

CITIZEN CHARTER

Version 2.00

March 13, 2023



Corporate HQ

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CITIZEN CHARTER

INTRODUCTION

Citizen Charter is, in fact, a general statement of commitments for providing banking services and necessary information to customers. The ability of the banking industry to achieve the socio-economic objectives and in the process bringing more and more customers into its fold **will ultimately depend on the satisfaction of the customers.**

OBL felt that in order to close the gap, if any, with the customers, the Bank should come out with a charter of its services for the customers. Keeping that in mind, this Citizen Charter has been framed taking into account the service delivery standards, the rights of customers and how complaints from customers will be handled. This charter has a range of purposes which includes customer education, knowledge sharing and the differentiation of services provided in a competitive market.

OBJECTIVES

This document, called the Citizen Charter of ONE Bank Limited, provides key information on various facilities/services provided to customers in ordinary course of business and highlights OBL's commitments towards the customer satisfaction, **thus ensuring accountability and responsibility amongst its officials and staff.** This charter for customers not only explains our commitment and responsibilities along with the redressal methods but also specifies the obligation on the part of customers for healthy practices in customer-banker relationships.

The main objectives of the Citizen Charter is to provide a framework for defining service delivery standards, the rights of customers and how complaints from customers will be handled.

In addition to the above-mentioned objectives, the Citizen Charter objectives could be summarized as the following:

- » Provide an overview statement of organization's business that describes its activities
- » Highlights the goals as far as customer service are
- » Highlights the customer's rights as they pertain to business
- » Details what the Bank will do to ensure it will meet the customer service goals and observe customers' rights.

We maintain constant networking with our customers and seek their feedback to evaluate, improve and widen the range of services provided by us. All our customers are requested to keep us informed of their experiences about the various services rendered by the Bank and feel free to send us their observations.

We look forward to sharing with our customers a mutually beneficial & long term banking relationship.

ONE BANK LIMITED AT A GLANCE

Total Branches	:	111
Total Urban Branches	:	67
Total Rural Branches	:	44
Total Sub-Branches	:	39
Total Islami Banking Branches	:	2
Total Islami Banking Windows	:	14
Total Zonal Offices	:	2
Total Authorized Dealer Branches	:	18
Total ATM Booth	:	171
Total Collection Booth	:	16

TIME SCHEDULE

Days	Office Time	Transaction Time
Sunday to Thursday	10.00 AM to 5.00 PM	10.00 AM to 3.30 PM
** Saturday	10.00 AM to 1.00 PM	10.00 AM to 12.00 PM

** Saturday Banking: 05 branches i.e; Principal Branch, Kawran Bazar Branch, Gulshan-1 Branch, Uttara Branch and Agrabad Branch remain opens on Saturday (except govt. holiday) as per the time schedule as stated above. Transactions on this day is limited to those cash transactions to facilitate foreign trade transactions.

1.01 VISION

- To establish ONE Bank Limited as a Role Model in the Banking Sector of Bangladesh.
- To meet the needs of our customers, provide fulfillment for our People and create Shareholder Value.

1.02 MISSION

- To constantly seek ways to better serve our Customers.
- Be pro-active in fulfilling our Social Responsibilities.
- To review all business lines regularly and develop the Best Practices in the industry.
- Working environment to be supportive of Teamwork, enabling the Employees to perform to the very best of their abilities.

