



The **NCBA** **SERVICE CHARTER**

BACKGROUND



NCBA Bank Rwanda is a leading financial institution dedicated to providing innovative and customer-centric banking solutions. With a rich heritage and a strong presence in the financial landscape, NCBA Bank Rwanda has emerged as a trusted partner for individuals, businesses, and communities alike.

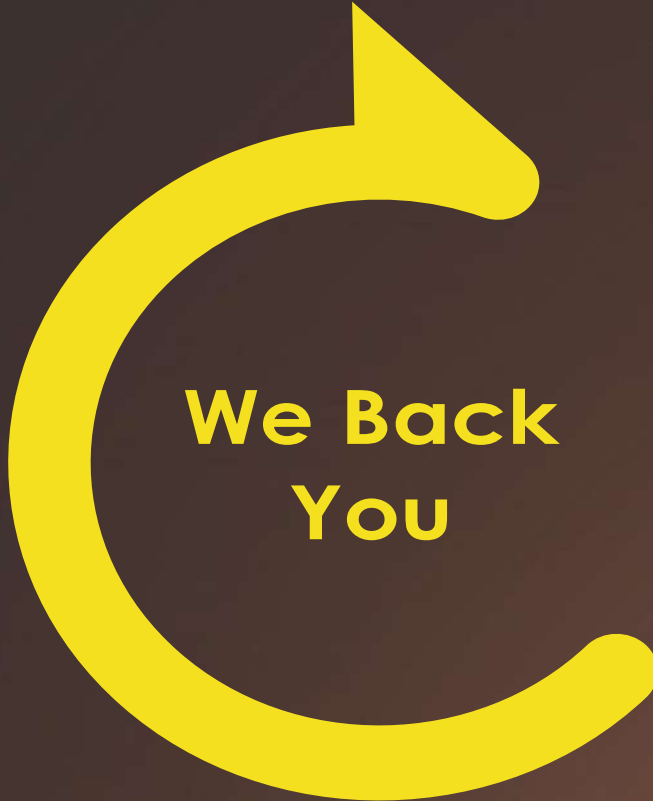
The bank envisions becoming a premier financial institution, making a positive impact on the lives of its customers. This vision is driven by a mission to deliver superior financial services through a customer-centric approach, ensuring accessibility, reliability, and innovation.

This Service charter serves as a guiding principle, outlining the standards and expectations that customers can rightfully demand from NCBA Bank Rwanda. It is our commitment to you and our purpose is to **inspire greatness!**

OUR PROMISE TO YOU



We Know
you



We Back
You



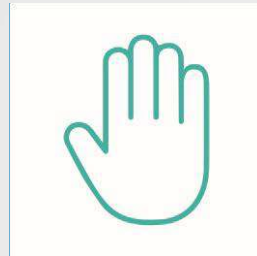
We will
Wow You

NCBA VALUES



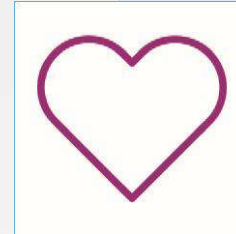
DRIVEN

We are passionate, make bold decisions and learn from our failures.



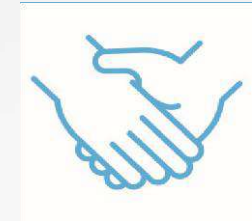
OPEN

Our interactions are candid, honest and transparent.



RESPONSIVE

We put our customer's interests at the heart of all that we do.



TRUSTED

As a trusted partner we do what is morally right always.

THE NCBA PROMISE TO YOU



At NCBA, we put You at the heart of everything we do by delivering the highest standards of customer service always and at every touchpoint. Our relationship is anchored on the following service principle.

SERVICE ACTION
➤ We welcome YOU and put You at ease by being warm, friendly and approachable.
➤ We respond quickly and efficiently to You, always showing concern for the outcome, following up and keeping You informed.
➤ We provide YOU with relevant, accurate information making sure everything is clear and well understood.
➤ We empower YOU to achieve your goals by equipping you with products and services that fit your unique needs.
➤ We always strive to get it right the first time, to be proactive and Solution oriented, to go the extra mile, to do what needs to be done to put a smile on our Your face.

CUSTOMER COMPLAINTS & RIGHTS



A complaint is a communication received by the bank through any means (oral/ written/social media/email/whistleblowing) that expresses dissatisfaction about any aspect of the bank's products, services, employee behavior/attitude, processes and systems.

