

bpr

BANK



• Service charter



service charter

1.0 INTRODUCTION

Our customer service charter defines our commitment to delivering delightful customer experiences on and across all our customer touch points. It also defines our values, your rights as our customer, what to expect from us, how you can help us serve you better and how to contact us for enquiries, service complaints and feedback.

1.1. About Us

We are a subsidiary of KCB Group which is the largest bank in East and Central Africa by asset base with a rich heritage of over 120 years and an extensive branch network within Kenya, Uganda, Tanzania, Rwanda, Burundi, South Sudan and Ethiopia. We pride ourselves in nurturing a personalized, one-branch-network concept in providing financial services which meet our customers' needs and preferences. Our service delivery embodies our vision and core values, and which also forms the cornerstone of our decisions and actions.

1.1.1. Our Vision

To be the preferred financial solutions provider in Africa with global reach.

1.1.2. Our Mission

To drive efficiency whilst growing market share to be the preferred financial solutions provider in Africa with global reach.

1.1.3. Our Core Values

- Closer: in touch with our customer looking out for our colleagues. proactive, enhancing their lives.
- Connected: one team going beyond banking to lifestyle, connected to new ideas digital enabled.
- Courageous: never accepting the status quo-acting with purpose and direction the head and the heart guided us.

1.1.4. Our Customer Experience Vision

To build a community of delighted believers who advocate KCB/BPR globally.

1.1.5. Our Customer Experience Mission

To make every Customer contact a delightful and memorable experience by converting delighted Customers one at a time into a community of believers through our values of Closer, Connected and Courageous.

1.2. Our Customer Experience Creed:(4E's)

- To Nurture your Emotions: By listening to you, being pleasant and professional in our interactions with you.
- To Meet your Expectations: By tailoring our solutions to meet your needs, preferences and expectations.
- To Lessen your Effort: By providing you with an array of options to access our services, effortlessly, reliably, securely, and conveniently.
- To Excel in Execution: By delivering personalized services with reasonable accuracy and speed, in a polite, objective, and professional conduct.

1.3. Your Rights as Our Customer:

As our customer, you have the right to:

- Be served with dignity, respect, and professionalism.
- Conveniently access accurate, timely and reliable information.
- Privacy and confidentiality of your information and dealings with us.
- Transparent, fair, and honest dealings with us.
- Share with us your candid feedback.
- Access our services in a manner that meets your needs and is convenient to you.

1.4. How you Can Help us:

You can help us meet our service standards and deliver on our promise to you by:

- Providing complete, accurate and timely information or documentation.
- Giving us your candid feedback, suggestions and views.
- Managing your financial information and account(s) in accordance with set regulations and terms and conditions
- Abiding by legal requirements and other obligations as required by laws that govern the industry and our state.
- Treating our staff with respect and courtesy.

**our
service
standards**

2.0. OUR SERVICE STANDARDS:

We are committed to providing you with the highest standard of service as follows:

SERVICE	SPECIFICS	OUR COMMITMENT. (WITHIN WORKING HOURS)
Counter Enquiries	Prompt resolution of all your enquiries	<p>We will provide:</p> <ul style="list-style-type: none"> • Time frame for resolution within which a response will be made. • Immediate responses on First Contact for regular enquiries which do not require follow-up. • Progress updates every 48 hours for enquiries which require follow-up or investigation.
Telephone Enquiries	Prompt resolution of telephone enquiries	<p>We will:</p> <ul style="list-style-type: none"> • Answer your call promptly within 3 rings. • Provide immediate responses within the call for enquiries which do not require follow-up. • Provide responses within 30 minutes for enquiries which require follow-up. • Provide responses within 48 hours for complex enquiries which require follow-up.
Email Enquiries	Prompt resolution of email enquiries	<p>We will:</p> <ul style="list-style-type: none"> • Provide responses within 12 hours where follow-up is not required. • Provide responses within 48 hours where follow-up is required.
Written Enquiries	Prompt response to written enquiries.	<p>We will:</p> <ul style="list-style-type: none"> • Provide responses within 24 hours upon receipt. • Provide a reasonable resolution time frame with regular progress updates for complex enquiries which require investigations.
Customer Complaints	Prompt, consistent and fair resolution of complaints.	<p>We will:</p> <ul style="list-style-type: none"> • Aspire to achieve 15% Customer Effort Score. • Provide responses immediately upon receipt of complaints which do not require follow-up. • Provide responses within 24 hours for complaints which require follow-up. • Provide responses within 24 hours with progress updates every 48 hours and resolution within 30 days for complex complaints which require investigations.
Customer feedback and suggestions	Actively seek views, thoughts and suggestions	We will actively encourage and seek our customers' candid feedback through transactional triggered surveys, social media, contact numbers, email, website(chatbot), SMS and our staff.
Product Application processing	Efficiently and promptly process all applications	We will endeavor to process applications efficiently, speedily and in accordance with our internal policies, provided all prerequisites are met by the customer.

