



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.

Service	Timeline
Operations in Branches	
Aim to serve the majority of Customers at the appointed time in all our Branches (general enquiries)	3-10min
Cash withdraw at the Western Union counter (Send/receive), MoneyGram (Send/receive), Ria(receive), World remit(receive)	3-10min
Cash deposit & Utility payment (RRA, RURA, electricity, MTN float)	3-10min
Cash withdraw over the Counter (below 500,000 FRW)	3-10min
Cash withdraw over the Counter (cheques above 500,000 FRW)	3-10min
Aim to open a basic current / saving account	10-30min

Aim to re-activate a dormant account	3-10min
Aim to close current /savings accounts	1-2 Working days
Aim to issue a cheque book within Kigali	1-2 Working days
Aim to issue you with a cheque book outside Kigali	2-4 Working days
Foreign currency: clearing of external cheques (Local Banks)	1 Working day
Aim to respond counter queries promptly	*Where no follow up is required: 1-5min *Where follow up is required: 1-2 working days *Where the enquiry is complex: 2-5 working days
Bank statement	3-10 min
Agency Banking	
Aim to Opening an account	1working day
Cash deposit	1-5min
Withdraw money	5-10min
Utility payment (RRA, RURA, electricity)	1-5min
Electronic Banking	
Register mobile Banking	5min
Register in personal online Banking (iBank)	5-10min
Register in business online Banking (GAPS)	20-30min
Issue debit MasterCard in Kigali	Instant (Main Branch in MIC building & Remera Branch) 1-2 Working days other Kigali Branches
Issue debit MasterCard upcountry	2-4 working days
ATM cash withdraw	Instant
Aim to resolve on us ATM transactions claims	2-3 working days
Aim to resolve off us card transaction claims (Chargeback)	50 days (in consideration with the Period suggested by MasterCard)
Card replacement in Kigali	Instant (Main Branch in MIC building & Remera Branch) 1-2 Working days other Kigali Branches

Card replacement Card upcountry	2-4 Working days
Card daily limit amendment	5-10min
Pin reset	5min (when the Customer remember his/her current Pin) 24 hours (when the Customer do not remember his/her current Pin)
Online Banking account modifications	1-10min
International Transfers	
Outgoing transfer abroad	1 working day (when no currency exchange is required)
Outgoing transfer abroad	1-5 working day (when foreign 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)
Clearing	
External cheque (local Banks)	1 day
Transfers local Banks (Foreign currency)	2 hours
Transfer local currency	2 hours
Clearing domestic cheques	24 hours
Credit	
Loan Disbursements Retail loans	After fulfilling all requirements 7 working days
Loan Disbursements SME & Corporate Loans	After fulfilling all requirements 15 working days
Loan Restructuring	After fulfilling all requirements 30 days
Loan rejection letter	After fulfilling all requirements 6 working days
Loan notification letter	After fulfilling all requirements 6 working days
Temporary overdraft processing	3-5 hours
Loan clearance	10-15 days up on request
Release of collaterals	10-15 days up on request

Bank Guarantee (non-cash covered)	Notification of approval or rejection: 10-15 working days
Bank Guarantee (cash covered)	Notification of approval or rejection: 1-2 working days
Invoice Discounting	Notification of approval or rejection: 10-15 working days
Tender contract financing	Notification of approval or rejection:10-15 working days
Letter of Credit with non-cash covered	Notification of approval or rejection:10-15 working days
Letter of Credit with cash covered	Notification of approval or rejection:5-10 working days
Investment loans	Notification of approval or rejection:10-15 working days
Asset based finance (Equipment's)	Notification of approval or rejection:10-15 working days
Overdrafts and other working capitals	Notification of approval or rejection:5-10 working days
OTHER IMPORTANT BANK DOCUMENTS	
Loan clearance	2 Working days
Certificate of good standing (To whom it may concern)	Within 1 working day
Collateral deregistration certificate	7-15 days
Account Confirmation Certificate	1 working day
Balance Confirmation Certificate	1-2 working days
Audit Confirmation Certificate	3-4 working days
CUSTOMER SERVICE	
Aim to resolve phone/written queries/complaints promptly	<p>*Where no follow up is required: within 1-5 min.</p> <p>*Where follow up is required: within 1-2 working days</p> <p>*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>

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/+250 788 149 610
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