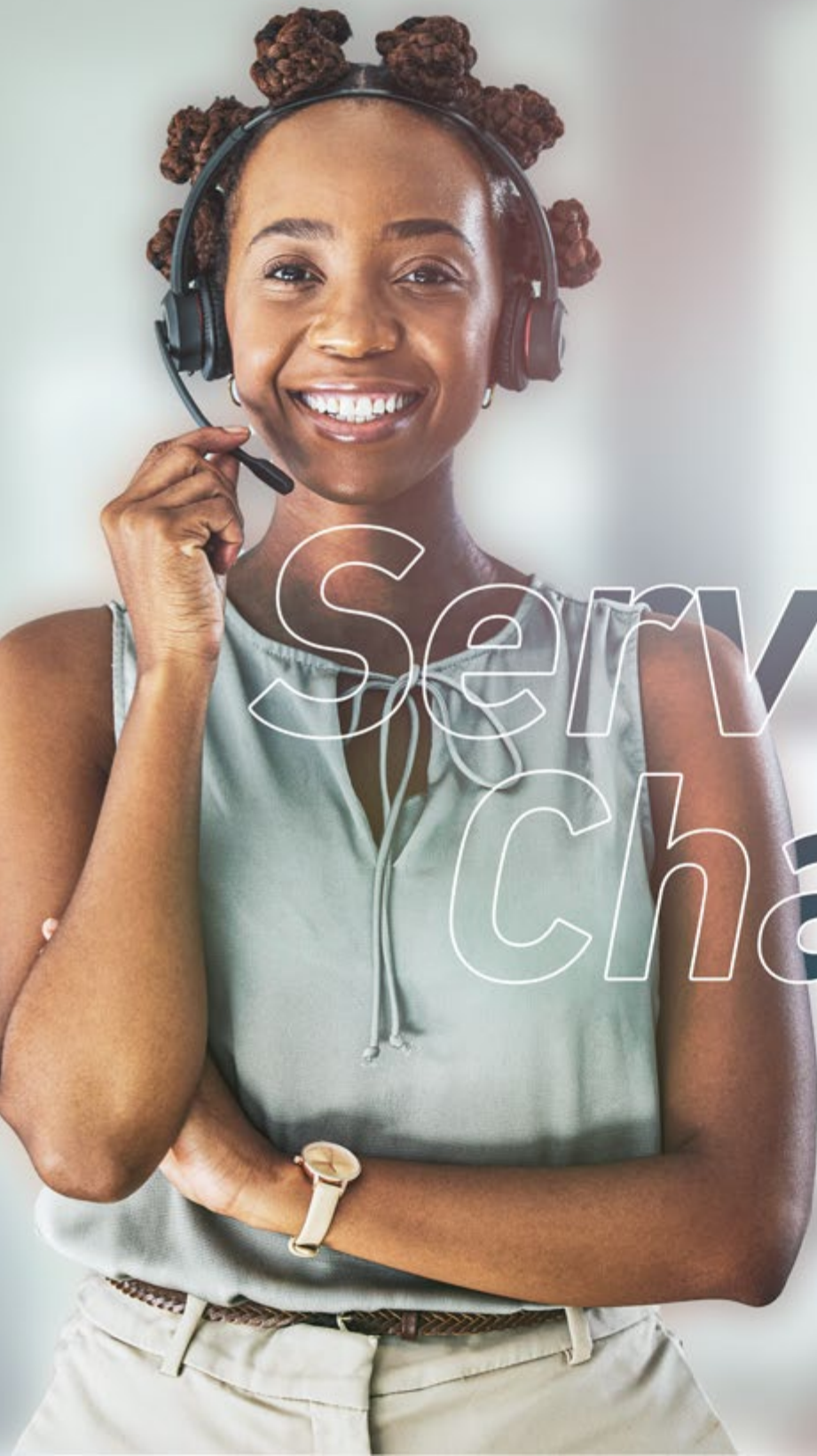


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BANK



Service Charter



Servi
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A silhouette of a woman in a business suit stands by a large window, looking out at a city skyline during a golden sunset. The scene is bathed in warm, orange light. In the foreground, a desk with a laptop and two glasses is visible.

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1.0 Introduction

Our customer service charter defines our commitment in 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 form 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:

SERVICE	SPECIFICS	OUR COMMITMENT
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 a 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"> • 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.
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.

