

COMMUNITY BANK CITIZEN CHARTER

Table of Content

Part	Chapter	Topic	Page Number
Part 1	1.01	ABOUT COMMUNITY BANK	03
	1.02	VISION	03
	1.03	MISSION	03
	1.05	PRODUCTS	03
	1.06	BRANCHES	04
Part 2	2.01	CUSTOMER CHARTER	05
	2.02	THE FUNDAMENTAL ETHICS AND PRINCIPLES	05
	2.03	CODE OF CONDUCT	06
	2.04	STANDARD BEHAVIORAL PATTERN AND INDICATORS AT CUSTOMER SERVICE POINT	07
	2.05	COMMON PRACTICES FOLLOWED AT OUR SERVICE POINTS	07
	2.06	SERVICE TIME	08
	2.07	COMMUNITY BANK SERVICE STANDARD DETAILS (INCLUDING BUT NOT LIMITED TO)	08
Part 3	3.01	CUSTOMERS' RIGHTS/BANKERS' OBLIGATIONS	09
	3.02	CUSTOMERS' OBLIGATIONS/BANKERS' RIGHTS	10
	3.03	COMPLIANT MANAGEMENT	11
	3.04	CUSTOMER COMPLAINT	12

CITIZEN CHARTER

1.01 ABOUT COMMUNITY BANK

Community Bank Bangladesh Limited, a concern of Bangladesh Police Kallyan Trust, has been established with a vision to serve communities with the tailor made secured solutions abiding by the highest level of corporate governance. It aims to contribute to the economic growth of the country by providing financial products & services to the communities across geographies. State-of-the-art Core Banking System is an enabler to operate centrally in optimum magnitude. Community Bank runs on its three core building blocks i.e. Trust, Security and Progress.

1.02 VISION

Reach out to the members of different communities with innovative banking service.

1.03 MISSION

- Deliver seamless services to the clients.
- Emphasize development of human capital.
- Adopt state-of-the-art technology to ensure transparency and accountability.
- Abide by the rules and regulations to establish the highest level of corporate governance.
- Offer services to the unbanked members of different communities to include them in the banking system gradually.

1.04 BRAND PILLARS

- Trust
- Security
- Progress

1.05 PRODUCTS

Community Bank offers a wide range of loan and deposit products and services under its Corporate, Retail Banking, and SME Banking segments. Customer can pay various utility bills at all branches.

Community Cash – the Bank’s mobile banking application offers the convenience of digital banking from anywhere, any time.

1.06 BRANCHES

Corporate Branch Police Plaza Concord (Level 5, Tower 2) Plot 2 Road 144 Gulshan 1 Dhaka 1212 Phone +88 09612 712001	Gulshan Branch South Breeze Square (Gr. Floor) 52, Gulshan Avenue Gulshan 1, Dhaka-1212 Phone +88 09612 712007	Dhanmondi Branch Taj Lily Green (1st Floor) 751, Satmosjid Road Dhanmondi, Dhaka 1209 Phone +88 09612 712008
Motijheel Branch Cosmos Tower Holding No.28/1/2 Toyenbee Circular Road Motijheel, Dhaka 1000 Phone +88 09612 712002	Uttara Branch Rajuk Rajib Cosmo Shopping Complex (1st Floor) Plot No. 71, Sector No. 7 Uttara, Dhaka Phone +88 09612 712010	Chawkbazar Branch Shahjahan Imam Tower 29-31 Water Works Road (1st Floor) Chawkbazar, Dhaka. Phone +88 09612 712009
Agrabad Branch Chamber House (Ground Floor) 38 Agrabad Commercial Area Chattogram 4100 Phone +88 09612 712006	Anderkilla Branch Ismail Trade Center, 183 Nazir Ahmed Chowdhury Road Ward 32, Anderkilla, Kotwali Chattogram 4000 Phone +88 09612712017	Khulna Branch Tayamun Center, 181/1 Jashore Road, Ward 17 Shib Bari More, Khulna 9100 Phone +88 09612712014
Panchabati Branch Akbar Tower, Hariharpara Enayetnagar, Fatullah Narayanganj 1400 Phone +88 09612 712004	Mawna Branch Bhai Bhai City Complex Holding No.255 Sreepur Road, Word 8 Sreepur Pourashava Gazipur 1704 Phone +88 09612 712003	Nawabganj Branch Sajeda Complex (Ground Floor) Kolakopa, Kashimpur Nawabganj, Dhaka 1320 Phone +88 09612712016
Panchdona Branch Amzad Tower (1st Floor) Burairhat, Panchdona Madhabdi, Narsingdi 1603 Phone +88 09612 712011	Mirzapur Branch Holding: 159, Ward No-03 Baimhati, Kakoly Moor, Kalibari Road Mirzapur, Tangail-1940 Phone +88 09612 712012	Noapara Branch Chowdhury Bhaban (1st Floor) Saihamnagar, Noapara Bazar Madhabpur, Habiganj 3333 Phone +88 09612 712005
Gouripur Branch Afia Plaza (1st Floor), Gouripur Daag No 7715, 7716, Angaura Gouripur Bazar, Daudkandi Cumilla 3517 Phone +88 09612712013	Ranirbandar Branch Grameen Tower (1st Floor) Daag No 3377, 3378 Dinajpur 5241 Phone +88 09612712015	Fulbaria Branch Fulbaria Green City, Holding 516 Word 8, Mymensingh Fulbaria Road Fulbaria, Mymensingh 2216 Phone +88 09612712018
24/7 Contact Center: +88 096 127 16707, 16707, e-mail: contact@communitybankbd.info web: communitybankbd.com		

