



# CUSTOMER SERVICE CHARTER

**Disclaimer:** This Customer Service Charter is for information purposes only and does not create any legally binding rights, obligations, or liability on the part of Commercial International Bank (CIB) Kenya Limited.



### **Introduction:**

At Commercial International Bank (CIB) Kenya Limited, we are highly committed and fully aware of our obligation to provide the highest standard of Customer Service with both passion and enthusiasm. This Customer Service Charter spells out the types of services we will endeavor to provide and the channels through which you can share your feedback with us to enable us to serve you better.

### **I. Our Service Promise**

- ✓ We will provide you with professional, timely and friendly service.
- ✓ We will treat you with fairness and in an ethical manner.
- ✓ We will provide you with clear, relevant, and timely information and help you make informed decisions about your financial needs.
- ✓ We will ensure you enjoy secure and reliable banking.
- ✓ We will treat all your personal information as private and confidential.
- ✓ We are available to respond to your queries, complaints and feedback and will take ownership.
- ✓ We will empathize where necessary and provide a possible solution or refer you to a colleague.

### **II. Standards of Service**

As we work towards improving our Standards of Service, we aim to provide our services efficiently and effectively. To this end, we have set out below the time frames within which you can expect us to deliver the respective services.

<b>A. We are committed to making banking easy.</b>	
<b>1. Serve the majority of customers promptly at all our branches.</b>	We aim to serve customers within the first five (5) minutes of entering our branches.
<b>2. Provide customers with friendly and helpful service.</b>	We endeavour to provide updated and comprehensive services through various service channels.
<b>3. Provide customers with the necessary information to make informed decisions.</b>	Updated information on our products and services will be made available at our branches and our available communication channels. We will also make available through our website, a Key Facts Document to assist you in making more informed decisions regarding our products and services.
<b>4. Answering calls</b>	We aim to answer your calls within the first 2 rings.
<b>5. Deposit Account Opening</b>	For all new-to-bank deposit account opening, we endeavour to help customers do so within 3 working hours from the point of being attended to, provided all the required documentation has been submitted to the bank.



<b>6. Cheque book issuance for Current Accounts</b>	Cheque books will be mailed out or be made available for hand collection at specified branches within two (2) working days after successful opening and funding of a current account.
<b>7. Cheque clearance</b>	For local cheques received on a working day for clearing, funds will be made available by 9 a.m. on the third working day from the date of the cheque deposit.
<b>8. Provision of account statements</b>	We will provide deposit account holders with free monthly statements and loan account holders with repayment schedules upon disbursement of a loan. Account holders may request for updated statements at any time.
<b>9. Deposit Account closure</b>	We endeavor to attend to customers' deposit account closure requests within the same working day upon receipt of the request.
<b>10. Demand Drafts (Local &amp; Foreign Currency)</b>	We endeavour to issue demand drafts (local or foreign currency) within fifteen (15) minutes of receipt of instructions
<b>11. Local Currency Remittances (EFTs, RTGS, SIs)</b>	We aim to process and remit: - RTGS payments - within one (1) hour upon receipt of instructions (For instructions received after 3 pm, remittances will be effected to reflect on beneficiaries' account on the next working day.) - EFTs & SIs – within the same day
<b>12. Foreign Currency Remittances</b>	Instructions will be processed on the same day they are received.
<b>B. We are committed to helping when you need us.</b>	
<b>1. Enquiries at our branches</b>	We aim to resolve all counter queries made at our branches within the first visit made, provided no follow up is required. If follow up and feedback is required, we will revert to the customer no later than seven (7) working days following the receipt of an enquiry. For complaints not resolved within 7 working days, a written update shall be provided to the customer regarding the progress of resolving the complaint at least once a week.
<b>2. Phone enquiries</b>	We aim to resolve all enquiries within the first call, provided no follow up is required. If follow up and feedback is required, we will revert to the customer no later than seven (7) working days following the receipt of an enquiry. For complaints not resolved within 7 working days, a written update shall be provided to the customer regarding the progress of resolving the complaint at least once a week.
<b>3. Written enquiries made to our correspondence addresses as listed on our website.</b>	We aim to respond to written enquiries within 48 hours of receiving them.



<b>C. We are committed to listening.</b>	
<b>1. Seek your thoughts and suggestions on how we can better serve you.</b>	You may share their feedback with us via email: <a href="mailto:contactus@cibke.com">contactus@cibke.com</a> or through the suggestion boxes at our branches. You may also speak to any of the Customer Service Representatives at our branches.
<b>2. Resolution of complaints.</b>	We aim to resolve all customer complaints within 7 days of receiving a complaint and for complaints not resolved within 7 working days, a written update shall be provided to the customer regarding the progress of resolving the complaint at least once a week.
<b>D. We are committed to processing your application quickly.</b>	
<b>1. Applications will be processed in an efficient and speedy manner.</b>	We endeavour to process applications efficiently and promptly, in accordance with our internal policies, provided that all the necessary and completed documents have been submitted to us.

If you have enquiries, concerns or comments please call or write to us at:

Telephone: +254 703 053100 or +254 709 063 000

Email: [contactus@cibke.com](mailto:contactus@cibke.com)

You can also visit our website [www.cibke.com](http://www.cibke.com) for more information about us and our products.