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Customer Charter/ Citizen Charter

Standard Chartered Bank
Bangladesh

31 August 2021



PREFACE

As a leading international bank, we strive to help people and businesses prosper across Asia, Africa and the Middle East. The people and businesses we serve are the engines of trade and innovation, and central to the transition to a fair, sustainable future. With 85,000 employees and a presence in 59 markets, our network serves customers in close to 150 markets worldwide. We're listed on the London and Hong Kong Stock Exchanges. Across more than 50 countries we've built a bank with the diverse experience and capabilities that set us apart.

Our footprint connects emerging and high-growth markets with more established economies, allowing us to channel capital to where it's needed the most. We're determined to develop significant sustainable finance revenues to grow our business, and to integrate environmental and social considerations into all our decision-making, so that we can advance our ambition to become the world's most sustainable and responsible bank. Our heritage and values are expressed in our brand promise, here for good.

Standard Chartered Bank opened its first branch in Bangladesh in 1948, in Chittagong, the port city and a major trading hub. With the acquisition of Grindlays Bank in Bangladesh in August 2000, we inherited a presence in this country that dates back to 1905. The commercial banking business of American Express Bank was also acquired in 2006.

The Bank offers a full range of banking services across all segments. In the retail and SME segments, our services include deposit products, wealth management services, overdrafts, personal loans, credit cards, auto financing, and mortgages. Our services for corporate and institutional clients include trade finance, cash management, lending, securities services, foreign exchange, debt capital markets and corporate finance. Standard Chartered Saadiq, our Islamic Banking division, offers a comprehensive range of Shariah-compliant products and services. Priority banking services provides exclusive and personalized banking services through our world-class priority banking suites.

Standard Chartered Bank strongly believes that the survival and growth of a bank depends on its customer-banker relationship which is built on trust. Thus as apprehended by Bangladesh Bank - a 'Customer Charter/Citizen Charter' is the minimum core pledge for the banks to enroot and nourish this trust through its services and operations. Acknowledging this spirit, Standard Chartered Bank has formulated this Customer Charter/Citizen Charter.

Standard Chartered Bank sees - a happy customer meets his financial needs through satisfactory services from us and gives us the opportunity to contribute in the national economy. With this vision, our Customer Charter/Citizen Charter provides brief information on various facilities or services provided to customers in ordinary course of business and highlight our commitments towards customer satisfaction and simultaneously ensure accountability and responsibility of its officials and staff. Though this charter is neither a legal agreement nor only explains our commitment and responsibilities towards our customers but also specifies the obligation on the part of customers for healthy and fair practices in customer-banker relationships.

Copies of the Customer Charter/Citizen Charter will be available on request to all our customers at our branches, Customer-Service-Points and at our web site. All customers are requested to keep us informed of their experiences about the various services rendered by the Bank and feel free to comment on this charter. For further details and complete information on our products, terms & conditions or service, please visit our branches or our website or write to us or call at contact numbers available on our website www.sc.com/bd or contact us at the following:

Head, Client Experience, CPBB

Standard Chartered Bank

67, Gulshan Avenue, Dhaka - 1212, Bangladesh

NOTE:

Information given in this document is current as of 31st August, 2021, which is subject to change/revision. Only very brief information on various services/ facilities is shared in this document.

KEY COMMITMENTS TO OUR CUSTOMERS:

1. Operating banking business with proper regulatory licence and approvals
2. Displaying notices that are mandated by the regulators at branches & website
3. Displaying banking hours and holiday notices
4. Showcasing products and services at branches & website
5. Rendering friendly, fast & accurate services to customers' overall banking relationship and providing solutions to their financial needs
6. Attending to all customers present in the banking hall during the business hours.
7. Providing separate Meeter & Greeter counter in large and high traffic branches.
8. Ensuring our documents and procedures are clear and give complete information about our products and services
9. Displaying interest rates for various deposit & loan schemes and standard fees & charges at the branches.
10. Notifying changes in interest rates, fees, charges, etc.
11. Providing details of various deposit schemes/loan services of the Bank
12. Informing customers/ clients about the Value Added Services such as Internet Banking, SMS Banking, ATM services, etc., along with the relevant charges levied for that
13. Providing complaint/ feedback forms at every branch and also at our website, which customer can submit and get acknowledgement immediately. Also customers can enquire/share feedback/ raise complaint in our 24-hour Client Care Centre.

