer(s) opening/operating the account.
7. As per relevant regulations, no interest is paid on credit balances kept in Current Account.

### **Term Deposit Account:**

1. GB offers fixed deposit scheme to suit the needs and expectations of investing people in every walk of life.
8. GB offers fixed deposit account both in conventional and Islamic Banking system.
2. Branch staff shall welcome you to seek more details and shall also be glad to assist in the area of investment vis-a-vis your requirement/demand.
3. Term Deposit Account can be opened by individuals, partnership private and public limited companies, associates, etc.
4. The Bank requires relevant documents for identification of the person(s) opening the account. The necessary documents will be advised at the time of account opening.
5. The Bank is required to obtain photograph of the person(s) opening the account.
6. The Bank will provide to the prospective customers, details of the documents required for identification of the person opening the account.
7. Premature withdrawals are allowed. However, the profit is to be booked against the minimum balance maintained entire year.
8. One year is the minimum period for which deposits were being accepted, for the AFN and USD currencies.
9. Deposits are renewed by the Bank on due dates automatically by way of auto-renewal process.
10. Interest/profit on deposits is payable on yearly basis only.
11. GB is required to deduct 20% as a Tax on interest/profit (TDS)

### **Safe Deposit Lockers:**

The facility of Safe Deposit Lockers is an ancillary service offered by the GB at head office only. The Bank will continue to offer this facility to its existing safe deposit locker hirers. The major aspects governing the services are:

1. Nomination facility is available to individual hirer of Safe Deposit Locker.

2. Loss of key should be immediately informed to the Branch.
3. In case of overdue rent, the Bank will charge penalty as decided from time to time.
4. The Bank will hire locker only if the required documents for and other required documents are provided.
5. The Bank reserves the right to break open the locker, to fulfill any legal requirements, if any thereof

**Nomination Facility:**

1. Nomination facility is available for all deposit accounts, articles in safe custody and safe deposit vaults.
2. Nomination is available for accounts opened in individual capacity (i.e. single/joint accounts as well as accounts of a sole proprietary concern) only, i.e. not for accounts opened in representative capacity.
3. Nomination can be done in favor of one person only.
4. Nomination can be made, cancelled or varied by the accountholder any time during his/her lifetime.
5. While making a nomination, cancellation or variation, witness is required and the request should be signed by all accountholders.
6. Nomination can be made in favor of a minor also.
7. For the existing accounts where nomination is not made, the accountholder/s can do so by filling up a form.
8. Customers (new as well as existing) are advised to avail nomination facility, if they have not availed so far.

**Remittances Services:**

1. Customers may remit funds from one bank account to another bank account by Demand Draft or Telegraphic Transfer (TT), etc., by paying specified charges as per the Bank's rules.
2. The customers can utilize the facility of Real Time Gross Settlement (RTGS), National Electronic Funds Transfer (NEFT) system, etc. operated through DAB for transferring funds to and from other countries.
3. The customers have to provide specified documents such as license, bill of lading, invoice, ACCDs etc. (the list of documents is available at all branches) to ensure that the transaction is genuine.

**Exchange of Soiled Currency Notes:**

The Bank accepts soiled notes from customers for exchange.

## **Foreign Exchange Transactions:**

Foreign Exchange Services to all customers, through its branches. All Foreign Exchange transactions are conducted through the rules and regulations provided by Da Afghanistan Bank. For more information, please contact any branch of GB.

## **Alternate Delivery Channels:**

- **Internet Banking**

The Bank offers Internet Banking facility to its banking customers. This facility is compliant with all the norms and Regulations laid down by the regulator from time to time. Customers have a choice to log on to their Personal Internet Banking account.

The procedure of utilizing Internet banking is by login with passwords to perform functions like checking your account balance, viewing e-statements etc.

GB, to facilitate its customers, offers payment transfer service from one account to any other account via internet provided that both accounts belong to GB.

- **SMS Banking:**

The customers would be informed via SMS about any credit or debit transaction in there account for more than 50,000 AFN or USD 1,000. The customers are required to provide active mobile number to the Bank in order to get message alerts and account information.

- **Master card/Debit card:**

GB offers Master card (against USD 20) and debit card (zero charges if based on APS) services to its customers to facilitate their financial requirements. The Master card services can be opted by the customers against fee levied by the Bank as per the policy. More information may be sought from any nearby GB branch.

## **Loans and Guarantees:**

GB offers various loans and financing facilities to customers in both conventional Banking and Islamic Banking:

### **1. Conventional Loans and guarantees (collateralized against immovable property):**

- Business loans.
- Cash credit / overdraft loan
- Term loan.
- Bank Guarantee.
- Letter of Credit.
- Bill Discounting.

### **2. Islamic Financing (collateralized against immovable property):**

- Murabaha (Asset financing).
- Running Musharakah.
- Bank Guarantee (Wakalah).
- Letter of Credit (Murabaha / Musharakah).

Details of these loans may be sought at any branch of GB.

