

CITIZEN'S CHARTER



CITIZENS BANK PLC

March-2023

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Citizens Bank PLC: At A Glance

Some enthusiastic entrepreneurs and professionals came up to establish a new bank with distinctive orientation and motto. The sponsors of this banking organization have got the firm commitment to transform this newly emerged bank into the most acceptable and trustworthy banking financial institution and in that direction all our efforts are afoot from the very inception.

The first designated Chairman of Citizens Bank PLC. was Mrs. Jahanara Huq, who breathed her last due to old age complications on April 18, 2020. On June 8, 2020, Mrs. Tawfika Aftab was unanimously elected as the Chairman of the Board of Directors of the Bank.

On December 13, 2020, Citizens Bank PLC got registered as a Bank Company with Registrar of Joint Stock Companies & Firms. On December 15, 2020, Bangladesh Bank issued Banking License in favor of Citizens Bank PLC incorporating it as one of the Scheduled Banks of Bangladesh.

Following the outbreak of Covid-19 pandemic the overall *economy* of the country exposed to the risk of uncertainty and for tackling the unprecedented crisis situation the Govt. imposed country wide lockdown which caused the economic activities to be halted and as a result overall business and industrial undertakings suffered the financial setback. However, eventually when we happened to be at the edge of overcoming the pandemic induced challenges then Russian invasion on Ukraine caused another round of supply chain disruption and following which inflationary pressure not only reeled our country but it has become the fault line of the global economy. In the midst of all those challenges we rolled out our commercial operation formally on 3rd July 2022 after staggering delay on different scores.

Vision:

- To be the most preferred bank of first ranking choice in the industry.
- To become one of the finest banking financial institutions in terms of Compliance status on all the regulatory issues.
- Our underlying motto is to ensure financial welfare of our valued clients across the different segments through a wide range of financial products & services.
- To ensure sustainability of performance in all the core areas of banking operations.
- To protect and promote the interest of our most valued depositors as their safest custodian.
- Maximization of the value of investment of our shareholders and uphold their interest at any cost.
- Our bank will be the tech-savvy one ensuring a well-equipped, structured and secured ICT system. We believe the accepted level of convergence of process, people and technology will create an enabling environment for success.

Mission:

- To explore and exploit all the avenues by leveraging the existing and emerging opportunities as well as adoption of updated fin-tech to provide hassle free customized banking services in a very cost-efficient manner.
- To carve a competitive and distinctive position in the banking industry.
- We aspire to acquire and uphold the trust of our constituents/ stake holders by maintaining the highest possible ethical standard.
- To build up sound, well diversified, sustainably performing Credit Risk portfolio with constant effort to restrain the growth of NPLs treating it as the corrosive factor for the financial health of the bank.
- To build up a strong risk management culture.
- We shall continue our relentless efforts to protect, promote and uphold the interest of our clients/ depositors, towards creation of economic value proposition and shall always remain systemically responsible for our promoters and shareholders as well as other stakeholders.

Core Values:

- ***Integrity*** - We say what we do; we do what we say.
- ***Team*** - Our essence of success is togetherness.
- ***Respect*** - We want to be courteous and cordial for all our stakeholders.
- ***Accountability*** - We take ownership of responsibility with transparency.
- ***Community*** - We are involved in every spheres of overall wellbeing of our society and nation at large and intend to be the proud partner of it.
- ***Service*** – We intend to deliver excellent & customized financial services/solutions.

Our Commitment towards Citizens:

We will continuously work towards improving the standards of service. Our Bank's relationship with the customers will be guided by the following key applications:

a. Accountability

1. All our products and services comply with relevant laws and regulations of Bangladesh Bank.
2. We will explain and help the client to understand the financial benefits about our products and services that the customers are interested in, how they work, and the risks involved.

b. Fairness

1. We will act fairly and reasonably towards you in a consistent and ethical manner.
2. We will establish a clear set of procedures to ensure that any dispute between us will be resolved fairly and quickly.