2.01 CUSTOMER CHARTER

We seek to build long-term, sustainable beneficial relationships with all our customers based on the service commitments and on our underlying pillars trust, security and progress in all our dealings.

- Our primary concern is to understand and satisfy customers' needs and expectations. We promise to use all means open to us to establish and understand these needs which are both mutually beneficial and respect the values and principles in all our actions.
- We promise to deal quickly, courteously and accurately with all correspondence between us.
- Should disagreements arise between us, we undertake to seek a speedy and equitable solution, which takes account of the rights and obligations of both parties and is framed in the context of a long-term and enduring relationship.
- We believe in openness, integrity, transparency and accountability and provide high standard of services to our valued customers.
- We create customer value, loyalty and equity, which create customer delight over a lifetime of patronage.

2.02 THE FUNDAMENTAL ETHICS AND PRINCIPLES

SL No	Core principles/ ethics	Details of approach
1	Accountability	Accountability and Responsibility of each employee engaged in customer service should be clear and specific. Bank official should provide service to their customers with a sense of urgency and commitment.
2	Transparency	Terms & conditions and information relating to banking products and services provided by Community Bank to the customers will be transparent.
3	Equity and integrity	Bank officials must exhibit their honesty, integrity, loyalty, impartiality to their customers. The officials dedicated to customer services should avoid conflict of interest.
4	Compliance	Bank officials must comply with relevant rules & regulations, policies and BB's instructions while rendering services to the customers.
5	Safety and security	Bank will ensure safety and security in operating system and dealings of its banking products and services.
6	Privacy and confidentiality	Bank officials should maintain privacy and confidentiality of the banking transactions of their customers with some exception such as disclosure under compulsion of law, public interest, bank's interest, customer's consent etc.

2.03 CODE OF CONDUCT

A Code of Conduct acts as an internal watchdog and memorandum of the basic requirements of appropriate professionalism within the organizational culture. Exercising code of conduct helps to make customers happy and improve long term banker-customer relationship. Community Bank to formulate the basic code of conduct for the employees and it will be applied in five essential areas (5Ps) as listed below:

- a. People: The team who serve the customers.
 - Individual Employees of our Bank, always strive to exhibit standard behavior while delivering services to the customers over phone or/and face-to-face.
 - They work with a professional approach, competence and appearance practicing good personal hygiene and dressing appropriately in the work place.
 - Every single employee represents Community Bank with a sense of oneness, not just a division, unit, etc. or any individual as our customers would like to see us.
- b. Premises: The location from which bankers serve and communicate with customers and colleagues.
 - We have made our workplace and environment neat, clean, attractive, comfortable and disciplined to provide customer service smoothly and hassle-free.
 - Our premises are spacious, designed in a customer-friendly fashion and the amenities are ensured the way customers usually look for in a service point.
- c. Papers: The documents which are used to provide and receive information.
 - We recognize and restore papers/documents which are used to provide and receive information or stand for identification, proof of evidence and/or Terms & Conditions.
 - In other instances, we prefer paperless interaction as we greatly believe in green and sustainable way of doing business.
- d. Processes: The operation processes that enable bankers to delight customers.
 - We operate with an efficient process to make each banking service a delightful customer experience.
 - Modernize systems with the changing time to meet the Customers' need.
- e. Practices: The way in which bankers interact with customers.
 - We act with integrity and compliant measures in all circumstances and at all times. We do not give or accept bribes, gifts or engage in any form of corruption.
 - We welcome our clients with all politeness and basic courtesy.
 - We comply with rules & regulations contained in Bangladesh Bank and other regulators' circulars and guidelines issued from time to time.
 - We listen to our Customers' complaints actively, and attempt to resolve the complaints quickly and fairly.

2.04 STANDARD BEHAVIORAL PATTERN AND INDICATORS AT CUSTOMER SERVICE POINT

Community Bank management will strive to motivate their employees to expose standard behavior while delivering their service to customers over the phone or face-to-face:

- 1) Use basic courtesies such as always try to say “Please” and “Thank you” while conversing with the customers.
- 2) Address customers properly such as Mr. or Ms. and surname of customer may acceptable. Never use casual terms of endearment such as “honey”, “yeah”, “huh”, or “dear.”
- 3) Treat others as you would like to be treated in the same situation.
- 4) Never show emotional impression or expression
- 5) Be positive, pleasant, courteous and cheerful with a good impression.
- 6) Never interrupt interactions with a customer to take a break, lunch or any lame excuse, etc.
- 7) Avoid any rubbish or junk word to the customers.
- 8) Never disparage or criticize another employee or customers.
- 9) Do not react negatively when someone approaches any help.
- 10) Do not take anything personally.
- 11) Avoid technical terminology with all customers
- 12) Assume everything (remark, comment or any approach) positively and take the best theme or idea, even if the customer actually meant the comment in a negative manner, he or she will see that you sincerely want to help them and then their attitude will change.
- 13) Present a professional approach and appearance by practicing good personal hygiene and dressing appropriately in the work place
- 14) Be a bank employee, not just a department employee as the customers see us as the banker – they do not see individual department or division.

2.05 COMMON PRACTICES FOLLOWED AT OUR SERVICE POINTS

Banking system should be oriented towards providing better customer service and therefore, Community Bank will periodically study its system and its impact on customer service. Management of Community Bank will instill an approved Policy for General Management of the branches and sub-branches, which will include the following aspects:

- a. Providing customers with booklets containing all details of services and facilities available at bank branches in Bangla and English.
- b. Displaying indicator boards at all service counters in both Bangla and English.
- c. Surprise inspection and survey of customer services.
- d. Reviewing and improving existing security system in branches, sub-branches, banking booths and ATM booths.
- e. Providing enquiry counters at big branches.
- f. Training of staff in line with customer service orientation.
- g. Developing banking products or services keeping view to suitability and appropriateness for general customers.
- h. Annual survey of customer satisfaction and grievances resolution

2.06 SERVICE TIME

Days	Office Time	Transaction Time
Sunday to Thursday	10:00 AM to 6:00 PM	10:00 AM to 4:00 PM

