



# The **NCBA** **SERVICE CHARTER**

# PREAMBLE



NCBA Bank PLC is a subsidiary of NCBA Group PLC.

We are the bank that says, "Go For It," an entity that creates for the future and drives dreams by inspiring people to achieve more with their money and thus their lives. One of our key strategic intents is to become a distinguished brand known for customer experience, hence the desire to elevate you to greatness through a seamless and WOW banking experience. This charter is our commitment to you and our purpose to inspire greatness. It is anchored on the Kenya Banking Sector Charter and the Banking Industry Customer Service Standards, which safeguard the rights of customers and advocate for fair treatment. This Service Charter is meant to put our standards into practice across NCBA Bank.

# NCBA VALUES



## DRIVEN

We are passionate, make bold decisions and learn from our failures.



## OPEN

Our interactions are candid, honest and transparent.



## RESPONSIVE

We put our customers' interests at the heart of all that we do.



## TRUSTED

As a trusted partner we do what is morally right always.

# OUR PROMISE TO YOU



# THE NCBA PROMISE TO YOU



At NCBA, we put you at the heart of everything we do by delivering the highest standards of customer service always and at every touchpoint.

Our relationship is anchored on the following service principle.

## SERVICE ACTION

- ▶ We welcome YOU and put YOU at ease by being warm, friendly and approachable.
- ▶ We respond quickly and efficiently to YOU, always showing concern for the outcome, following up and keeping YOU informed.
- ▶ We provide YOU with relevant, accurate information making sure everything is clear and well understood.
- ▶ We empower YOU to achieve your goals by equipping YOU with products and services that fit your unique needs.
- ▶ We always strive to get it right the first time, to be proactive and solution oriented, to go the extra mile, to do what needs to be done to put a smile on your face.

# CUSTOMER COMPLAINTS & RIGHTS



**A complaint is a communication received by the bank through any means (oral/written/social media/email/ whistleblowing) that expresses dissatisfaction about any aspect of the bank's products, services, employee behaviour/attitude, processes, systems, etc.**

**In addressing complaints, NCBA Bank shall be guided by the following.**

- ▶ You have the right to complain, share feedback or concerns through all the available channels of the bank, and be heard and attended to by all bank officials.
- ▶ As an NCBA customer, your complaints are recognized as a tool to address shortcomings and create room for improvement and will be accorded the necessary attention at all times.
- ▶ Complaints raised by you shall be dealt with efficiently, with utmost courtesy and you will be provided with all the information pertaining to the status and resolution of the complaints.
- ▶ NCBA Bank employees must work in good faith and without prejudice to the interests of the customer to minimize complaints, and offer the best service alternatives.
- ▶ NCBA shall undertake to resolve all complaints within 48 hours of lodging or provide a holding response for matters under review or investigation.
- ▶ You have the right to all information relating to the bank products, services and related charges/tariffs, and these shall be provided to you unconditionally.
- ▶ We have provided various channels as below through which you can escalate complaints and give us your feedback or concerns on the nature of your interaction with us.



# CUSTOMER COMPLAINTS & RIGHTS



## Face to Face:

Visit any NCBA branch to speak to a bank representative or reach the branch leadership via the contacts which are displayed on the tent cards available across our branches.

## Telephone:

You can easily reach our customer Contact Centre on +254 711 056444/+254 732 156444, 0800 720 444

## Email

[contact@ncbagroup.com](mailto:contact@ncbagroup.com)

## Social Media Handle

 Facebook <https://www.facebook.com>

 Twitter <https://twitter.com/ncbacare>

 Instagram <https://www.instagram.com/ncbabankkenya/>

 WhatsApp No.+254 717 804 444

 SMS shortcode: 20488

If for whatever reason, you feel that your concerns have not been addressed to your satisfaction by the response you receive from the above access channels, feel free to escalate your complaints to;



## Deputy Director

Customer Experience

NCBA Bank Kenya PLC  
Mara and Ragati Roads,  
Upper Hill,  
P.O. Box 44599-00100,  
Nairobi