branch service

BRANCH SERVICES

General Enquiries	Wait Time	15 minutes
ACCOUNT SERVICES		
Personal Account Opening	Account opening on system	7 minutes after all requirements are submitted
	Welcoming sms	Within 48hours
	Electronic Banking set-up	15minutes
	Instant Debit Card/Paperless PIN ready for collection	7 minutes
	Debit Card/Cheque book ordering	Immediately after the account is funded and cheque requested for Kigali Branches 4days upcountry
	Debit Card/PIN ready for collection	The customer is informed for collection after 7 working days
Date of ordering cheque	Cheque Book ready for collection	3 working days from.
	Statement on Email set up	5 minutes
Business Accounts	Account opening on system (BPM)	7 minutes
	Debit Card/Cheque Book ordering	Immediately after the account is funded, it's upon request
	Debit Card/PIN ready for collection	Ready for collection @branch 1month prior
	Cheque Book ready for collection	3 working days from date of funding the account
	Statement on Email set up	5 minutes
	E-statement set-up	15 minutes
Stop Payments on Cheques	Submission and confirmation of instructions	Instant on request
Statements Production	Current Accounts	10 minutes on request
	Savings Accounts	10 minutes on request
	Loan Accounts	10 minutes on request
	Credit Card	10 minutes on request
	Pre-Paid Cards	10 minutes on request
Diaspora Accounts	Receipt of Application Documents via Registered Mail	24 hours once all the requirements are fulfilled
Account Update Request	Process Application	15 minutes
Account Closure Request	Process Application	15 minutes
Account Statements Request	On Request	10 minutes

ALTERNATE BANKING SERVICES		
ATM	ATM Uptime	100% of the time
	ATM Cash Withdrawal/Balance Enquiry/Mini-statement request	100% of the time
	Serviceable Money Available	100% of the time
	Accuracy of Cash Dispensed	100% of the time
	Cash Deposit	Instant
	Reversal of Cash Retraction (Branch ATM)	24 hours
	Reversal of Transactions (BPR-POS)	7 days
	Reversal of Transaction (Non BPR-POS)	30 days
	Captured ATM Card	15 minutes– On site ATM
		24hrs – Offsite ATM
	Deactivation of Lost/Stolen ATM Card	Immediately on request
Replacement of ATM Card	7 days	
Internet banking	Individual Accounts: Set up	30 minutes
Password Reset		15 minutes or instantly if using the self-reset option.
Internet banking	Amendments	30 minutes
	Business Accounts: Set up	1 hour
	Password Reset	15 minutes or instantly if using the self-reset option
Mobi	Mobi Uptime	100% of the time
	Balance Enquiry	Instant
	Airtime Purchase	Instant
	Mini Statement Enquiry	Instant
	Account to Account transfer	5 minutes
TRANSACTIONAL BANKING		
Teller Transaction Time	Cash Deposit into Account	3 minutes
	Cash Withdrawal from Account	3 minutes
	Bankers Cheque Repurchase	5minutes
	Funds Transfer from Account to Account	5minutes
	Foreign Currency Transaction	5 minutes
	Western Union/MoneyGram Services	5 minutes
Cheque Clearing	In-house Cheques	1 hour
	Cheques deposited before noon	Same day
	Cheques deposited afternoon	Next working day

