



Guaranty Trust Bank (Rwanda) plc

CUSTOMER SERVICE CHARTER

GUARANTY TRUST BANK (RWANDA) PLC

About Guaranty Trust Bank (Rwanda) plc

Guaranty Trust Bank (Rwanda) plc is a subsidiary of Guaranty Trust holding Company plc (GTCO), a foremost financial institution with 11 subsidiaries spanning West Africa, East Africa, and the United Kingdom GTBank (Rwanda) Plc has a very strong service culture with 14 branches across the 4 provinces and the capital city, Kigali in Rwanda.

Customers Experience is an important part of our business strategy. Our customers remain critical and key stakeholders in our business and we shall ensure a fair treatment of all our customers forms an integral part of our business processes. In keeping with our vision to deliver the utmost in customer service.

In adopting Customer Experience principle, we recognize that fair treatment of our customers is about adding value to the service we offer by aiming to:

- Protect the interests of our customers at each stage of the customer journey, from promotion right through to after sales service.
- Meet as best as we can the unique needs of each customer by offering transparent, efficient and professional service, and constantly reviewing our service to identify areas for improvement.
- Ensure uniformity, completeness and consistency in the performance of customer centric activities.

Key commitments

Reliable and Quality Services

GTBank (Rwanda) Plc is committed, at all times, towards maintaining the customers' best interests as the governing influence in the provision of our financial services. To ensure optimal functionality of all the Bank's applications. To ensure that all employees including temporary employees are fully governed by and imbibe the bank's Orange rules. To ensure our products are easily understood and designed to meet specific customer needs. To provide our customers with clear and adequate information about the products and services we offer, including fees and charges thereby enabling them make informed choices. To ensure that effective and adequate structures are in place for the resolution of customer complaints in a fair and timely and efficient manner

We recognize that both the Bank and its customers will derive optimal benefits from a best customer experience by paying due attention to the interests of our customers and treat them fairly, conducting our business with integrity and managing conflicts of interest fairly.

Fairness and transparency

All documents and terms used in all our communications with our customers shall be honest, simple, legible, professional, timely and easily understood. We are also committed at all times, in ensuring that any disclosure of our products and services, is fair and accurate. We shall not for this purpose engage in deceptive, misleading or false representations with regards to the products and services we provide.

Security

We recognize that the privacy of our Customers' personal and financial information is a fundamental element of public trust and confidence in our online financial service. We are well

aware of our Customers' online privacy concerns and as such, adopt responsible privacy standards to provide our Customers with privacy protections in the online environment. Please view our privacy policy for further details of our commitment towards ensuring our Customers' privacy.

Service Delivery

At Guaranty Trust Bank, we understand the importance of timely access to funds and support for our valued Customers. With this service charter GTBank (Rwanda) Plc sets out our commitment to provide you, our customer, with the service you can expect. We aim to provide quality service and assistance to our customers to meet their different banking needs. We recognize that there will always be room for improvements, and as we establish new and better ways of working, we will formalize processes and procedures.

Bank Divisions

TSG

Category	Working days
Account opening	3 min
Account closure	1-2 working days
Account details modification	3 min
Account statement	3 min
Account status (balance, transaction, active and inactive)	3 min
Deposits in customer account	3 min
Account reactivation	3 min
Account alert issues (SMS or e-mails)	3 min
Charges on transaction alerts	3 min
Others	3 min
Push to Bank (Linked Account)	3 min
Pull from Bank (Linked Account)	3 min
Wallet to wallet	3 min
School fees payment	3 min
Tax payment	3 min
Water payment	3 min
Merchant payment service	3 min
Other payment to Government services (Irembo_TBD)	3 min
Electricity purchase	3 min
TV Subscription services	3 min
Airtime purchase	3 min
Others	3 min
Aim to serve the majority of Customers at the appointed time in all our Branches (general enquiries)	3 min
Cash withdraw at the Western Union counter (Send/receive), MoneyGram (Send/receive), Ria(receive), World remit(receive)	3 min
Cash withdraw at the Western Union counter (Send/receive), MoneyGram (Send/receive), Ria(receive), World remit(receive)	3 min
Cash withdraw over the Counter (cheques above 500,000 FRW)	3 min
Foreign currency: clearing of external cheques (Local Banks)	1 Working day
Aim to respond counter queries promptly	Where no follow up is required: 1-3min *Where follow up is required: 1-2 working days *Where the enquiry is complex: 2-5 working days

<p>Aim to resolve phone/written queries/complaints promptly</p>	<p>Where no follow up is required: within 1-5 min. *Where follow up is required: within 1-2 working days *Where the query is complex: immediate escalation to an officer who can deal with the query. If the query couldn't be satisfactorily dealt with, then the officer must provide a time frame within which a response can be offered</p>
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CARD SUPPORT

