



1 SERVICE CHARTER

Go for it

NCBA CUSTOMER SERVICE CHARTER

At NCBA we put our customers at the heart of everything we do by delivering the highest standards of customer service, at all times and at every touch point.

The relationship we build with our customers is determined by the service they receive. This is why we've set our key principles to raise customer service to greater heights, inspiring our customers to go for it.

Setting greater standards in customer service

1. We welcome our customers and put them at ease by being warm, friendly and approachable.
2. We respond quickly and efficiently to our customers, always showing concern for the outcome, following up and keeping them informed.
3. We provide our customers with relevant, accurate information making sure everything is clear and well understood.
4. We act with integrity, honesty and transparency in all our dealings with customers.
5. We treat our customers fairly and equally with respect and dignity.
6. We make it our responsibility to interact with every customer as if they are our own – assisting in any way possible – regardless of our role or responsibilities.
7. We uphold our customers' right to privacy and confidentiality
8. We handle any customer problems or complaints quickly and decisively; it's how we build trust and loyalty.
9. We listen to our customers, promote open communication and encourage them to provide feedback; it's how we improve and adapt to their changing needs.
10. We empower our customers to achieve their goals by equipping them with products and services that fit their unique needs.
11. We demonstrate our skills and capabilities by providing our customers with what they need, when they need it.
12. We present ourselves in a professional manner, always taking care that our personal appearance projects the right image.
13. We abide by all laws, rules and regulations and take full responsibility of our actions and behaviours.
14. We always strive to get it right the first time, to be proactive and solution orientated, to go the extra mile, to do what needs to be done to put a smile on our customers face.

Putting our standard into practice for customers

Service	Promise
Account Opening	25 mins
Debit Card Issuance	10 mins – Branches with instant issuance capability 4 days – Branches without instant issuance capability
Cheque Book Issuance	4 days
Mobile Banking	20 mins - On account opening 240 mins - New mobile banking application
Internet Banking	60 mins - On account opening 9 hrs - New intranet banking application
Social Media Posts	10 mins
Email Query	8 hours
RTGS	120 mins (Received before 2:30 pm)
Telegraphic Transfer	240 mins (Received before 2:30pm)
Personal Unsecured Loans	3 working days (Disbursement/ Decline)
Credit Cards	2 working days (Approval/Decline)
SME Loans	5 working days (Approval/Decline)
Asset Finance	1 working day (Approval/Decline)

Keeping the promises we make

We do everything in our power to create an extraordinary experience for our customers by being:

- Friendly and courteous
- Responsive and timely
- Accurate and consistent
- Convenient and accessible
- Truthful and transparent
- Responsible and accountable

Good customer service is about bringing customers back and sending them away happy.

