

TIZAA RURAL BANK LTD
CUSTOMER SERVICE CHARTER



MOHAMMED ZAKARIA
MARKETING, COMMUNICATION, AND RESEARCH DEPARTMENT

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FORWARD

Our customer service charter summarises the standards of our service that you should expect in your interaction with Tizaa Rural Bank Ltd. The adoption of the Charter constitutes an undertaking by Tizaa rural bank to provide banking services of a high standard that exceeds the ARB Apex Bank's requirements of best practice, relevant laws, rules, and guidelines. The charter spells out clearly our commitments and responsibilities and also specifies your obligations in order to enable us to uphold our service commitments just on time. Guidelines for complaints and feedback, when you are dissatisfied with our service delivery, are also provided in this charter. It is subject to revision in order to meet the future trend in the business environment. This charter is not a legally binding document but only our service commitment to you.

MOHAMMED ZAKARIA

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Customer Service Charter

1.0 PURPOSE OF THIS CHARTER

The purpose of this charter is;

- To define who we are and the scope of this charter
- To state the standards of services you should expect to receive
- To outline your rights and responsibilities as our customer
- To outline our commitments to you
- To outline the complaints procedure

2.0 WHO WE ARE

Our mission as a bank is “To do business of banking and also provide microfinance services to our valued micro, small, and medium-scale entrepreneurs or customers so that mutual business interests develop and grow while enhancing shareholder value”. This mission fits into the overall functions of Tizaa Rural Bank Ltd. In pursuing our objectives, Tizaa Rural Bank through its Branches/agencies in Gushegu, Karaga, Kpandai, and Tamale provides banking services to its core customers that are both internal and external.

Our service delivery is underpinned by our value system embedded in our Vision, Mission and Core Values, which form the foundation of our decisions and actions

Our vision is” To become among the best rural banks in Ghana by ARB Apex ranking that brings innovative and always improving banking and micro-finance services to our valued customers to feel best served”.

3.0 OUR COMMITMENT TO YOU

Our Banking Service commitments will be guided by the following principles:

- Excellence -We will endeavor to constantly and consistently deliver a high level of service that will exceed your expectation
- Accountability -We will ensure that all our services comply with the ARB Apex Bank and Bank of Ghana requirements, the relevant laws and regulations, and will take responsibility for the decisions and actions we take.
- Fairness -We will be impartial and ethical in all our dealings with you and ensure that your feedback and complaints are resolved fairly and in a timely manner.
- Privacy and Confidentiality -We will treat all your account information as private and confidential and ensure that the usage of your information is safe and secure
- Reliability -We will provide you with consistent service in line with our service standards and aim to exceed your expectations.
- Transparency -We will provide you with clear, relevant, and timely information on all our services

4.0 YOUR RIGHTS AS OUR CUSTOMER

As our customer, you have the right;

- To be served with respect, professionally, and timely;
- To complain if you are unhappy with our service;
- To customer information, confidentiality, and privacy;
- To receive updates and changes concerning your accounts; and
- To access our facilities and services in a manner that meets your needs.

5.0 YOUR RESPONSIBILITY AS OUR CUSTOMER

As a customer, you have the responsibility;

- To manage the operations of your account(s) in accordance with regulations and any terms and conditions set by the Bank;
- To timely update account mandates whenever there are changes, to prevent fraud and avoid delays in service delivery;
- To abide by any legal requirements and other obligations according to laws, rules and regulations of the Republic of Zambia;
- To provide complete, accurate and timely information when requested by the Bank; and
- To treat Banking staff members with courtesy and respect.

6.0 OUR SERVICE GUARANTEE

We guarantee to provide quality service by:

- Identifying ourselves when we speak to you;
- Seeking to understand your requirements and identify what is important to you;
- Listening actively and responding to your needs;
- Being clear and helpful in our dealings with you and giving reasons for our decisions; and
- Acting with care and diligence as we serve you and to conduct ourselves honestly and with integrity.

Our service promises are to;

- Welcome you with a smile
- Greet you
- Know our Jobs
- Treat your concern as our concern

7.0 OUR SERVICE STANDARDS

We pledge to provide service in accordance with the following standards

Service type		Service time	Customer requirement
1	Account opening	1 working day	Submit duly completed account opening forms and other supporting documentations
2	Transfers	Within 1 hour	Submit valid funds transfer instruction by 14:30hrs
3	Internal transfers	Within 30 minutes	Submit correctly completed and approved instructions letters before 14:30hrs
4	Standing orders	Shall be consistently effected in line with standing order instructions	Submit duly approved standing order instruction
5	Stop Payments	Within 30 minutes	Submit duly approved and completed Stop payment form
6	Cash/ Cheque Deposit	5 minutes at counter (Normal Deposits)	Submit correctly completed deposit slip

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7	Cash Withdraw/Cheque Encashment	7 minutes at the counter	Provide Positive identification as per account mandate and correctly signed cash withdraw slip
8	Loans/Overdrafts	Within 24 hours after you have successfully completed the application process.	Submit correctly completed loan application and any other required document
9	Salary Advance	7minutesat the counter	Submit correctly salary advance slip
10	Cash Exchange	Within 5 minutes at counter	Submit correctly completed cash exchange slip
11	Cheque book issuance	1 working day Provided cheques are in stock	Submit cheque book requisition slip or memo
12	Account statement	Within 10 minutes	Submit account statement requisition slip/memo
13	Account closure	1working day	On submission of clearance memo from
14	Bulk cash withdrawal	Within 2working day	Submit duly approved cash withdrawal instruction 3 days prior to withdrawal date