Our Service Standards:

SERVICE	SPECIFICS	OUR COMMITMENT
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 10 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	15minutes
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	
	Amendments	30 minutes	
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		
Standing Order	Set-up	Same day
	Amendments	Same day
	Cancellations	Same day
Outwards Remittances	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	1-10 days
LOANS AND ADVANCES		
Salary Advance	Approval Process	30 minutes
	Post Approval Process	1 hour
Personal Loan unsecured non-Check-off (New)	Approval Process	2 working days
	Post Approval Process	1 working day
Personal Loans secured	Approval Process	2 working days
	Post Approval Process	1 working day
Personal Loans Non-Check-off Unsecured	Approval Process	2 working days
	Post Approval Process	3 working days
Personal mortgage/ purchase	Approval Process	4 working days
	Post Approval Process	5 working days

Personal mortgage/ construction Secured	Approval Process	4 working days
	Post Approval Process	5 working days
SME Loans	Approval Process	4 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	1 working day
Corporate Facilities (New)	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 day
	Ready for collection	10 working days
New Pre-Paid Card	Approval	1 working days 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) 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 and set up of new instructions	5 minutes
	Issuance of Receipt	2 minutes
	Processing of Uplift/Pre-closure instructions	5 minutes



1.0. 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.

2.0. How to Contact Us

Postal Address:

BPR BANK RWANDA PLC, P.O. Box 5620, KIGALI.

Telephone Numbers:

Contact Centre: +250 788140000, +250 788187200.

Email: info@bpr.rw

Facebook Page: BPR Bank Rwanda Plc

Twitter Handle: @BPRbank.rw, @BPRbankcares

Call line: +250 0788140000 or 5222 / +250 788187200 or 1500

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	BPF BRANCH	KIGALI A
2	HOF BRANCH	KIGALI A
3	KAMONYI BRANCH	KIGALI A
4	MIC BRANCH	KIGALI A
5	MUGINA OUTLET	KIGALI A
6	MUSAMBIRA OUTLET	KIGALI A
7	NYABUGOGO BRANCH	KIGALI A
8	NYAMIRAMBO BRANCH	KIGALI A

NO	NAMES	REGION
1	CYARUBARE OUTLET	EAST
2	FUMBWE BRANCH	EAST
3	GISHARI BRANCH	EAST
4	KAYONZA BRANCH	EAST
5	GISHARI BRANCH	EAST
6	KABARONDO BRANCH	EAST
7	KABARORE BRANCH	EAST
8	KARANGAZI OUTLET	EAST
9	KAREMBO OUTLET	EAST
10	KAYONZA BRANCH	EAST
11	KIGABIRO OUTLET	EAST
12	KIRAMURUZI BRANCH	EAST
13	KIREHE BRANCH	EAST
14	MATIMBA BRANCH	EAST
15	MIMURI OUTLET	EAST
16	MUGERA OUTLET	EAST
17	MUHURA BRANCH	EAST
18	MUTENDERI OUTLET	EAST
19	NASHO OUTLET	EAST
20	NGARAMA BRANCH	EAST
21	NGOMA BRANCH	EAST
22	NYAGATARE BRANCH	EAST
23	RUKARA BRANCH	EAST
24	RUKOMO BRANCH	EAST
25	RWAMAGANA BRANCH	EAST
26	RWIMIYAGA OUTLET	EAST
27	SAKE BRANCH	EAST

NO	NAMES	REGION
1	BUGESERA BRANCH	KIGALI B
2	GASHORA OUTLET	KIGALI B
3	GIKONDO BRANCH	KIGALI B
4	GISOZI BRANCH	KIGALI B
5	KABUGA BRANCH	KIGALI B
6	KBC BRANCH	KIGALI B
7	KICUKIRO BRANCH	KIGALI B
8	KIMIRONKO BRANCH	KIGALI B
9	KINAMBA OUTLET	KIGALI B
10	KISIMENTI BRANCH	KIGALI B
11	MASAKA OUTLET	KIGALI B
12	RUHUHA BRANCH	KIGALI B

NO	NAMES	REGION
1	BASE BRANCH	NORTH
2	BUKURE OUTLET	NORTH
3	BUNGWE BRANCH	NORTH
4	BURERA BRANCH	NORTH
5	BUSOGO BRANCH	NORTH
6	CYANIKA BRANCH	NORTH
7	GAKENKE BRANCH	NORTH
8	GATUNA OUTLET	NORTH
9	GICUMBI BRANCH	NORTH
10	KAJEVUBA BRANCH	NORTH
11	KINIHIRA BRANCH	NORTH
12	KINYABABA OUTLET	NORTH
13	KINYAMI BRANCH	NORTH
14	MUSANZE BRANCH	NORTH
15	NKOTSI OUTLET	NORTH
16	REMERA OUTLET	NORTH
17	RUGENGABARI OUTLET	NORTH
18	RULI BRANCH	NORTH
19	RULINDO OUTLET	NORTH
20	RUSHAKI OUTLET	NORTH
21	RUSHASHI BRANCH	NORTH
22	RUTARE BRANCH	NORTH