3. We do not discriminate against age or gender, and will make available products and services on the same terms as for other customers.

c. Privacy

1. We will treat all your personal information as private and confidential, and ensure the safety and security when using your information. Your personal information will not be revealed unless otherwise authorized by you or required by law to do so.
2. We will not use your personal information for our own marketing purposes unless it is with your permission.

d. Reliability

1. We will co-operate as an industry so that you enjoy secure and reliable banking and payment systems you can trust.

e. Transparency

1. We will provide you with clear, relevant and timely information to help you make informed decision about our products and services. Where applicable, a set of Terms and Conditions relating to each banking product or service will be made readily available to you with all the fees, charges, penalties and relevant interest rates, your liabilities and obligations in the use of a banking product or service clearly outlined.
2. We will inform you, through various channels (e.g. over by telephone, e-mail or at our branches) of available products and services. You can contact us for information or provide feedback through these channels.
3. We will exercise care to provide you with a balanced view of benefits and risks of investment products, explain critical terms to you, and ensure the investment product is suitable for your needs and financial circumstances.

Networks and Outlets:

| | | |
|-----|---|---|
| 01. | Branch Network | |
| | a) Branch | 6 |
| | b) Sub Branch | 0 |
| 02. | Number of AD Branches | 1 |
| 03. | Correspondent Banks | 1 |
| 04. | Correspondence with money transfer agency | 2 |
| 05. | Booths: | |
| | a) Collection Booth | 3 |
| | b) ATM Booth | 6 |

Time schedule:

| Regular Office Day | | |
|---------------------------|---------------------------|--------------------|
| Office Hour | From 10.00 AM to 5.00 PM | Sunday to Thursday |
| Transaction hour | From 10.00 AM to 03.30 PM | Sunday to Thursday |

Services offered to Individual Citizen (Customer)

| Sl. | Name of the services | Mode of rendered services and place of availability | Necessary documents | Fees and charges of the services and payment method | Required time of providing the service | Assigned Official |
|-----|---|--|--|---|--|---|
| 1 | Opening of Deposit Account (SB, CD, SND & FDR) | Through Branch, Sub Branch, Citizens Fast & Internet Banking Platform | -Photograph (Applicant & Nominee) -NID/Other Photo Identity Document (Applicant & Nominee) -Account opening form or Online application -Source of Fund related Document. -Minimum Deposit | Free | Same Day | Assigned desk official & Manager Operations of Branch*. |
| 2 | Opening of various Scheme Deposit Accounts (Arthik Utkorsota, SME DPS etc.) | Through Branch, Sub Branch, Citizens Fast & Internet Banking Platform | -Photograph (Applicant & Nominee) -NID/Other Photo Identity Document (Applicant & Nominee) -Account opening form or Online application -Source of Fund related Document. -Minimum Deposit | Free | Same Day | Assigned desk official & Manager Operations of Branch*. |
| 3 | School Banking Account | Through Branch, Sub Branch, Islamic Banking Window, Agent outlet & UDC | -Photograph (Student, Guardian & Nominee) -BRC/NID/Other Photo Identity Document (Student, Guardian & Nominee) - Student ID/ Educational institute certificate -Account opening form or Online application -Source of Fund related Document of Guardian. -Minimum Deposit BDT 100 | Free | Same Day | Assigned desk official & Manager Operations of Branch*. |
| 4 | Garments Workers' Account (Citizens RMG Savers) | Through Branch, Sub Branch, Islamic Banking Window, Agent outlet & UDC | Photograph, NID/Other Identity proof, Account opening form or Online application, Minimum deposit 100 Tk. | Free | Same Day | Assigned desk official & Manager Operations of Branch*. |
| 5 | Opening of Foreign Currency Account | Through AD branches | Photograph, NID/Other Identity proof, Valid passport, Account opening form or Online application | Free | Same Day | Assigned desk official & Manager Operations of Branch*. |