Remittance services



REMITTANCE SERVICES

Standing Order	Set-up	Same day
	Amendments	Same day
	Cancellations	Same day
	RTGS Processing – Local Currency	30 minutes
	SWIFT Processing	30 minutes
Inward Remittances	RTGS – Both Local Currency and Foreign Currency	30 minutes
	SWIFT Processing	30 minutes
Return of Funds	RTGS	Same day credit – For instructions received before 2.30pm
		Next working day credit - For instructions received after 2.30pm
	SWIFT	1 day
Salary Processing	Cheque Clearing	24 hours- In-house
		24 hours – Interbank
	Processing on Quick Pay	Same day credit – For instructions received before 4.00 pm
Next working day credit- For instructions received after 4:00 pm		

TRADE SERVICES

Bank Guarantees	Bid Bonds	From 1 to 5 working days (1 day if cash covered)
	performance bonds	From 1 to 5 working days (1 day if cash covered)
	Advance Payment Guarantees	From 1 to 5 working days (1 day if cash covered)
	Financial institution Guarantees	From 1 to 5 working days (1 day if cash covered or secured by counter guarantee)
Letters of Credits	Issuance of Import Letter of Credit	1-10days

Trade services



LOANS AND ADVANCES		
Salary Advance	Approval Process	30 minutes
	Post Approval Process	1 hour
Personal Loan Unsecured	Approval Process	2 working days
	Post Approval Process	3 working days
Personal Loans secured	Approval Process	3 working days
	Post Approval Process	3 working days
Personal mortgage/ purchase	Approval Process	4 working days
	Post Approval Process	3 working days
Personal Mortgage Construction	Approval Process	4 working days
	Post Approval Process	3 working days
SME Loans	Approval Process	4 working days
	Post Approval Process	3 working days
		5 working days – Where perfection of securities is required.
Corporate Mortgages	Approval Process	9 working days
	Post Approval Process	5 working days
Corporate Loans	Approval Process	9 working days
	Post Approval Process	5 working days
Corporate facilities renewal	Approval Process	8 working days
	Post Approval Process	3 working days
Corporate Facilities (New)	Approval Process	5 working days
	Post Approval Process	3 working days
Overdraft Facilities (Renewal)	Approval Process	2 days
	Post Approval Process	1 day
CUSTODY SERVICES		
Shares	Purchase	Sent to brokers within 2 hours of receipt
	Sale	Sent to brokers within 2 hours of receipt

Shares Certificate	Immobilization	2 days
Private Transfer of Shares	Shares in CDS Account	Up to 1 month
	Shares in Certificate form	Up to 3 months
CDS Account	Account Opening	2 working days
	Account Activation	2 working days
	Account Amendment- Signature/address/name/ mandates	2 days
Shares	Sales orders	Sent to the broker within 1 day of the receipt
	Purchase orders	Sent to the broker within 1 day of the receipt
Dividend Cheques	Stop Payments on Dividend Cheques	15 minutes

CREDIT CARD AND PREPAID CARDS SERVICES

New Credit Card	Approval	2 days
	Ready for collection	10 working days
New Pre-Paid Card	Approval	1 working day
	Ready for collection	10 working days
Enhancement of Credit Card Limit	Approval	1 day
	Loading of new limit	Same day of approval
Amendment of Account Details	Email/postal address, phone number, repayment percentage/ mode, statement receipt mode (postal/email), statement cycle, bank a/c details.	1 day
Card Maintenance	Reactivation of dormant Credit Card	15 minutes
	Blocking of lost/misplaced Cards	Immediately after reporting
	Replacement of damaged/lost Cards	10 working days
	Card renewal on expiry	10 working days
	Request for e-Statement access	2 working days
	Destruction of Cards not collected	3 months from date of receipt at the branch
	Reversal of Transactions (Non-POS)	5 working days
	Reversal of Transactions (POS)	5 working days
	Chargeback on Disputed Transaction – VISA Card	30 days – Chargeback
		Additional 30 days- If recommended for arbitration
	MasterCard	45 Days – Chargeback
Additional 45 days- If recommended for arbitration		

MONEY MARKETS SERVICES

Fixed Deposits	Processing & set up of new instructions	5 minutes
	Issuance of Receipt	2 minutes
	Processing of Uplift/Pre-closure instructions	5 minutes

(i). Review of the Charter

To continuously deliver exceptional customer experience, we will:

- Monitor and evaluate our services against the set standards on this charter.
- Annually review the service standards set on this charter according to your feedback and the current business outlook.
- Independently review the charter every 3 years.