# PUTTING OUR STANDARD INTO PRACTICE



| SERVICES: ACCOUNT SERVICES          | OUR PROMISE |
|-------------------------------------|-------------|
| 1. Account Opening - Individual     | 16.5 Hours  |
| 2. Account Opening - Business/Joint | 22.5 Hours  |
| 3. Inactive Account Activation      | 1 Hour      |
| 4. Account Closure                  | 3 Hours     |
| 5. Statements (Earlier than 2008 )  | 2 days      |
| 6. Statements Adhoc                 | 4 Hours     |
| 7. Standing Order Maintenance       | 9 Hours     |
| 8. Audit Confirmations              | 2 Days      |



# PUTTING OUR STANDARD INTO PRACTICE



| SERVICES: PAYMENTS & CASH TRANSACTIONS             | OUR PROMISE |
|----------------------------------------------------|-------------|
| 9. Cash Deposit                                    | 5 Minutes   |
| 10. Cash Withdrawal                                | 10 Minutes  |
| 11. Walk-in Buy/Sell Foreign Currency Transactions | 10 Minutes  |
| 12. Cash Exchange & Change of Denomination         | 5 Minutes   |
| 13. KRA Cash Payment                               | 5 Minutes   |
| 14. KRA Transfer/Cheque Payment                    | 10 Minutes  |
| 15. Cross Border Transactions                      | 30 Minutes  |



# PUTTING OUR STANDARD INTO PRACTICE



| SERVICES: PAYMENTS & CASH TRANSACTIONS | OUR PROMISE |
|----------------------------------------|-------------|
| 16. M-Pesa Retail                      | 5 Minutes   |
| 17. M-Pesa Super Agency                | 5 Minutes   |
| 18. M-Pesa Holding                     | 10 Minutes  |
| 19. International Money Transfers      | 4.2 Hours   |
| 20. Real Time Gross Settlement (RTGS)  | 2 Hours     |
| 21. Electronic Funds Transfer (EFT)    | 2 Hours     |
| 22. Internal Transfers                 | 30 Minutes  |



# PUTTING OUR STANDARD INTO PRACTICE



| SERVICES: CHEQUES & CLEARING PAYMENTS     | OUR PROMISE                          |
|-------------------------------------------|--------------------------------------|
| 23. In-house Cheques                      | 30 Minutes                           |
| 24. Cheque Clearing                       | 2 Working Days (Local Cheque)        |
| 25. Bankers Cheque Issuance               | 20 Minutes                           |
| SERVICES: CREDIT FACILITIES               | OUR PROMISE                          |
| 26. Personal Secured Loans                | 3 Days and 5 Hours                   |
| 27. Digital Loans and Financial Solutions | Instant (Terms and Conditions apply) |
| 28. Credit Cards                          | 2 Working Days                       |
| 29. Business Banking Loans                | 5 Days and 2.5 Hours                 |
| 30. Asset Finance                         | 1 Day and 4 Hours                    |
| 31. Insurance Premium Financing           | 1 Day and 4 Hours                    |
| 32. Corporate Banking Loans               | 21 Days                              |



# PUTTING OUR STANDARD INTO PRACTICE



| SERVICES: CONTACT CENTRE AND GENERAL QUERIES | OUR PROMISE                                                                                                     |
|----------------------------------------------|-----------------------------------------------------------------------------------------------------------------|
| 31. Social Media Query                       | 15 Minutes                                                                                                      |
| 32. Email Query                              | 8 Hours                                                                                                         |
| 33. Contact Centre Call                      | Within 3 rings (If the call is not answered, a call back will be made to the client within a reasonable period) |
| 34. Unclaimed Financial Asset Query          | 3 Days                                                                                                          |
| 35. Retrieval of vouchers/KRA Slips          | 2 days                                                                                                          |



# THANK YOU!

**Contact us;**

Mara Rd. Upper-hill

P.O Box 44599-00100, Nairobi Kenya

**Customer Contact Centre Tel:** +254 20 2884444

**Toll Free Number:** 0800 720 444

**Mobile:** +254 711 056444/+254 732 156444

**WhatsApp:** +254 717 804444

**Whistleblow Line (Toll Free):** 0800722626

**Whistleblow Email:** ncbagroup@tip-offs.com