

SERVICE STANDARD

Standard Chartered Bank Bangladesh

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At Standard Chartered Bank we always strive to provide fast, friendly and accurate services to the customers/clients. Customers/clients are at the heart of what we do. Being a compliant Bank, this service standard has been published following the “Guidelines for Customer Services and Complaint Management” articulated by the Financial Integrity & Customer Services Department of Bangladesh Bank.

The Service standard is a guideline showing the timeframe, initiating level and disposal level of each banking service at the customer service points such as ATM, Bills Pay Machine, Cheque Deposit Machine, Client Centre and Branches of Standard Chartered Bank. The purpose of this document is to control the Bank’s dedicated staff to render services in a timely and efficiently manner using proper channel. The service standard ensures that the employees remain consistent in service delivery to the customers instead of following their own individual practice. This document outlines the required time duration for availing banking services in Standard Chartered Bank.

List of Service	Initiating Level (Customer Service Point)	Disposal Level	Total Time Limit (Duration)
Account Opening Retail, Business, Commercial and Corporate & Institutional Client: 1. Current A/C 2. Saving A/C 3. FDR 4. DPS	1. Relationship Manager/ Business development officer/Client Service Executive 2. Relationship Manager/ Business development officer/Client Service Executive 3. Relationship Manager/ Business development officer/Client Service Executive 4. N/A	1. Officer, Account Services 2. Officer, Account Services 4. N/A	1. <u>12 working days</u> (Minimum 7 working days subject to completion of all documentation by customers and satisfactory Customer Due Diligence (CDD*)) 2. <u>12 working days</u> (Minimum 7 working days subject to completion of all documentation by customers and satisfactory Customer Due Diligence (CDD*)) 3. <u>3 working days</u> (Minimum 1 working day subject to fund clearing) 4. N/A
Cash cheque payment 1. High value 2. Poor/ Low value	Teller	Branch Operations & Service Manager/ Branch Manager	1. <u>Same day</u> (Minimum 1 hour subject to availability of Cash/volume/call back connectivity) 2. <u>Same Day</u>
Cash Deposit	1. Teller 2. ATM and Bills pay machine	1. Branch manager/BOSM 2. Officer, CCMU & ATM Services	1. <u>Same day</u> (Minimum 8 mins) 2. <u>Same day</u> if deposited within 4 pm
Domestic Cheque Clearing	Teller Cheque Deposit machine	Officer, Item processing	Except particular Same Day clearing, Cheques received within Banking Hours will be cleared on the <u>NEXT working day</u> .
Foreign Cheque Clearing (Domestic)	Teller Trade Desk CMO Desk	Officer, Item processing	<u>3 working days</u> (Minimum 2 working days)
Short term loan disbursement	Relationship Manager/ Business development officer/Client Service Executive	Officer, Credit Initiation	<u>Maximum 5 working days</u> (Upon Completion of all necessary documentation)

List of Service	Initiating Level (Customer Service Point)	Disposal Level	Total Time Limit (Duration)
Long Term Loan disbursement	Relationship Manager/ Business development officer/Client Service Executive	Officer, Credit Initiation	<u>Maximum 5 working days</u> (Upon Completion of all necessary documentation)
Remittance issue Issue of PO/DD/TT 1. Local DD/TT 2. Foreign DD/TT	a) CMO counter/Electronic Banking b) Teller	a) Senior Manager- STS, PO/DD & Unit Manager - OTT b) Branch Operations & Service Manager/Branch Manager	1. <u>2 working days</u> (Minimum 1 working day) 2. <u>2 working days</u> (Minimum 1 working day)
LC Issuance 1. Import LC - Cash 2. BTB LC	Client Service Group	Head of Trade Operations	If received within banking hours, service is delivered within the <u>same day</u> , provided all documentations are in order
Bank Guarantee issuance	Client Service Group	Head of Trade Operations	If received within banking hours, service is delivered within the <u>same day</u> , provided all documentations are in order
Bill Acceptance	Client Service Group	Head of Trade Operations	If received within banking hours, service is delivered within maximum of <u>01 working day</u>
Bill Payment	Client Service Group	Head of Trade Operations	If received within banking hours, service is delivered within maximum of <u>01 working day</u>
Export LC a) Advising b) Transfer c) Confirmation	Client Service Group	Head of Trade Operations	If received within banking hours, service is delivered within <u>01 working day</u>
Export Bill	Client Service Group	Head of Trade Operations	If received within banking hours, service is delivered within maximum of <u>01 working day</u>
Issuing Cheque Book	Client Service Executive, Branch Contact Centre Executive ATM I Banking	Client Service Executive, Branch	<u>5 working days</u> (Minimum <u>2 working days</u>)
Balance confirmation certificate 1. Personal A/C 2. Institutional A/C	Client Service Executive, Branch Contact Centre executive	1. Branch Operations & Service Manager/ Branch Manager 2. Manager, Contact Centre	<u>1. 3 working days</u> (Minimum <u>1 working day</u>) <u>2. 3 working days</u> (Minimum <u>1 working day</u>)

List of Service	Initiating Level (Customer Service Point)	Disposal Level	Total Time Limit (Duration)
Statement of Account issue 1. Current Year 2. Previous/Multiple years	Client Service Executive, Branch Contact centre executive I-Banking ATM 2. Branch	1. Client Service Executive, Branch 2. Manager, Contact Centre	1. <u>3 working days (Minimum 1 working day)</u> 2. <u>3 working days (Minimum 1 working day)</u>
Foreign Currency Issuance / Endorsement	Teller	Branch Operations & Service Manager/Branch Manager	<u>Same day (Minimum 20 minutes)</u>
Student File - Opening	Client Service Executive, Branch	Client Service Executive, Branch	<u>Same day</u> (provided appropriate account for opening Student File is available)
Cheque Collection 1. Inward LCY 2. Inward FCY 3. Outward LCY 4. Outward FCY	Branch/CMO Desk	Branch Manager	1. <u>7 Working days</u> (Minimum 2 working days depending on issuer of the chq) 2. <u>10 Working days</u> (Minimum 2 working days depending on issuer of the chq) 3. <u>45 Working Days</u> (Minimum 7 working days depending on Drawee bank) 4. <u>60 Working Days</u> (Minimum 10 working days depending on Drawee bank)
SanchayPatra/Bonds 1. Issuance 2. Encashment/Closure	Client Service Executive, Branch	Officer, Bond dept	1. <u>4 working days (Minimum 2 working days)</u> 2. <u>3 working days (Minimum 2 working days)</u>
Issuing Debit/credit card- 1. Debit Card 2. Credit Card	1. Relationship Manager/ Business development officer/Client Service Executive 2. Relationship Manager/ Business development officer/Client Service Executive	1. Branch Operations & Service Manager/Branch Manager 2. Officer, Credit Initiation	1. <u>5 working days (Minimum 3 working days)</u> 2. <u>14 working days (Minimum 7 working days subject to receiving proper documentation and successful first delivery).</u>

* Customer Due Diligence (CDD) is a regulatory requirement enforced by both Bangladesh Bank and regulators in other jurisdictions. Depending on the type of factors associated with and products & services availed by the customer/ client the completion of Customer Due Diligence can range from 5 days to 2 months. The document sourcing from customers/ clients for Customer Due Diligence may be a multistage process.