WE EXPECT OUR CUSTOMERS TO:

1. Consciously read and understand all relevant product features, terms & conditions, tariff, banking practices, norms, etc., and ask bank-staff immediately for any clarifications.
2. Help us meeting the "Know Your Customer (KYC), Customer Due Diligence (CDD)" obligations by making complete & correct disclosure about their identity, occupation, address etc., of his/her own and that of associated parties like co-applicant, delegate, nominee, beneficial owner, signatories, etc., at the time of opening account and at periodical intervals as per regulatory requirements from time to time.
3. Notify us whenever address, contact number, transaction profile, mandate, ownership information etc., require any change and keep the account up-to-date and active.
4. Take precautions that are indicated for protection of their accounts. Do not share confidential information like PIN, OTP, CVV, password with any 3rd party.
5. Avail digital platforms/services like Automated Teller Machine (ATM), online banking, BEFTN etc., to reduce risks associated with cash-transactions.
6. Follow the banking norms, practices, functional rules and abide by the terms and conditions prescribed for each banking products and services.
7. Cooperate in paying government Tax, VAT, Excise-Duty etc., applicable to their accounts and also complying with instructions like Hold, Freeze, etc., from any regulatory body.
8. Pay service charges for return of cheques, remittances, collections etc. The details of fees & charges are available on the Bank's website and also with branches
9. Provide valuable feedback on our services so as to enable us to take corrective measures and improve our customer service and respond to Bank on any query to keep customers' account updated and to provide required services.

FAIR BANKING PRACTICES:

Customers are requested to:

1. Ensure safe custody of cheque book, credit & debit cards and statements.
2. Check details of the cheque, name, date, amount in words & figures, crossing, writing from the left and crossing-out blank spaces, etc., before issuing it.
3. Abstain from issuing cheque without adequate available balance or with alterations and give clear instruction during Positive-Pay verification in clearing and over counter to Bank staff (as applicable).

4. Keep record of account numbers, details of FDR, locker numbers etc in confidential manner
5. Inform the Bank immediately of any change in address, telephone number, email ID, contact details, etc.
6. Inform branch/ Client Centre immediately, for change in Residential status (as per local/ foreign exchange regulations/ guidelines).
7. Inform loss of demand draft, Debit / Credit Card, cheque leave (s)/book, key of locker, password, PIN, important banking instrument etc., immediately to the branch.
8. Pay interest/ charges, instalments, locker rent and other dues on time, to ensure uninterrupted services.
9. Do not sign blank cheque/s. Also do not record specimen signature on cheque book and keep ATM card & PIN together or not to write PIN on unsecured documents.
10. Inform the branch immediately, when a minor turns into major or in the event of the unfortunate demise of any of the account holders and produce required document on time to update Bank's records.
11. Check statements, transaction vouchers, bank communications addressed to him/her and notify bank immediately on any discrepancies. Customers are also expected to retain applicable banking records/ instruments- like copy of statements, offer-Letter, loan –agreements, guarantees, etc, as applicable to reduce any dispute with bank or other customers/ associated parties.
12. Do not share confidential information like PIN, OTP, password, TIN, CVV with any 3rd Party.

GENERAL TERMS AND CONDITIONS OF SERVICES

1. **Service charges & Tariff:** Bank provides various services to customers & clients for which fees, service charges, commissions are levied which are compiled in the Schedule of Charges/Tariff. Specific/ exceptional services related to the product(s) the customers hold may warrant specific charges. These charges are reviewed / revised from time to time and usually notified through our branch offices, branch display and website. The prevailing Schedule of Charges are available in the bank's website www.sc.com/bd.
2. **Account Dormancy:** Ensuring customer safety and security is Bank's prime duty. Non maintenance of account transactions for longer period may call for declaring the account as dormant or unclaimed - to restrict potential unauthorised transactions. This status can be regularised with customer's positive initiation & verification. For balances remaining unclaimed for more than 10 years will be subject to respective provision of the Bank Company Act. Details are available with Standard Chartered Bank branches or in 24-hour Client Care Centre.
3. **CDD information sharing & A/C closure on CDD failure:** Bank updates customers/ clients' information as per regulatory & Standard Chartered Bank Group requirements time to time. In the event, the documents are not updated despite repeated reminders; temporary restrictions in account conduct may be imposed until the requirements are met. In case of unsatisfactory CDD, account can be closed with notice.
4. **Banks resolution on cross-border transactions:** Bank is committed to complying with legitimate international regulations – like Sanctions, FATCA, Canadian tax regulations, etc - that are imposed by relevant regulatory authorities. As such cases, the Bank may not allow certain transaction and services and which may be also subject to disclosure to respective international regulatory bodies.
5. **Confidentiality and disclosure:** Whilst the Bank maintains strict confidentiality in all matters relating to customers' account(s) and business; however, Bank is also liable to make disclosure to regulatory authorities of the country and to authorized offices of Standard Chartered Group. Bank may use authorized 3rd party/ outsourced companies to facilitate customers' banking services under the Bank's duty of confidentiality.
6. **Electronic /Digital Banking:** Customers are expected to be aware of their responsibilities in relation to using – Internet Banking, 24-hour Client Care Centre., SMS banking, email, ATM, Bills-pay, CRM etc., by ensuring appropriate platform, channel, password protection, mandate, indemnity, etc.
7. **Concern on Associated Party:** Customers must be aware of the risk and responsibility of – delegate, joint account-holder, company signatory, supplementary card-holder, etc. (as applicable) and immediately notify the Bank on any discrepancy/ unusual matters with these

associated party. In the event of dispute raised to Bank, the operation of the account may be suspended temporarily by the Bank, till either amicable or legal resolution is not achieved.