(ii). How to Contact Us

Postal Address:

BPR BANK RWANDA PLC,
P.O. Box 5620, KIGALI.
Email: Contactus@bpr.rw / info@bpr.rw
Call line: +250 788140000 or 1500

For any complaint, please contact us:

Call: 1500 or +250788140000
Email: contactus@bpr.rw, info@bpr.rw

Twitter Handle: @BPRbank.rw

Facebook : BPR Bank Rwanda Plc

Chatbot: INTUMWA Chatbot via our website:

www.bpr.rw / SMS: 6005 / WhatsApp: +250791700721

In case you are not satisfied with the response for your complaint please contact consumer protection committee via email: ConsumerProtectionCommittee@bpr.rw



our branch network

3.0. Our Branch Network

We provide a seamless one-branch network service model to allow our customers conveniently access financial services across Rwanda.

NO.	NAMES	REGION
1	KAYONZA	EAST
2	NGOMA	EAST
3	KIREHE	EAST
4	GICUMBI	EAST
5	KINYAMI	EAST
6	NYAGATARE	EAST
7	RWAMAGANA	EAST
8	KABARONDO	EAST
9	NGARAMA	EAST
10	SAKE	EAST
11	RUKARA	EAST
12	RUKOMO	EAST
13	RUHUHA	EAST
14	FUMBWE	EAST
15	KIRAMURUZI	EAST
16	MATIMBA	EAST
17	MUHURA	EAST
18	KABARORE	EAST
19	GISHARI	EAST
20	RUTARE	EAST
21	HOF	KIGALI
22	MTN CENTRE	KIGALI
23	REMERA	KIGALI
24	KIMIRONKO	KIGALI
25	GISOZI	KIGALI
26	NYABUGOGO	KIGALI
27	KICUKIRO	KIGALI
28	MIC	KIGALI
29	BPF	KIGALI
30	TROPICAL P.	KIGALI
31	NYAMIRAMBO	KIGALI
32	ADVANTAGE	KIGALI
33	GIKONDO	KIGALI
34	KABUGA	KIGALI
35	KBC	KIGALI
36	BUGESERA	KIGALI
37	KAMONYI	KIGALI
38	KAJEVUBA	KIGALI
39	KINAMBA OUTLET	KIGALI
40	MASAKA OUTLET	KIGALI

41	RUBAVU	NORTH
42	MUSANZE	NORTH
43	BIGOGWE	NORTH
44	KINIHIRA	NORTH
45	RUTSIRO	NORTH
46	MUKAMIRA	NORTH
47	NGORORERO	NORTH
48	BASE	NORTH
49	BURERA	NORTH
50	RUSHASHI	NORTH
51	KANAMA	NORTH
52	GAKENKE	NORTH
53	KAYOVE	NORTH
54	RULI	NORTH
55	BUNGWE	NORTH
56	KABAYA	NORTH
57	BUSOGO	NORTH
58	CYANIKA	NORTH
59	MUHANGA	SOUTH
60	RUSIZI	SOUTH
61	HUYE	SOUTH
62	RUHANGO	SOUTH
63	NYANZA	SOUTH
64	KARONGI	SOUTH
65	NYARUGURU	SOUTH
66	KIBOGORA	SOUTH
67	NYAMAGABE	SOUTH
68	RUSATIRA	SOUTH
69	GASARENDA	SOUTH
70	RUBENGERA	SOUTH
71	CITE	SOUTH
72	BUHANDA	SOUTH
73	GIKONKO	SOUTH
74	SHANGI	SOUTH
75	GASHARI	SOUTH



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