| | | | | | | |
|----|--|---|---|---|--------------------------|---|
| 6 | Consumer Finance (Personal Loan) | Disbursement in Branches upon approval of Head office | Borrower's application, personal information, proposal & recommendation of Branches, recommendation of credit committee, sanction copy of competent authority | As per schedule of charges and lending rate of interest | Quickest reasonable time | Assigned desk official & Manager Operations of Branch*. |
| 7 | Consumer Finance (Home Loan) | Disbursement in Branches upon approval of Head office | Borrower's application, personal information, proposal & recommendation of Branches, recommendation of credit committee, sanction copy of competent authority | As per schedule of charges and lending rate of interest | Quickest reasonable time | Assigned desk official & Manager Operations of Branch*. |
| 8 | Consumer Finance (Car Loan) | Disbursement in Branches upon approval of Head office | Borrower's application, personal information, proposal & recommendation of Branches, recommendation of credit committee, sanction copy of competent authority | As per schedule of charges and lending rate of interest | Quickest reasonable time | Assigned desk official & Manager Operations of Branch*. |
| 9 | Loan facilities to different classes of professionals and Self employed | Disbursement in Branches upon approval of Head office | Borrower's application, personal information, proposal & recommendation of Branches, recommendation of credit committee, sanction copy of competent authority | As per schedule of charges and lending rate of interest | Quickest reasonable time | Assigned desk official & Manager Operations of Branch*. |
| 10 | Industrial/Commercial /other loans (Term loan, working capital finance etc.) | Disbursement in Branches upon approval of Head office | Borrower's application, proposal & recommendation of Branches, recommendation of credit committee, sanction copy of competent authority | As per schedule of charges and lending rate of interest | Quickest reasonable time | Assigned desk official & Manager Operations of Branch*. |
| 11 | Micro credit | Disbursement in Branches upon approval of Head office | Borrower's application, proposal & recommendation of Branches, recommendation of credit committee, sanction copy of competent authority | As per schedule of charges and lending rate of interest | Quickest reasonable time | Assigned desk official & Manager Operations of Branch*. |
| 12 | Agricultural and agro based loan | Disbursement in Branches upon approval of Head office | Borrower's application, proposal & recommendation of Branches, | As per schedule of charges and | Quickest reasonable time | Assigned desk official & Manager |

| | | | recommendation of credit committee, sanction copy of competent authority | lending rate of interest | | Operations of Branch*. |
|----|---|--|---|---|--------------------------|---|
| 13 | Refinance scheme loan facility to account holder of 10 TK. | Loan facilities rendered to small/medium/landless /farmers, low income professional shattered with natural calamity and income sources like grocery, book shop tea stall, flower business, pickle-cake, manufacturer, horticulture, wood carver, carpenter, electrician, fruits business, hawkers, fishery, tree plantation, dairy firm etc. | The applicant should have an account of at least TK. 10 all the papers pertinent to availing loan facilities, from the bank. | As directed by Bangladesh Bank | Quickest reasonable time | Assigned desk official & Manager Operations of Branch*. |
| 14 | Refinance scheme loan facility to environment friendly product/organization | Loan facility is provided for producing/rendering 50 different products/services under refinance scheme | All papers pertinent to availing loan facilities from the bank | As directed by Bangladesh Bank | Quickest reasonable time | Assigned desk official & Manager Operations of Branch*. |
| 15 | Refinance scheme loan facility to milk production and artificial insemination | Loan facility to milk production and artificial insemination | All papers pertinent to availing loan facilities from the bank | As directed by Bangladesh Bank | Quickest reasonable time | Assigned desk official & Manager Operations of Branch*. |
| 16 | Trade Finance | Through Branches of Citizens Bank PLC, Business Division of Head Office | Borrower's application, proposal & recommendation of Branches, recommendation of credit committee, sanction copy of competent authority | As per schedule of charges and lending rate of interest | Quickest reasonable time | Assigned desk official & Manager Operations of Branch and assigned desk official of Business Division |
| 17 | Bank guarantee | Through Branches of Citizens Bank PLC, Business Division of Head Office | Application of the client or organization. | As per schedule of charges | Quickest reasonable time | Assigned desk official & Manager Operations of Branch and assigned desk official of Business Division |
| 18 | Issuance and payment of PO/DD/TT etc. | Through Branch, Sub Branch | Application of clients or organization | As per schedule of charges | Same Day | Assigned desk official & Manager |