## **OUR COMMITMENTS**

- (i) To act fairly and reasonably in all dealings with the customers in matters of
  - a. Providing minimum banking facility of receipt and payment of cash/cheques at the banks' counters.
  - b. Meet the commitments and standards in the Charter for the products and services offered and in the procedure and practices followed.
  - c. Ensuring that products and services meet relevant laws and regulations in the letter and spirit.
  - d. Ensuring dealings with the customers rest on ethical principles of integrity and transparency.
  - e. Operating a secure and reliable banking and payment system.
  - f. To deal quickly and sympathetically with customer grievances arising due to errors, delays in handling of customer related issues or on account of problems arising due to technological failure.
- (ii) To display on bank's website:
  - a. Our policies would clearly lay out approach to Customer Care taking into account the geographic spread of branches, segments of customers, needs of special sections like widows, physically challenged persons etc.
  - b. Customer Centricity - Our bank's approach to develop "Client First Attitude" by its employees includes aspects such as positive attitudinal change, behavior and practices, the skill gaps of employees, the process of re-engineering the recruitment of staff for the purpose etc. Bank Board will evolve Human Resources policies which will recruit for attitude and train for skills.
  - c. The bank's policy framed to ensure the prescribed response time for every type of grievance will be approved by the Top Management of the bank.
  - d. Bank will codify periodically all its policies/operational guidelines as that would help



the front-line staff to serve the customers.

- e. The internal inspection / audit reports of banks will adequately focus on customer service and the Audit Rating will appropriately reflect the importance of customer service.
- f. A comprehensive policy for Customer Acceptance and Customer Severance.
- g. Grievance Redressal Policy.

**To maintain privacy and confidentiality of the customers' personal information except in the following cases. However, the bank may utilize the information for cross-selling of its products/services:**

- a. Where disclosure is under the compulsion of a law,
- b. Where there is a duty to the public to disclose the information,
- c. Where interest of the bank requires a disclosure,
- d. Where disclosure is made with the consent (express or implied) of the customer.

**To publicise the Charter:**

- a. Provide a copy of the charter to the customer, upon request,
- b. Make available this charter on the bank's web-site,
- c. Ensure training to the staff to put the charter into practice.

Further, the following also needs to be implemented by placing a suitable sign board in the main banking hall of the bank at its Main branch and all other branches:

- a. Suggestions/Feed backs are welcome.
- b. Display business hours.
- c. Render courteous services.
- d. Attend to all customers present in the banking hall at the close of business hours.
- e. Provide separate 'Enquiry' or 'May I help you' counter at large branches.
- f. Display interest rates for various deposit schemes from time to time.
- g. Keeping customers informed about changes / modification in interest rates, charges, terms & conditions through bank's website.
- h. Provide details of various deposit schemes/services of the Bank in the bank's website.
- i. Display Time-Norms for various banking transactions.
- j. Provide complaint book and /suggestion box in the branch premises
- k. Display address of administrative offices as well as Nodal Officer/Chief Hosts dealing with customer grievances/complaints.

1. As a measure of good customer service, the Bank may intimate the depositor in advance regarding the date of maturity. Banks may also

### **CUSTOMER EDUCATION**

- a. Special efforts will be made to educate the customers in the use of technology in banking. Banks will make use of Print media, Television, for this purpose. Short training programmes at the branch levels will also be arranged for the customers.
- b. Bank will ensure full transparency to the customer in levying of various fees/ service charges and penalties.
- c. Bank will establish a proper Customer Grievance / Assistance Centre which works in an integrated manner across channels like – branches, internet and mobile.
- d. Use of various technology channels for customer education and gathering suggestion for improving service will be made.

### **GRIEVANCE REDRESSAL MECHANISM**

We are committed to serve you to your satisfaction and make your experience of patronizing our services an enjoyable one. However, should you feel that our services need improvement and wish to lodge your feedback/complaint, we welcome your valuable suggestions and feedback. Our endeavor shall be to convert your complaint into a compliment.

In case of any complaint about our service or product, the matter may be brought to the notice of the concerned Manager for its immediate redressal. Kindly obtain the feedback/complaint form from the branch or you may download from our public domain website and submit it against acknowledgement to the branch or send it through email.

#### **For ATM related complaints on account of following reasons:-**

- (a) Cash not dispensed
- (b) Short dispensation of cash
- (c) Account debited twice but cash dispensed once.
- (d) Non- hot listing the ATM card once reported as stolen/lost

The grievance may be sent giving full details of the case to the branch where your account is maintained or to the designated contact person. The address of the contact person is displaced at all ATM locations, bank branch and on our website.

However, if the complaint remains unresolved, the grievance may be sent giving full details of the case to:

Dy. Chief Operating Officer, Ghazanfar Bank, Head Office, Kabul

**If the complaint is not redressed within 15 days, contact the following:**

Chief Operating Officer, Ghazanfar Bank, Head Office, Kabul

We shall endeavor to resolve your complaint/grievance at the earliest.

After exhausting above machinery/channels, **if the customer is still not satisfied**, he may write to: -

Chief Executive Officer, Ghazanfar Bank, Head Office, Kabul

Anonymous complaints will not be entertained

This Citizen Charter , inter-alia, provides the customers with promised time frame for various services offered by the bank and in order to have a better perspective about the customer's rights and obligations.