



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.

We are committed to providing quick and efficient deposit and loan services with a clear and defined turnaround time.

For deposit services, we aim to process all transactions within 24 hours of receipt and credit them to our Customers' accounts. For loan services, our turnaround time is 5 working days and 15 working days for personal and Business requests respectively from the receipt of a complete loan application, subject to credit and collateral evaluations.

**For Personal Loans**

<b>Service Category</b>	<b>Service</b>	<b>Turnaround time (TAT)</b>
Loan Disbursements	After fulfilling all requirements	5 working days
Loan Restructuring	After fulfilling all requirements	30 working days
Loan rejection letter	After final authority	2 working days
Loan notification letter	After final authority	2 working days
Loan clearance certificate	After final authority	2 working days
Release of collaterals	After final authority	10 working days

**E-Channel**

<b>Service Category</b>	<b>Turnaround Time (TAT)</b>
Pin reset	10min
Refund of wrong transaction	2 working days
Customer request	1 hours
Customer Claim	1day

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:

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

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