| | | | | | | |
|----|--|---|--|----------------------------|-----------------------------|---|
| | | | | | | Operations of Branch*. |
| 19 | Foreign Inward Remittance | Through Spot Cash | Form, Valid Photo ID Card, PIN Number | Free | Same Day | Assigned desk official & Manager Operations of Branch*. |
| 20 | Online any branch banking transaction services | Deposit and withdrawal of cash/fund transfer | All Branches | As per schedule of charges | Quickest reasonable time | Assigned desk official & Manager Operations of Branch*. |
| 21 | Issuance of Debit Cards | Through Branches | Duly filled up service request form | As per schedule of charges | 3 Working Days | Assigned desk official & Head of Cards & ADC |
| 22 | ATM and POS Services | Withdrawal of money from ATM and POS Not Applicable for us | N/A | As per schedule of charges | Same Day | Assigned desk official & Head of ADC |
| 23 | BEFTN Service | Through Branch, Sub Branch, Citizens Fast & Internet Banking Platform | Signed BEFTN Application Form | Free | Same day or + 1 | Assigned desk official & Manager Operations of Branch*. |
| 24 | BACH Services | Through Branch, Sub Branch | Clearing cheque | As per schedule of charges | Same day | Assigned desk official & Manager Operations of Branch*. |
| 25 | RTGS Services | Through Branch, Sub Branch, Citizens Fast & Internet Banking Platform | Signed RTGS Application Form | As per schedule of charges | Same day | Assigned desk official & Manager Operations of Branch*. |
| 26 | Locker Services | Through Branch, Sub Branch | Client request + Savings account opening formalities | As per schedule of charges | Same day or + 1 Working Day | Assigned desk official & Manager Operations of Branch*. |
| 27 | Exchange of mutilated and torn notes | Through Branch, Sub Branch | Torn and mutilated notes presented by clients | Free | Same day or As per BB rules | Assigned desk official & Manager Operations of Branch*. |
| 28 | Issuance of Balance Confirmation Certificate | Through Branch, Sub Branch | Duly filled up service request form. | As per schedule of charges | Same day | Assigned desk official & Manager Operations of Branch*. |
| 29 | Issuance of Tax/Solvency Certificate | Through Branch, Sub Branch | Duly filled up service request form. | As per schedule of charges | Same day | Assigned desk official & Manager Operations of Branch*. |

Services Rendered for Institution

| Sl. | Name of the services | Mode of rendered services and place of availability | Necessary documents | Fees and charges of the services and payment method | Required time of providing the service | Assigned Official |
|-----|--|---|--|---|--|---|
| 1 | Selling and encashment of Prize bond | Service provided through Branch, Sub Branch, Islamic Banking Window, As per direction of Bangladesh Bank. | As per direction of Bangladesh Bank. | Free | Same Day | Assigned officer in branch |
| 2 | VAT, Source Tax, Excise duty in Govt. Treasury | Through Challan after collecting from branch | Copy of Challan | Free | Within 15 days of next month | Head of Accounts |
| 3 | Corporate Tax | Through Challan after collecting from branch | Copy of Challan | Free | Within certain time | Head of Accounts |
| 4 | Deduction of tax from employees of the Bank | Through Challan of Bangladesh Bank | Paper of deduction from the branch/office | Free | Within certain time | Head of Accounts |
| 5 | Payment of Salary of different organizations | Through Branches, Sub Branches | As per the instruction of organizationa and salary sheet | Free | Same Day or + 1 working day | Assigned officer in branch |
| 6 | Automated Challan (A-Challan) | Through Branches, Sub Branches, Citizens Fast and Internet banking Platform | As per Customer Instruction/Challan Copy | As per Schedule of Charge | Same Day | Assigned officer in branch |
| 7 | Lien/Bank Guarantee Re-confirmation | Provided to Banks/Companies through Branch Operations Division. | Letter with related documents. | Free | Same Day or + 1 day | Assigned officer in Branch Operations Division. |

Internal Services

| Sl. | Name of the services | Mode of rendered services and place of availability | Necessary documents | Fees and charges of the services and payment method | Required time of providing the service | Assigned Official |
|-----|---|---|---|---|---|--|
| 1 | Dissemination of Information as per Information Act | Delivery requisitioned information vide letter, CD or Soft copy | Apply in designed form given by Bangladesh Bank or Other regulatory authority | As mentioned in the act | Time frame given by Bangladesh Bank or other regulatory authority | Assigned officer of Corporate Office |
| 2 | Recruitment | Advertisement through print media and website exam taken authority assigned by management of Bank itself | Application, NID Photographs, educational certificates and other required documents | As per advertisement | Quickest Reasonable time | Through Human Resource Division |
| 3 | Corporate Social Responsibility (CSR) | Donating in the following sectors: a) Education b) Health c) Relief and Rehabilitation d) Environment e) Sports f) Culture and others g) Infrastructure development h) Life savings equipment etc. From the every years profit | Submission of application from person or organization | Donation | As approved by the Management | Sustainable Finance Unit (SFU), Head Office |
| 4 | Green Banking | A dedicated unit for providing Green Banking information through circulars and statements | As per Directive of Bangladesh Bank | Free | Quickest reasonable time | Sustainable Finance Unit (SFU), Head Office |
| 5 | Various services by Treasury Division | Dealing of treasury bill, bond, government bond, encashment at maturity, communication with Bangladesh Bank regarding Repo and Reverse Repo, Revaluation of securities, | Not Related to customer | Free | Within stipulated time | Treasury Division |
| 6 | Opening of new branches, Banking booth, ATM booth, Agent outlet | After obtaining approval from Board of Directors as well as Bangladesh Bank | Submission of Survey report in the prescribed format of the bank, proposed rent of the building, the proposal from the landowner and execution of rental agreement. | As per agreement | After obtaining licenses given by the Bangladesh Bank | Assigned official of General Services & Logistics Division |

