

Citizen's Charter Bank Alfalah



Bank Alfalah
The Way Forward

Our Citizen's Charter

We look at the market with fresh eyes to find new opportunities and seek new ways of enabling our customers to succeed and advance the world of finance. With that aim, this Citizen Charter sets out the service standard that our customers will receive from us as well as provide a brief information about the products and services we offer to our customers. The objective of this "Citizen Charter" is to make our customers conscious about the grievance approach process, general rights, obligations of both bank and the customer and thereby facilitate them on taking their own decision.

Customers can obtain a copy of this citizen charter on request from any of our branches or from our website. We consider customer feedbacks as a constructive source of improving our services and products. As such we welcome our customers to provide feedback on this charter as well as their experiences and expectations about the various services availed from the Bank. For further details and complete information on our products, terms & conditions or services, please visit our branches or call at 24/7 phone banking service at 16515 | 41021001-8 or contact us on the below details any time at your convenience.

Complaint Management Unit
Bank Alfalah, Country Office
168, Gulshan Avenue, Gulshan – 2, Dhaka - 1212.
Email: customercomplaint@bankalfalah.com.bd

Note: Information given in this document is not a legal document which is subject to change/revision. Only a brief information on various products/services is shared in this document.

Vision/Mission/Values

Vision: To inspire and empower people to do things differently and shape their own path in life and business.

Mission: We look at the market with fresh eyes to find new opportunities and seek new ways of enabling our customers to succeed and advance the world of finance.

Values:

YOU

We always put the customer and their needs front and centre.

YOUR NEEDS

We do all we can to understand and anticipate what will help our customers find their own way and achieve their ambitions.

YOUR WAY

We do things differently, challenging the status quo to find new and better ways to move ourselves and our customers forward.

THE RIGHT WAY

We always act with integrity and transparency in everything we do. It is the cornerstone of our business and brand.

Products & Services - Retail Customers

Bank Alfalah offers a plethora of best in class banking products and services with various features and benefits; each carefully designed keeping the discerning needs of our customers in mind. Products that are offered to our customers are:

Conventional Banking Products		
Alfalah Udyog Current Account	Alfalah Premium Plus Savings Account	Alfalah Current Account
Alfalah Savings Account	Alfalah Special Notice Deposit Account	Alfalah Monthly Premium Account
Alfalah Savings Plan	Alfalah Rising Star Account	Alfalah Salary Account
Alfalah Term Deposits		Alfalah Foreign Currency Accounts
Locker Facility		Home Remittance

Islamic Banking Products		
Al-Wadeeah Current Account	Al-Mudarabah Royal Profit (Savings) Account	
Al-Mudarabah Special Notice Deposit Account	Al-Mudarabah Term Deposit	
Alfalah Rising Star Account	Alfalah Salary Account	Alfalah Udyog Current Account

Products & Services - Corporate & SME Customers

Bank Alfalah provides corporate, SME and institutional clients with a comprehensive range of capabilities and solutions to address the specific business needs. Products offered in this segment are:

Working Capital Finance

Successful businesses often experience considerable pressure on available finances due to the timing difference of cash inflows and outflows, up-gradation of existing facilities and business expansion. We have a range of financing options available, in order to meet the specific short-term or long-term working capital needs of our customers.

Loan Against Trust Receipt	Short Term Loan
Medium or Long Term Loan	Overdraft

Trade Products

We offer a wide range of trade services designed to meet a range of our clients' needs. Supported by a wide and effective worldwide correspondents' network, our team of specialists goes the extra mile to ensure that our customers' experience is nothing but exceptional.

Products for Import		
Sight Letter of Credit	Usance/DP/UPAS Letter of Credit	Issuance of Acceptance
Post Import Finance		Guarantees

Products for Export		
Export LC Receive & Advice	Pre-Shipment Finance	BTB LC Facility
Foreign Export bill for Negotiation/Collection		Local Bill Purchase in LCY and FCY (Post Shipment Finance)

Digital Banking Services

Our digital banking services make it easy for you to transact anytime, from anywhere at your convenience. With our digital banking, you can access a wide range of banking services and features round the clock.

Alfalah Internet Banking	Alfalah VISA Debit Cards	
Alfalah Rapid Digital Account Opening		
E-Statements	SMS Alert Service	Electronic Fund Transfer
24/7 Phone Banking Service		ATM & CDM Machines

Customer's Rights/Banker's Obligations

1. Treat everyone equally irrespective of community, region, nationality, social status, occupation, age and gender.
2. Ensure confidentiality and privacy of our customer's information at all times according to the laws and code of conduct that govern the banking industry and our employees.
3. Operate banking business with proper regulatory license.
4. Display regulatory notices at branches & website.
5. Display banking hours and holiday notices at the branches.
6. Ensure to provide clear and complete information regarding products and services at the branches and website.
7. Render solutions to the financial needs of our customers fast and accurately.
8. Display schedule of charges, interest rates for various deposit, loan schemes and charges and fees related to those at the branches and website.
9. Address and inform the changes in any terms and conditions, interest rates, fees, charges, etc. to the customer.
10. Display foreign currency rates (where applicable) and financial statement of the bank at branch premise.
11. Take consent before providing any value-added service such as Internet Banking, SMS alert services, e-statement etc.
12. Provide detailed information to the customer about the alternate delivery channels such as Internet Banking, SMS alert services, ATM services, etc., along with the relevant charges levied for that.
13. Ensure complaint/feedback forms are displayed at all branches and at our website through which a customer can submit their complaint/feedback. Alternatively, customer can also submit their complaint/feedback through our 24-Hour Phone Banking Service.
14. Ensure to acknowledge any query or complaints from our customers and provide resolutions if not instantly, within considerable time.