2. DEDICATED SERVICES:


2.1 PUBLIC SERVICES:

SL	Name of the Services	Service Delivery Method	Required Documents & place of receipts	Service pricing and payment method	Service Period	Responsible Officer (Name, designation, Telephone & email)
1	Opening of Deposit Account (Savings Account, Current Account, Special Notice Deposit Account, School Banking Account, Term Deposit, Recurring Deposit Account, Scheme Deposit Account etc.)	<p>1. Face to face Account Opening at Branch/Sub-Branch level</p> <p>2. Non-Face to Face Account Opening at Branch/Sub-Branch level</p> <p>3. Through e-KYC</p>	<ul style="list-style-type: none"> Completed Account Opening Form. Photograph of the applicant and nominee. Copy of NID/Passport and source of fund documents as per regulatory requirement. Eligibility of Non-Face to Face Account Opening: <ul style="list-style-type: none"> i. Bangladeshi origins/nationals with valid Bangladeshi and/or foreign passport and Bangladeshi NID; ii. Bangladeshi origins/nationals without Bangladeshi NID but having valid Bangladeshi Passport. Filled-in Account Opening Form (either downloaded from web-site/scanned or hardcopy) along with usual account opening documents are required to open this type of account. Account opening to be processed on receiving downloaded/scanned/hard-copy of AOF along with documents via courier/postal service. The officials will establish banking relation maintaining a set rules regarding this. Service Point: All Branches & Sub-Branches. 	As per the Bank's prescribed schedule of charges.	As per the Bank's Service Standard	<p>Respective Manager/Branch Service Manager/Sub-Branch In charge.</p> <p>Communication addresses/details are available at Bank's web-site (https://www.onebank.com.bd)</p>
2	Receiving Cash & make payment against cheque	Through branches & sub branches	<ul style="list-style-type: none"> Prescribed deposit slip for cash deposit and duly signed cheque leaf for cash withdrawal. In case receive/payment of cash using online platform, some additional documents 	As per schedule of charges	As per the Bank's Service Standard	<p>Respective Manager/Branch Service Manager/Sub-Branch In charge.</p> <p>Communication addresses/details are available at Bank's web-site (https://www.onebank.com.bd)</p>

SL	Name of the Services	Service Delivery Method	Required Documents & place of receipts	Service pricing and payment method	Service Period	Responsible Officer (Name, designation, Telephone & email)
			e.g. NID/passport/other photo ID etc. may be required.			
3	Issuance of Cheque Book	Based on cheque requisition, cheque book against an account is provided.	<ul style="list-style-type: none"> Cheque book requisition slip. Service point: All Branches & Sub-Branches. 	As per schedule of charges	As per the Bank's Service Standard	Respective Manager/Branch Service Manager/Sub-Branch In charge. Communication addresses/details are available at Bank's web-site (https://www.onebank.com.bd)
4	Issuance of Payment Order	By debiting Account or on receiving cash in case of walking customer.	<ul style="list-style-type: none"> Bank's prescribed application form. Service point: All Branches & Sub-Branches. 	As per schedule of charges	As per the Bank's Service Standard	Respective Manager/Branch Service Manager/Sub-Branch In charge. Communication addresses/details are available at Bank's web-site (https://www.onebank.com.bd)
5	BACH (Clearing) Services 1. BACPS 2. BEFTN	As per BACPS & BEFTN operating rules issued by Bangladesh Bank	Cheque Leaf/Payment Order (MICR) or BACPS & request Letter as per EFT requirement.	As per schedule of charges	As per the clearing schedule of Bangladesh Bank	Respective Manager/Branch Service Manager/Sub-Branch In charge. Communication addresses/details are available at Bank's web-site (https://www.onebank.com.bd)
6	RTGS Service	As per RTGS operating rules issued by Bangladesh Bank	Prescribed RTGS application form.	As per schedule of charges	As per the clearing schedule of Bangladesh Bank	Respective Manager/Branch Service Manager/Sub-Branch In charge. Communication addresses/details are available at Bank's web-site (https://www.onebank.com.bd)
7	Providing Account Statement and other bank certificates	Issuance of statement/certificates	Bank's prescribed service request form required in case of statements are required more than 02 in a year.	As per schedule of charges	Statements twice in a year are providing at the end of half-year/year without any intimation from customer and free of cost. In case of additional bank statement/certificate, it is issued usually on the same banking day realizing charges as per prescribed Schedule of Charges.	Respective Manager/Branch Service Manager/Sub-Branch In charge. Communication addresses/details are available at Bank's web-site (https://www.onebank.com.bd)
8	Exchange of i. Mutilated Notes ii. Metal Coins	As per Note Refund Regulations of Bangladesh Bank	Notes/coins to submit. Dedicated cash counter of all Branches and Sub Branches.	Free of cost	Instant/As per Bangladesh Bank prescribed time frame.	Manager/BSM/Head Teller of the Branches and Sub-Branches. Communication addresses/details are available at Bank's web-site (https://www.onebank.com.bd)