2.07 COMMUNITY BANK SERVICE STANDARD DETAILS (INCLUDING BUT NOT LIMITED TO)

List of Services	Initiating Level (Customer Service Point)	Disposal Level	Total Time Limit
Account Opening 1. Current A/C 2. Saving A/C 3. FDR 4. DPS	CSE*/RO*/RM* CSE/RO/RM CSE/RO/RM CSE/RO/RM	BOM* /BM/*Manager, ADC* BOM /BM/Manager, ADC BOM /BM/Manager, ADC BOM /BM/Manager, ADC	Same day Same day Same day Same day
Cash cheque payment 1. High value 2. Regular value	Teller Teller	Head Teller/GB/BOM Head Teller/GB/BOM	Same day Same day
Cash Deposit/Withdrawal: Below Tk. 1 lac Above Tk.1 lac	Teller Teller	Head Teller Head Teller/BOM	Same day Same day
Domestic-Cheque Clearing: (Within Real Time) High value Regular value	CSE/RO CSE/RO	BOM /BM BOM /BM	Same day Same day
Foreign-Cheque Clearing: Drawn on Bangladesh	CSE/Teller	Auth. Signatory, ID	02 days
Short Term Loan sanction	Relationship Manager/BM	Management/ EC/ Board	15 days
Long Term Loan sanction	Relationship Manager/BM	Management/ EC/ Board	30 days
Remittance issue Issue of PO/DD/TT 1. Local DD/TT 2. Foreign DD/TT	CSE CSE	BOM /BM BOM /Unit Head	Same day Same day
Utility Bill receipt	Teller	HT/BOM	Same day
Bill Payment (vendor)*	Branch/ Finance	BOM /BM/CFO	Same day
LC Issuance 1. Cash/Sight,Deffered/Usance 2. BTB LC	RM RM	Unit Head/BM/CRM Unit Head/BM/CRM	Same day Same day
Bank Guarantee issuance: Local Foreign	RM RM	Unit Head/BM/CRM Unit Head/BM/CRM	Approved Limit Approved Limit
Bill Acceptance	Trade Officer	Unit Head	03 days

Issuing Cheque Book	CSE	BOM /BM	04 days
Balance cnfrm. certificate*			
1. Personal A/C	CSE	CSE / BOM	Same day
2. Institutional A/C	CSE	CSE / BOM	Same day
Statement of Acc issue*	CSE	CSE / BOM *	Same day

*Balance confirmation certificate and statement of account are issued at the request of account holder (s) *day means working day *Bill payment to vendor refers to the bills under approved limit *BM: Branch Manager, BOM- Branch Operation Manager, RM: Relationship Manager, RO: Relationship Officer, CSE: Customer Service Executive, ADC: Alternate Delivery Channel, RMAD- Authorized Dealer, ID-International Division.

3.01 CUSTOMERS' RIGHTS/BANKERS' OBLIGATIONS

A) Disclosure of Current Interest Rates:

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

- 1) inform the customers of the terms & conditions of the fixed deposit or loan;
- 2) inform the customers of the charges, if any, and consequences of premature termination of a fixed deposit or loan;
- 3) inform the customers whether the interest rate is fixed or variable;
- 4) inform the basis and frequency on which interest payments or deductions are to be made;
- 5) explain the method used to calculate interest of each product;
- 6) disclose prominently the total amount of income that the customers shall receive on the fixed deposits; and
- 7) disclose the total cost of credit with break-up, if any.

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

As financial service provider Community Bank shall, for all charges and fees to be levied at the time of service rendered or on request,

- 1) provide the customers with a schedule of charges, fees, commissions payable for the products or services that the customers have chosen;
- 2) display prominently their standard fees and charges at all branches,
- 3) Inform the customers of any additional charges or expenses that the customers have to pay, such as searching fees to retrieve available past records, etc.

C) Notice of Changes to Terms and Conditions:

The terms and conditions provided by Community Bank shall highlight to a consumer the fees, charges, penalties, relevant interest rates and any other consumer liabilities or obligations in the use of the financial products or services. The Bank shall ensure that a consumer is notified:

- 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:

The 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) Disclosure of other facts (including but not limited to):

- 1) Buying and selling rates of foreign currencies
- 2) Financial statements, financial performance indicators, etc.
- 3) Banking hours and holiday notices
- 4) Operating cycle or roadmap of services (indicators showing desk Number, floor number, room number, etc.)