15	Account Balance inquiry	5 minutes	Provide positive identification as per account mandate and submit valid balance inquiry submission slip.
16	Reference/ Clearance Letters	1 working day	Submit written request

7.1 COMMUNICATION SERVICE STANDARDS




	services	Our commitment
1	When you call on us, we promise to	<ul style="list-style-type: none"> • Be courteous • Be willing to assist you and be responsive to your needs • Treat you fairly and professionally • Be accountable and adhere to sound business practices Explain our services and deliverables to you • Demonstrate technical and professional competence in providing the service
2	Phone and Over the Counter enquiries, we promise to	<ul style="list-style-type: none"> • Answer Phone calls within 3 rings • Acknowledge your presence or phone call as we endeavor to resolve your problem within the first visit or call. Where we are unable to provide a solution immediately, we will provide feedback within 2 business days. Where the enquiry is complex, we shall keep you informed of the progress until closure of enquiry.
3	Email or written correspondence, we promise to	<ul style="list-style-type: none"> • Respond to your enquiry within 2 business days. Where the enquiry is complex, we shall keep you informed of the Progress.

8.0 CUSTOMER FEEDBACK (COMPLAINTS /COMPLEMENT/SUGGESSTION/ENQUIRIES)

We really care to providing you high standard of service. However, should you be dissatisfied with any of our product/service or staff, you have the right to complain. We promise to resolve your complaint in a fair, fastest, transparent, accountable and equitable manner.

We cherish your experience with us, when complaining we kindly request you to:

- State clearly what part of the service or conduct of our staff you are unhappy about
- State what you would like to be rectified
- Provide factual and accurate information of the complaint

Have a Complaint?	Complaint process	Escalation Point
 <p>DISSATISFIED WITH OUR SERVICE</p>	<p>Log your complaint to the Branch Managers – Verbally or in writing. The letter can be delivered in person or sent either via email or by normal mail). You can also log your complaint in the Box placed within the Banking Hall.</p> <p>The Manager will formally acknowledge receipt of the complaint within two working days. Expect your complaint to be resolved within 3 working days.</p>	<p>A</p>
 <p>NOT HAPPY AFTER 3 DAY</p>	<p>If you feel that the complaint has not been satisfactorily dealt with by the Branch Manager, you can then escalate to following managers.</p> <ul style="list-style-type: none"> • Operations Manager • Marketing, Research, & Communication Manager, • Risk and Compliance manager <p>They will formally acknowledge receipt of your complaint within two working days. Expect your complaint to be resolved within 5 working days.</p>	<p>B</p>
 <p>STILL NOT HAPPY AFTER 5 DAYS</p>	<p>In the event that your complaint is not addressed by the;</p> <ul style="list-style-type: none"> • Operations Manager • Marketing, Research, & Communication Manager, • Risk and Compliance manager <p>then you have the right to complain to the Chief Executive officer</p> <p>The CEO will formally acknowledge receipt of your complaint within two working days. Expect your complaint</p>	<p>C</p>

	to be resolved within 10 working days.	
STILL NOT SATISFIED AFTER 10 DAYS	<p>You may log a written complaint with the ARB APEX BANK- apex@arbapex.com (+233)0302771738/2772129/2772034 or Bank of Ghana - complints.@bog.gov.gh (+233)302665005 if you are still not satisfied with the handling of your complaint.</p> <p>Expect your complaint to be resolved within 20 working days.</p>	D
STILL NOT SATISFIED AFTER 20 DAYS	<p>Allow for a maximum period of 21 working days for a decision from ARB Apex bank or Bank of Ghana. You may seek legal advice if you are still not satisfied</p>	E

9.0 R CONTACT DETAILS

TRB Head Office

P.O Box 477TL

GUSHEGU

Northern Region

Ghana

Telephone: (+233) 372094599

Mobile lines: (+233)

0501385687

0501385688

0501385685

0501385686

0501387327

Email: info@tizaaruralbank.com

Website: <http://www.tizaaruralbankltd.com>

BRANCH/AGENCY OFFICES

Gushegu- (+233) 0501576037

Karaga- (+233) 0501387326

Kpandai- (+233) 0501387328

Tamale-(+233) 0501576038

Office Hours: Monday – Friday 08:30AM – 4:30PM.

The Bank is closed for business on weekends and Statutory declared public Holidays

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We really care, your feedback is valuable to improving our products and services

Contact us to resolve your concerns should you be dissatisfied with any of our product/service or staff

Complain Channels		
BRANCHES	GUSHEGU	(+233) 0501576037
	KARAGA	(+233) 0501387326
	KPANDAI	(+233) 0501387328
	TAMALE	(+233) 0501576038
HEAD OFFICE DEPARTMENT/ PRODUCT BASED	DEPARTMENTS	CONTACTS
	LOANS	(+233) 0501385686
	OPERATIONS	(+233) 0501385688
	RISK & COMPLIANCE	(+233) 0501385685
	FINANCE	(+233) 0501387327
	SYSTEMS ADMINISTRATION	(+233) 0501385684
	MARKETING	(+233) 372094599
	CHIEF EXECUTIVE OFFICER	(+233) 0501385687

You can equally contact Tizaa Rural Ltd through

Head Office

P.O Box 477TL

GUSHEGU

Northern Region

Ghana. Or

Email: info@tizaaruralbank.com

Website: <http://www.tizaaruralbankltd.com>

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Complaints/Feedback Channels