Arrangements for customers for not receiving desirable services & resolution of complaints:

| Sl. | When to contact | Whom to contact | Contact Details | Stipulated Time of Resolution |
|-----|--|---|--|-------------------------------|
| 1 | If responsible person fails to provide solution | Complaint resolution officer (Head of Branch of respective branch) | Details can be found in bank's website: https://www.citizensbankbd.com/information-of-branches | 1 (One) working day |
| 2 | If complaint resolution officer fails to provide solution within stipulated time | Appeal Officer | Mr. Mohammad Ali Azfar Quadry Senior Assistant Vice President Operation Division Contact: 01985700013 Email: azfar.quadry@citizensbankbd.com | 1 (One) working day |
| 3 | If appeal officer fails to provide solution within stipulated time | Complaint Management Cell of Bank | Central Customer Service & Complaint Management Cell (CCS & CMC) Citizens Bank PLC Operation Division Corporate Office, Citizens Bank PLC 76 Motijheel C/A, Dhaka-1000. 1. Md. Wahidur Rahman Chowdhury Executive Vice President Cell: 01714102520 E-mail # wahidur.rahman@citizensbankbd.com 2. Md. Safiul Hasan Khadem Vice President Cell: 01713310102 E-mail # safiul.hasan@citizensbankbd.com | 3 (Three) working day(s) |

Important Notes for Citizen:

1. All Indicative Days mean Working Days only.
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.
4. Settlement of transactional dispute may take longer time than the mentioned time, which is directly dependent on the confirmation of respective counterpart.

Our expectation from valued customers:

1. Customers should come to the Bank within the recognize banking hour, so that we can deliver hassle free service up to their maximum extend of satisfaction.
2. Customers are expected to maintain decorum inside the Bank that will definitely enable us to provide personalized services that we desire most.
3. Customer should maintain the general etiquette while stay in the Bank and will not cause any harm to Bank property.
4. We don't expect to receive any request for illegal/undue service from Bank and customers will comply with the terms and conditions governing the chosen service or product.
5. Customers to provide true, complete and accurate information when filling out any Form provided by the Bank, and refrain from providing any false information.
6. Customers to pay necessary fee/charge that is fixed against a respective service.
7. Customers should update the personal information, submitted to the Bank, continuously and whenever required to do so.
8. Customers to notify the bank promptly of any unknown operation on his/her account.
9. Use our prescribed forms, contracts of Citizens Bank PLC to avail services from this bank. All these forms / contracts are required to be filled in a complete manner by fulfilling its inherent norms and regulations.
10. Customers shall be respectful to the bank's policies and regulatory regulations (i.e., Bangladesh Bank) and place your complaints/vital improvement suggestions to us.
11. Customers shall follow the banking norms, practices, functional rules etc.
12. Customers shall abide by the terms and conditions prescribed for each banking product and services.
13. Customers shall convey their grievance to the bank in proper way or in prescribed form.
14. Customer shall not try to show unreasonable persistence, demand, argument & behavior.
15. Customers shall ask any query at prescribed desk such as Customer Service Desk, Help

Desk, Information Desk or Enquiry Desk at first instance.

16. Customer should avoid misunderstanding as far as possible.
17. Customer shall repay the loan time without delay as agreed, otherwise bank will have the right to recover the amount owing to the bank.
18. Customer shall not involve in fraudulent activities or provide forged documents while maintaining relationship with the bank.
19. Customers to follow instruction or information given by Bank on time to time in their given cell and/or email.

Also, customers can contact -

- By visiting the nearest Citizens Bank PLC branch
- By calling on Citizens Bank PLC Call Center
- By sending written correspondence to the Bank through post on the following address:

Central Customer Service & Complaint Management Cell (CCS & CMC)

Citizens Bank PLC.
Branch Operations Division
Corporate Office, Citizens Bank PLC
76 Motijheel C/A, Dhaka-1000.