Category	Working days
Card activation	5 min
Card deactivation	5 min
Card issuance	5 min
Card functionality (limit, modification, blockage, declined transactions,)	5 min
Charges/rates	3 min
Issue debit MasterCard in Kigali	5 min
ATM cash withdraw	Instant
Card replacement Card upcountry	5 min
Chargebacks / Claim local (not on us) *	45 days
ATM Internal Claim (on us)	15 days
Card PIN	instant (when the customer remembers their current Pin) 24 hours (when the customer does not remember their current Pin)
Card statements	3 min
Card account(s) link complaints	5 min
Non-functional ATM	Must be restored within 24h
Trapped card in ATM	Instant
ATM cash dispense error claim (other banks) *	45 days
Online transaction limit	5 min

**** Items are subject to MasterCard timelines (currently at 45 days). Although they differ from the Regulation's timeline, these timelines are outside the Bank's control.***

DIGITAL CHANNELS

Category	Working days
*600# Registration	5 min
*600# PIN reset	5 min
*600# funds transfer	3 min
*600# Transaction Failure / Reversal	15 days
*600# Wrong-Number Transfer Refund"	15 days
GAPS Profile	5 min
GAPS PIN reset	3 min
GAPS Funds transfer	Instant
GAPS System Modification	5 min
GAPS Transaction Failure / Reversal	15 days
GAPS Wrong Account Transfer	15 days
MPay Till Code issuance	5 min
MPay Funds transfer	5 min
MPay Transaction dispute / Payment reversal	15 days
MPay Modification	5 min
GTCollection Wrong-Number Transfer Refund	15 days
GTCollection Transaction Failure / Reversal	15 days
Internet Banking Registration	5 min
Internet Banking Funds Transfer Failure/Reversal	15 days
Internet Banking modifications	5 min
Registration and de-registration	5 min
Others	Instant (Up to 1-day max)

TRADE FINANCE

Category	Working days
Capital importation	1 day
Delays in confirmation of duty	1 to 3 days
Outgoing transfer abroad	1 working day (when no currency exchange is required)
Incoming transfer abroad	The account is credited on the same day after receiving the transfer
Confirmation letter of credit	1 working day (after accepting a draft and signed by applicant)
Letter of Credit	1 day
Shipping Documents	1 day
Bills for collection	1 day
Performance Bonds	10 minutes
International transfer	5 working day (when foreign currency exchange is required)
Others	1 day

CREDIT RISK DEPARTMENT

Category	Working days
Repayment plan	3 Hours (Working)
Loan disbursement	1 Day (Working)
Credit Reference Bureau report	1 Day (Working)
Review Loan applications (Retail)	1 Day (Working)
Review Loan applications (Business)	3 Days (Working)
Review Different memos	1 Day (Working)
Loans interest rate review complaint	15 Day (Working)
Loan restructuring	15 Day (Working)
Loan liquidation	5 Day (Working)
Loan balance	1 Day (Working)
Loan foreclosure	1 Day (Working)
Review Different guarantees	1 Day (Working)

LEGAL

Category	Working days
Collateral deregistration certificate	1-7 working days from confirmation of credit Risk, FINCON & SYSCON
Loan contract drafting	1-4 hours from the receipt of the approved FSR and all other requirements
Complexity contract drafting	1-2 working days from the submission of the approved memo
Correspondence claim	15 days

AGENCY BANKING

Category	Working days
Cash deposit	5 min
Withdraw money	5 min
Utility payment (RRA, RURA, electricity)	5 min

CLEARING

Category	Working days
Outward cheques (local Banks)	Instant during settlement time at 4PM except the cheques presented after 2PM that settled on the following day at 10 AM
Inward cheques	Instant during settlement time at 4PM except the cheques presented after 2PM that settled on the following day at 10 AM
Delay in honoring standing order instructions	Instant except during public holidays and weekends
Customer's instructions (Transfers)	1-5min
Foreign currency: clearing of inward and outward cheques (Local Banks)	Instant during settlement time at 4PM except the cheques presented after 2PM that settled on the following day at 10 AM

IT

Activity performance	Deadline
Customer request (channels edit, add, profile)	2 hours
Staff assistance	2 Hours
Customer Claim	15 day
System downtime	Immediate
Other claim	15 day

BUSINESS DIVISION

Category	Working days
Loan clearance	Loan clearance
Certificate of good standing (To whom it may concern)	Within 1 working day
Account Confirmation Certificate	1 working day
Balance Confirmation Certificate	1-2 working days
Audit Confirmation Certificate	3-4 working days

We are committed to providing the best possible services to you, our customers. If you have a complaint or suggestion, please let us know by communicating either by telephone, letter or email. We guarantee confidentiality and privacy in respect of our submitted complaints. Your comments and complaints are important to us.

The Bank's official channels for complaints handling, queries, and suggestions are:

Telephone	+250 788 149 600
Email address	support@gtbank.com
WhatsApp	+250 788 149 600
ServiceDesk	support.gtbank.co.rw

Note: Guaranty Trust Bank (Rwanda) plc is regulated by The National Bank of Rwanda