In addressing complaints, NCBA shall be guided by the following.



You have the right to complain, share feedback or concerns through all the available channels of the bank, and be heard and attended to by all bank officials.

As an NCBA customer, your complaints are recognized as a tool to address shortcomings and create room for improvement and will be accorded the necessary attention at all times.

Complaints raised by you shall be dealt with efficiently, with utmost courtesy and you will be provided with all the information pertaining to the status and resolution of the complaints.

NCBA Bank employees must work in good faith and without prejudice to the interests of the customer to minimize complaints, and offer the best service alternatives.

NCBA shall undertake to resolve all complaints within 48hours of lodging or provide a holding response for matters under review or investigation.

You have the right to all information relating to the bank products, services and related charges/tariffs, and these shall be provided to you unconditionally.

We have provided various channels as below through which you can escalate complaints and give us your feedback or concerns on the nature of your interaction with us.

& RIGHTS



Face to Face:

Visit any of our branches and speak to a

Telephone:

You can easily reach our Customer Contact Centre on +250 788 149 555 or +250 788 149 500,

Email:

Contact.rw@ncbagroup.com

Social Media Handle;

🐦 Twitter @NCBABankRw

📷 Instagram @ncbabankrw

If you feel that your concerns have not been addressed to your satisfaction by the response you receive from the above access channels, feel free to escalate your complaints to:



Senior Customer Experience Manager

Phone: +250 788 149 500

Whistle Blow

Phone: +250 788 149 567

Toll Free Fax: 00800007788

Location:

Kigali Heights, 8th Floor

Plot No. 772, KG7 Ave,
Boulevard de L'Umuganda

P.O Box 6774, Kigali - Rwanda

OUR PROMISE



ACCOUNT SERVICES		MAXIMUM TIME
1	Account Opening	30 Mins
2	Inactive Account Activation	10 Mins
3	Account Closure	1 Hour
4	Statements Ad-hoc	10 Mins
5	STO Maintenance	1 Day
6	Audit Confirmations	2 Days



OUR PROMISE



PAYMENTS & CASH TRANSACTIONS		MAXIMUM TIME
7	Cash Deposit at the Branch	25 Mins
8	Cash Withdrawal at the Branch	25 Mins
9	Walk-in Buy/Sell FCY Transactions Process	25 Mins
10	Cash Exchange & Change of Denomination	25 Mins
11	Western Union & Money Gram	25 Mins
12	Cross Border Transactions	1 Hour (To Debit Client's Account)



OUR PROMISE



PAYMENTS & CASH TRANSACTIONS		MAXIMUM TIME
13	MoMo Retail	5 Mins
14	MoMo Float Purchase	5 Mins
15	Internal Transfers	30 Mins
16	International Money Transfers	2 (Hours Debiting the account and sharing the proof of transfer)
17	Real Time Gross Settlement (RTGS)	1 Hour
18	Electronic Funds Transfer (EFT)	1 Hour (To Debit Client's Account)



OUR PROMISE



CHEQUES & CLEARING PAYMENTS		MAXIMUM TIME
19	In-house Cheques	30 Mins
20	Cheque Clearing	1 Working Day (Local Cheque)

CREDIT FACILITIES		MAXIMUM TIME
21	Personal Secured Loans	2 Working Days to be approved or
22	Digital loans and financial solutions	Instant (T&C apply)
23	Debit Cards	6 Working Days
24	Credit Cards	9 Working Days
25	Personal Unsecured Loans	2 Working Days to be approved or declined
26	Corporate Loans	20 Working Days to be approved or declined
27	SME Loans	12 Working Days to be approved or declined
28	Asset Finance	4 Working Days to be approved or declined
29	Mortgage Loans	7 Working Days to be approved or declined



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OUR PROMISE



CONTACT CENTRE AND GENERAL QUERIES		MAXIMUM TIME
28	Social Media Query	15 Mins
29	Email Query	8 Hours
30	Unclaimed Financial Asset Query	3 Days
31	Contact Centre Call	Within 3 Rings. If the call is not answered, a call back will be made to the client within a reasonable period.



THANK YOU!

Contact us on:

Kigali Heights, 8th Floor

Plot No. 772, KG 7 Ave, Boulevard de L' Umuganda

P.O Box 6774, Kigali, Rwanda

Contact Centre Number: +250 788 149 555 / +250
788 149 500

Email: contact.rw@ncbagroup.com

NCBA Bank Rwanda is regulated by the National Bank of Rwanda

ncbagroup.com

Go for it

