

# Customer Charter Bank Alfalah Bangladesh

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A Customer Charter recognizes the privilege of the customers to get awareness of available service channels, products offered & to exercise their rights to get the services they demand based on banker customer relationship. BAFL's Customer Charter sets out our commitment to aware customers & to provide the highest standard of customer service.

## **Bank's Obligation & Customer's General rights:**

- i. BAFL will treat everyone equally irrespective of the community, region, Nationality, Social status, occupation, age and gender.
- ii. BAFL Provides easy, simple to understand products, with no hidden charges.
- iii. BAFL will Ensure that the confidentiality and privacy of your information is respected at all times according to the laws and code of conduct that govern the banking industry and our employees.
- iv. BAFL will provide you with clear, relevant and timely information to help you make an informed decision about our products and services.
- v. 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 highlighted.

## **1. Service Channels Details:**

BAFL Bangladesh is operating with 07 branches in Bangladesh and provides alternate service channels i.e phone Banking and ATM booths. Customers can approach any branch or can choose any other service channel at their ease.

### **(a) Branches:**

05 Branches in Dhaka & 01 branch in each city of (Sylhet, Chittagong).

### **(b) Phone Banking**

By simply calling our Phone Banking at (02-8191751-58), you can register and resolve complaints, report a lost or stolen card and activate your new Alfalah VISA Debit Card amongst other services.

### **(c) ATM Booths:**

VISA Debit/ATM Card that can be used over 4,000 ATM's and 15,000 VISA retail outlets across the country.

## **2. Banking Products**

BAFL provides right products to meet your needs in different segments as;

### **Corporate Baking**

#### **(a) Working Capital Finance**

- Bank Alfalah offers working capital finance by way of overdraft or working capital loans suitably structured to your commercial/Business needs and your risk profile. These products are designed to ease the liquidity position of our clients.

#### **(b) Trade Finance**

- Import letter of credits including back to back LC.

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- Full range of services related to imports e.g. handling of DP/DA bills (import without LC), advance payment against import
- Collection of export bills, negotiation of export bills drawn under sight LCs, local bill discounting, Export against advance payment/advising/confirmation/transfer of export letter of credits.
- Issuance of various guarantees i.e. bid bond/performance bond/advance payment guarantee/customs bond and others.
- Structured trade solutions.

## Personal banking

### a) Deposit Accounts Conventional:

- i) Alfalah Karobar Current Account
- ii) Alfalah Current Account
- iii) Alfalah Special Notice Deposit Account
- iv) Alfalah Savings Plan
- v) Alfalah Salary Account (ASA)
- vi) Alfalah Foreign Currency Accounts
- vii) Alfalah Premium plus Savings Account
- viii) Alfalah Savings Account
- ix) Alfalah Monthly Premium Account
- x) Alfalah Rising Star
- xi) Alfalah Fixed Deposit Accounts

### b) Deposit Accounts Islamic:

- i) Al-wadeeah Current Account
- ii) Al-Mudarabah Royal profit (savings) account.
- iii) Al-Mudarabah special Notice deposit account
- iv) Al-Mudarabah term deposit account.

### c) Visa Debit card

Alfalah VISA Debit Card saves you from the hassle of carrying cash or writing checks, along with the freedom of making electronic payments.

### d) Locker facility

With our locker service, we give you the assurance of the safety of your valuables so you may lead a more stress-free life.

## 3. Customer Complaints & Feedback

we are Committed to helping & Listening when you need us	
Nature of Service	Goal
Resolve customer's complaints fairly, consistently and promptly	We Aim to resolve complaints in a fair and transparent manner within 05 working days.
Actively seek your thoughts and suggestions on how we can better serve you	You can contact us in the following ways: <u>Phone:</u> 02-8833112-4 (ex. 205, 219) <u>Fax:</u> 02-9896782 <u>E-mail:</u> customercomplaint@bankalfalah.com.bd <u>website:</u> www.bankalfalah.com.bd <u>Letter:</u> Write to us at Complaint Management Unit, Bank Alfalah Ltd. Country Office, 168, Gulshan Avenue, Dhaka-1212