3.02 CUSTOMERS' OBLIGATIONS/BANKERS' RIGHTS

- a) Customers shall follow the banking norms, practices, functional rules, etc.
- b) Customers shall abide by the terms and conditions prescribed for each banking product and services
- c) Customers shall maintain disciplinary arrangement at the customer service points.
- d) Customers shall convey their grievance to the bank in proper way or in prescribed form.
- e) Customers shall convey the bank any changes in their address, contact numbers, KYC & TP.
- f) Customer shall not try to show unreasonable persistence, demand, argument and behavior.
- g) Customers generally shall ask any query at prescribed desk such as Customers' Service Desk, Help Desk, Information Desk or Enquiry Desk at first instance.
- h) Customer should avoid misunderstanding as far as possible.

3.03 COMPLIANT MANAGEMENT

Complaint lodgment procedure:

a) Community Bank facilitates the customers to lodge complaints by any available means (for example, letter, telephone, facsimile, e-mail, or in person) and the Bank shall not insist that complaints be necessarily made only in writing.

b) Electronic complaints lodgment system can be produced in the web portal and verified social media, SMS, OTT platforms of the bank.

c) Bank will facilitate the customers to lodge their complaints at any branch of the bank regardless the branch at which the customer opened an account or branch at which the customer conducted a financial activity or transaction.

d) Bank shall accept complaints lodged by customers, or authorized representative of the customers.

e) A description of the complaints handling system, or bank's prescribed form (Annexure-C) for submitting complaints will be accessible/available to customers, via the banks website, or through pamphlets and posters.

Prioritization of complaints:

Community Bank will prioritize the complaints on the basis of the gravity and sensitivity of the matter involved. For this purpose, complaints received at any level of the bank shall be classified into the following categories and shall be marked as **H.S.** for Highly Sensitive, **S** for Sensitive or **G** for General category on the complaints:

Nature of complaint	Category
<ul style="list-style-type: none"> - Allegations of fraud forgery - Allegations that require prompt action in the failure of which it may cause great loss to the complainant. - References from Ministries of Govt./ Bangladesh Bank/ BAB/VIPs 	Highly Sensitive (H.S)
<ul style="list-style-type: none"> - Allegations of rude behavior, bribery - Allegation related to foreign remittance, non-payment of overdue foreign bills. - Allegations related to the different prioritized products of the bank - Allegations related to the Govt. prioritized products (Agricultural Credit, subsidies to the farmers, etc.), loans under Government's Poverty Alleviation Programs, Social Security Products (old age allowances, widow allowances etc.) 	Sensitive (S)
Other kinds of complaints	General (G)

Banks shall take necessary action on the basis of priority of the complaints.

Time limit for complaint resolution:

There must be a time limit for every task to complete it in time. As per Bangladesh Bank guideline, Community Bank set a time limit in the initiating and disposal level of the complaints as mentioned below:

Sl. No.	Nature of Complaints/actions	Initiating Level	Disposal Level	Time Limit
1	FAQ	Call Centre	Call Centre	Instantly
2	Highly Sensitive but No investigation Required	Complaint Handling Officer (CHO)	Head of Complaint Cell (HCC)	3 days
3	Highly Sensitive and investigation required	CHO	CEO	Two week
4	Sensitive and a lot of money involved.	CHO	CEO	5 days
5	Sensitive but a little amount of money involved	CHO	HCC	3 days
6	General complaints	CHO	HCC	3 days
7	Response to complaints	CHO	HCC	Within 3 days after resolution

3.04 CUSTOMER COMPLAINT

With a specific complaint anyone may visit the branches or may visit the following link: www.communitybankbd.com/customer-complaint or contact following officials of the Complaint Cell:

Shamsul Haque Sufyani

EVP & Head of Operations

Chairman, Central Customer Service & Complaints Management Cell (CCS&CMC)

Cell Phone: 01713 060825

Email: shamsul.sufyani@communitybankbd.com

NOTE:

- Facts, figure, information etc. given in this charter is subject to change and revision time to time
- This Citizen Charter is not a legal document to create any legal right or obligation. Its only objective is to promote better understanding between the Banks and the Citizenry, from which many would opt to be our valued customers.
- Each of the Product/Service/Obligation/Description etc. mentioned here are only the brief expression, or indicative ones. Details on these may be had at our website or at our service points.