Customer's Obligation/Banker's Rights

1. Clarify from bank staff regarding all relevant product features, terms & conditions, tariff, banking practices, norms, etc. if there is any confusion.
2. Co-operate with us regarding any information required to complete "Know Your Customer (KYC), Customer Due Diligence (CDD)" by making complete & correct disclosure about their identity, occupation, address etc., of his/her own and that of associated parties like co-applicant, delegate, nominee, beneficial owner, signatories, etc., at the time of opening account and at periodical intervals as per regulatory requirements from time to time.
3. Keep the account information up to date by notifying us about any change in address, contact number, email address, transaction profile, ownership details etc.

4. Protect account by taking the precautions that are indicated such as not signing blank cheque(s) or not record specimen signature on cheque book and keeping ATM card and PIN together or not to write PIN on unsecured documents etc.
5. Reduce cash-transaction risk by availing services like Automated Teller Machine (ATM), internet banking, BEFTN, etc.
6. Follow the banking norms, practices, functional rules and abide by the terms and conditions prescribed for each banking products and services.
7. Cooperate in paying government Tax, VAT, Excise-Duty, etc., applicable to their accounts and also comply to instructions like Hold, Freeze, etc., from any regulatory body.
8. Pay relevant service charges relating to their accounts or transactions to ensure uninterrupted service. The details of fees & charges are available on the Bank's web site and also at the branches.
9. Help us in improving our customer service by providing valuable feedback on our services and respond to Bank on any query to keep customers' account updated and to provide required services.
10. Maintain minimum account balance as required by the bank.
11. Not demand or show any unreasonable persistence or claim.

General Guidelines for Customers

1. Read the terms and conditions of each product and services carefully and understand the terms and conditions of an agreement/ contract for any loan or investment related product prior to signing any related documents.
2. Not disclose financial information such as account number, debit card number, password and other personal particulars to anyone either via telephone, e-mails or any links in websites.
3. Remain vigilant while making any transaction through ATM machine, also not to allow anyone to make transactions at ATM machines on behalf of you.
4. While using Dedit Cards as a payment instrument, verify the amount deducted after each transaction.
5. Ensure to log out properly after using the internet banking facility and clear the memory cache after completing the transactions from any public browser.
6. Preserve own access ID, user name, passwords, or security challenge questions and answers of internet banking safely.
7. Avoid using unsecured or public computers to access your internet banking which may risk the safety of your information.
8. Keep the custody of cheque book, debit cards and statements safe.

9. Ensure to check the details of the cheque such as date, amount in words and figures, writing from the left and crossing-out blank spaces, etc., before issuing.
10. Issue cheque with adequate available balance or not with alterations and give clear instruction during Positive-Pay verification in clearing.
11. Immediately inform the loss of demand draft, Debit Card, cheque leave (s)/book, key of locker, password, PIN, important banking instrument, etc.
12. Inform the branch immediately, when a Minor turns into Major or in the event of the unfortunate demise of any of the account holders and produce required document on time to serve the customer better.
13. Checking statements, transaction vouchers, bank communications addressed to him/her and notifying bank immediately on any discrepancies. Also retain applicable banking records/instruments such as copy of statements, offer-Letter, loan-agreements, guarantees, etc., as applicable to reduce any dispute with bank or other customers/associated parties.

Complaints Management and Feedbacks

Here at Bank Alfalah, we are committed to provide you with best in class product suite and superior services. We are constantly working towards improving the standards of our service with your help.

Customers who wish to provide feedback or register complaints may use the following channels available with the Bank:

Website: Customers can lodge a complaint or provide feedback through our website which can be accessed through this [link: www.bankalfalah.com/bd](http://www.bankalfalah.com/bd). Visit the contact us page where complaint/ feedback lodgment option is available.

E-mail: Customers can also email us at customercomplaint@bankalfalah.com.bd and share their feedback/complaint with us.

Branch Network: Visit any branch and approach any of our customer service officer to inform any inconvenience of yours. Customers can also drop their complaint/feedback at the drop boxes available at the branches. The customer service officers will assist you if there is any confusion regarding the complaint/feedback lodgment process.

24/7 Phone Banking Service: Customers can call at our 24/7 phone banking service any convenient and share their experience with us. Just dial 16515/8191751-8 for any queries regarding our products/services or to lodge your feedback or complaint.

Customers can also write to us at the below address:

Complaint Management Unit
Bank Alfalah
168 Gulshan Avenue
Gulshan – 2, Dhaka

This citizen charter is a commitment to ensure that our customers receive the best customer service experience. Our aim is to become the bank of your choice so that you recommend us to your friends and family.

Branch Network

Motijheel Branch

Printers Building 5, Rajuk Avenue, Motijheel, Dhaka-1000.
Phone: +88 02 9587890-4

Gulshan Branch

168, Gulshan Avenue, Dhaka-1212.
Phone: +88 02 8833112-4, 9855768

Chattogram Branch

As-Salam Tower 57, Agrabad C/A, Chittagong.
Phone: +88 031 2510481-8

Sylhet Branch

J.R. Tower, 23, Abash, Jail Road, North Bandar Bazar, Sylhet.
Phone: +88 0821 711487, 711268, 711796

Dhanmondi Branch

House: 81/A, Road: 8/A, Satmasjid Road, Dhanmondi,
Dhaka-1209.
Phone: +88 02 9126237, 9123578

Uttara Branch

House 4, Garib-E-Newaz Avenue Road, Sector - 11, Uttara,
Dhaka -1230.
Phone: +880 02 8991619, 8991736

Mirpur Branch

Lakewood Avenue, Plot - 1, Avenue - 1, Block - D Section - 11,
Mirpur, Dhaka- 1216
Phone: +880 02 9028451,9028452