SL	Name of the Services	Service Delivery Method	Required Documents & place of receipts	Service pricing and payment method	Service Period	Responsible Officer (Name, designation, Telephone & email)
9	Exchange of Claim Notes	As per Note Refund Regulations of Bangladesh Bank	Dedicated cash counter of all Branches and Sub-Branches.	Postage charges and or any other charge deducted by Bangladesh Bank	After getting exchange value from Bangladesh Bank	Manager/BSM/Head Teller of the Branches and Sub-Branches. Communication addresses/details are available at Bank's web-site (https://www.onebank.com.bd)
10	ATM Services	Withdrawal of Money and Balance Inquiry by using cards	Debit/credit/prepaid cards issued by any schedule bank of Bangladesh	As per schedule of charges	Instant (24/7)	The name and number as shown in each ATM Booth or Mr. Md. Mahmud Hossain, FAVP TEL: +88(02) 9131887 Ext-102 MOB: +880 1766695458 mahmud.hossain@onebank.com.bd
11	Payment of Foreign Remittance	By depositing the amount in customer's account/Cash payment	<ul style="list-style-type: none"> Bank Account Valid NID/Passport Service Point: All Branches & Sub-Branches. 	Free of cost	As per the Bank's Service Standard	Respective Manager/Branch Service Manager/Sub-Branch In charge. Communication addresses/details are available at Bank's web-site (https://www.onebank.com.bd)
12	Opening of Student File (Student File service provides customized banking solutions to students going abroad for higher education)	Through application by the customer of the Branches	<ul style="list-style-type: none"> Letter issued by the foreign educational institution in support of admission. I-20 for USA based institutions. Details of tuition fee & living cost Refund policy Educational certificates completed in Bangladesh. Original valid passport Photograph of the student 	As per schedule of charges	As per the Bank's Service Standard	Respective Manager/Branch Service Manager. Communication addresses/details are available at Bank's web-site (https://www.onebank.com.bd)
13	Opening of Foreign Currency (FC) Account in the name of a foreign national	Through Application at an Authorized Dealer (AD) Branches	<ul style="list-style-type: none"> Completed Account opening Form & KYC Copy of 1st six pages of valid passport and relevant page with more than 6 months visa of staying in Bangladesh. Recent photograph of the applicant attested by the introducer. Pay Slip / Job Contract Letter/Overseas Bank Statement/ Overseas TAX Certificate/Similar type of Documents. Address Proof- Work ID, Utility Bill/Pay Slip/Driving License/Health Card/overseas Bank Statement/Rent Receipts. Risk Assessment Profile & Matrix. 	As per schedule of charges	As per the Bank's Service Standard	Respective Manager/Branch Service Manager. Communication addresses/details are available at Bank's web-site (https://www.onebank.com.bd)