8. **Termination of Banking Relationship:** Customer can close his/her Bank account at any time without assigning any reason with written closing instruction. Similarly, on regulatory mandated reason Bank may close customer’s account at any time but with notice and on other grounds giving reasonable prior written notice. During such termination of relationship all related dues, outstanding, charges, Tax, VAT, Excise-duty etc., need to be settled and unused cheque leaves, cards, any other device/instrument provided by the Bank need to be returned to Bank; so that no unauthorized party can put the bank or the customer in any unwarranted situations.

GENERAL PRODUCTS AND SERVICES FOR ALL CLIENTS:

Customers and clients can enjoy benefits of products and services Bank offers from its wide range of offerings:

CHEQUE CLEARING & COLLECTION SERVICE		
REGULAR VALUE CLEARING	HIGH VALUE CLEARING / SAME DAY CLEARING (BDT 5 LAC & ABOVE)	SATURDAY BANKING
REMITTANCE FACILITIES		

PRODUCTS AND SERVICES FOR RETAIL CLIENTS

To be the primary choice among retail customers, CPBB, Standard Chartered Bangladesh offers innovative products with unique features and smart banking service & solutions. The wide range of products and services are designed to cater needs of individual customers. With 26 Branches, 92 ATM/CRM and 19 CDM/Bills Pay machines. Retail Banking Unit in Standard Chartered Bank Bangladesh has established significant exposure and attracted quality retail banking customers. The Products that are offered under retail banking banner are:

SAVINGS ACCOUNT	CURRENT ACCOUNT	TERM DEPOSIT ACCOUNTS	SAFE DEPOSIT LOCKERS	ATM / DEBIT CARDS
ONLINE/ INTERNET BANKING	CREDIT CARDS	PERSONAL LOANS	MORTGAGE LOANS	AUTO LOANS
FOREIGN EXCHANGE SERVICES				

For detailed list of products/services and timeline for each, please refer to our service standard document. (<https://www.sc.com/global/av/bd-service-standard.pdf>)

Shariah Compliant Retail Product Suite for Saadiq (Islamic) Clients

At Standard Chartered Bangladesh, we offer a wide range of Shariah compliant retail products to address our customers’ needs. In terms of benefits and easiness in operating them, these products are offering the best value propositions in the market for our Saadiq customers. These products are approved and maintained by Saadiq Global Shariah Board comprised of world-renowned Islamic scholars.

Saadiq Current Account	Saadiq Savings Account	Saadiq Term Deposit	Saadiq Hajj Savers Account	Saadiq Sadaqah Account
Saadiq Graduate account	Saadiq MortgageOne Account	Saadiq Credit Card	Saadiq Auto Finance	Saadiq Home Finance
Finance Against Property (FAP)	Saadiq Business Banking Current Account	Saadiq Business Banking Special Notice Deposit Account		

INTERNET BANKING

Customers can access their bank & credit card accounts and transact online through Standard Chartered Bank’s Online Banking website www.sc.com/bd. Customers need to sign up for registration by submitting the application form in the branches, calling to the 24-hour Client Care Centre. or do it instantly in the Bank’s Internet Banking page. Log in will require user ID and password customisable by the account/ card holder. The facilities available include viewing Bank account and credit card balances, generating account/ card statements, funds transfer to own or, third party accounts and other banks’ accounts, bill payments for registered billers, ordering chequebooks, etc. Further details can be available from any of our branches or from the Internet Banking site at <https://www.sc.com/bd/en/>

PRODUCTS AND SERVICES FOR BUSINESS CLIENTS

At Standard Chartered Business Client, we understand your business is unique. So, we have made it a point to offer solutions that address your specific business needs. From managing your working capital, aiding business expansion, business protection or increasing your yield. Choose what we can do for you and your business.

CURRENT ACCOUNT – Non Individual	TERM DEPOSIT ACCOUNTS	SPECIAL NOTICE DEPOSIT (SND) ACCOUNT – Non Individual
BUSINESS INSTALLMENT LOAN (BIL)	LOAN AGAINST PROPERTY (LAP)	COMMERCIAL MORTGAGE (CM)
“ORJON” (BUSINESS INSTALLMENT LOAN for Women Entrepreneurs)	STRAIGHT 2 BANK (S2B)	

Also Shariah compliant business banking products are available which are as follows

Finance Against Property (FAP)	Saadiq Business Banking Current Account	Saadiq Business Banking Special Notice Deposit Account
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PRODUCTS AND SERVICES FOR CORPORATE & INSTITUTIONAL AND COMMERCIAL CLIENTS

Standard Chartered Bank Bangladesh provides corporate and institutional clients with a comprehensive range of capabilities and solutions, from facilitating working capital needs to sophisticated capital raising solutions. With a proud history as a trade bank, Standard Chartered Bank offers a full scope of innovative, customised solutions in cash management, trade finance, securities services, etc.

Cash Management Products

Current and savings accounts	Cheque book and leaves	Draft issuance	Outward telegraphic transfer
Solvency Certificate, Balance Confirmation Certificate, Beneficial Owner's Certificate	Pay order	Book transfer	BEFTN
RTGS	Duty Payment through RTGS	Internet Banking Fund Transfer (IBFT)	Inward Telegraphic Transfer
Cheque Clearing	Tariff payment		

Trade Products

LC Issuance, Prepaying and Discounting Own LC	Import Bills for Collection, Avalisation & Discounting ("IBCAD")	AVALISATION OF DRAFT UNDER IBC	Shipping Guarantees
Loan Against Trust Receipt (LATR)	Import Loan (IML)	Advising and Transfer of LC	Supplier Financing
Export Bills under Letters of Credit	Export Bills under Collection	Guarantees & Standby LCs	Distributor Financing
Export Invoice Financing	Import Invoice Financing	Trade Link Loan	Pre-Shipment Financing

Loan Products

TERM LOAN	SHORT TERM LOAN	OVERDRAFT
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FINANCIAL MARKETS SERVICES & PRODUCTS:

Financial Markets Bangladesh has been recognized as the unparalleled market leader in Bangladesh by Corporate, Commercial and Institutional Banking Clients. Apart from foreign exchange and fixed deposits, Standard Chartered bank has been the pioneer in the market for introducing new financial risk management products, providing the hedging solutions across FX, Rates and Commodities over the past decade and continues to focus on innovative solutions for clients. Standard Chartered also provides custody services for equity and fixed income securities for both onshore and offshore Corporate, Commercial and Institutional Banking clients and provides access to both primary and secondary market for G-sec to its custody clients.

Foreign Exchange	Fixed Deposits
Financial Risk Management Solutions (FX, Rates, Commodities)	Secondary G-Sec Sale / Purchase
Custody Services	Bond Sales
Forwards	

ELECTRONIC BANKING SERVICES FOR CORPORATE & INSTITUTIONAL AND COMMERCIAL CLIENTS

Straight2Bank:

Our electronic banking platform for Corporate, Institutional and Commercial clients is an Internet based solution that provides a full range of transaction capabilities as well as comprehensive range of reporting options. Clients can initiate trade and payment transactions online more securely and can have access to their account statements, collection and trade reports from anywhere in the world, subject to prevailing regulations of the country.

MANAGEMENT OF COMPLAINTS & FEEDBACKS

We are committed to provide our customers with the best service experience. We know that despite our best efforts, customers may occasionally have concerns that they would want to share with us. We promise to address all the concerns promptly, efficiently and with utmost courtesy & fairness. We believe this gives us the opportunity to continually improve the quality of our products and services, valuing the feedbacks of our customers.

We have different channels for Complaints/ Feedback

Customers who wish to provide feedback or register complaints may use any of the following channels available with the Bank:

- For Consumer, Private & Business Banking (CPBB) Clients: 24-hour Client Centre at + 88 09 666777111 or dialling 16233 (from mobile). Clients can email us at customer.enquiries@sc.com or **Write to us at:** Client Experience Unit, CPBB, Standard Chartered Bank, 67 Gulshan Avenue (Level-2), Gulshan, Dhaka- 1212
- For Corporate, Commercial & Institutional Banking (CCIB) Clients: + 88 09 666777111 or 16233 (from Mobile) from 10:00 am to 6:00 pm or email us at Straight2bank.Bd@sc.com. (working days)
- Visit any of our Branches; speak directly to a service staff or drop feedback/ complaint in Feedback/ Complaint Box

Clients can also submit query via online banking platform. Bank also collects client feedback via online and telephonic survey on periodic basis.

We aim to provide resolution to customer complaints within 5 business days. However, complaints requiring in-depth investigation and dependency on external parties like fraud, dispute etc. may require time up to 45 business days or more depending on the case.

In fine, we are Here for good and this Customer Charter/Citizen Charter is a promise to ensure right customer experience and service. Our goal is to be the Bank our clients recommend to their friends and colleagues.