SL	Name of the Services	Service Delivery Method	Required Documents & place of receipts	Service pricing and payment method	Service Period	Responsible Officer (Name, designation, Telephone & email)
			<ul style="list-style-type: none"> Nominee's Photo ID & 1 Copy PP size photo attested by applicant. Service Point: All Authorized Dealer (AD) Branches & Services. 			
4	Foreign Currency Transaction and Passport Endorsement	Through Bank Account/Cash	TM Form/C Form and Passport copy. Any AD Branch	As per Schedule of Charges	Within Banking hour	Respective Branch Manager/Branch Service Manager Communication addresses/details are available at Bank's web-site (https://www.onebank.com.bd)
15	Issuance of Visa Debit/Credit/Prepaid Card	Buy products / Cash withdrawal from ATM (24/7) using the cards	<ul style="list-style-type: none"> Bank's prescribed Application Form along with supporting documents. Service point: All Branches & Sub-Branches. 	As per Schedule of Charges	As per the Bank's Service Standard	Mr. Syed Maruf Ali, SVP and Head of Cards MOB:+8801755594086 E-mail: maruf.ali@onebank.com.bd
16	Internet Banking	Fund Transfer, EFT/RTGS Transaction, Statement generate, Mobile recharge etc.	<ul style="list-style-type: none"> Bank's prescribed Application Form and other related documents. Service point: All Branches & Sub-Branches. 	As per Schedule of Charges	Uninterruptedly (24/7).	Responsible Officer/BSM/Manager of the Branches. Communication addresses/details are available at Bank's web-site (https://www.onebank.com.bd)
17	OK Wallet (Mobile Apps)	Fund Transfer, Bill Payment, Mobile Recharge, EFT, RTGS through OK Wallet.	By installation of the Apps from Google Play Store/Apple Store.	As per Schedule of Charges	Uninterruptedly (24/7).	Mr. Rahid Amin Head of MFS Tel: +88-02-55012617 Ext. 952 okwallet@onebank.com.bd
18	Utility Bill Receipt	Collection of Utility Bills	<ul style="list-style-type: none"> Respective Bill copy Service point: All Branches & Sub-Branches. 	As per Schedule of Charges	Within Banking Hour	Respective Manager/Branch Service Manager/Booth In Charge. Communication addresses/details are available at Bank's web-site (https://www.onebank.com.bd)
19	Trade Finance	Dealing with Letter of Credit, Advance TT receive/payment through Centralized Trade Processing Center.	<ul style="list-style-type: none"> LCA form, Import Registration Certificate/Export Registration Certificate, Proforma Invoice/Indent, TIN, BIN, Trade License, and other related documents. Service Point: All AD Branches 	As per Schedule of Charges	As per the Bank's Service Standard	Respective Manager/TFD Head Communication addresses/details are available at Bank's web-site (https://www.onebank.com.bd)
21	Issuance/encashment of Sanchaypatra	Selling and encashment of Sanchaypatra, Interest Payment	<ul style="list-style-type: none"> Sanchaypatra Application Form, 2 copies of photo and copy of NID of both applicant and nominee, Income Tax Certificate/Acknowledge copy of applicant. Service point: National Savings Scheme / 	No Service charges applicable	Within banking transaction hour	Respective Manager/Branch Service Manager. Communication addresses/details are available at Bank's web-site (https://www.onebank.com.bd)

SL	Name of the Services	Service Delivery Method	Required Documents & place of receipts	Service pricing and payment method	Service Period	Responsible Officer (Name, designation, Telephone & email)
			Bangladesh Bank assigned Branches. OBL			
22	Bond (US Dollar Bond, US Dollar Premium Bond & Wage Earners Development Bond)	Selling and Encashment of Bonds, Reimbursement, Interest Payment etc.	<ul style="list-style-type: none"> Prescribed Application Form, 2 copies of photo of both applicant and nominee, Passport/Photo ID of both applicant and nominee and other related documents. Service point: National Savings Scheme / Bangladesh Bank assigned AD Branches. 	No Service charge	Within Banking Hour	Respective Manager/Branch Service Manager. Communication addresses/details are available at Bank's web-site (https://www.onebank.com.bd)
23	Prize Bond	Buy/Sell of Prize Bond through the Counter	<ul style="list-style-type: none"> Open for public Service Point: Over the Counter of branch/sub branch. 	No commission / Service charge	Within Banking Hour	Respective Manager/Branch Service Manager. Communication addresses/details are available at Bank's web-site (https://www.onebank.com.bd)
24	Loan sanction and disbursement	As per bank's credit policy	Customer's request, TIN/BIN Certificate, Updated Trade License, Account Statement, Stook of goods, details of proposed mortgaged property, Credit rating and other related documents.	As per schedule of charges	As per attached OBL service standard	Responsible Officer/Relationship Manager/Manager of the branches. Communication addresses/details are available at Bank's web-site (https://www.onebank.com.bd)
25	Providing information under Right to Information Act	Letter/email etc.	Prescribed Application form for seeking information. <ul style="list-style-type: none"> Available at Bank's website/Information commission's website 	As per schedule of charges	According to the Right to Information Act	Mr. Hasnain Ahmed Senior Vice President Joint In Charge IT Division Corporate Headquarters +88-02-55012505 Ext-402 +88-02-55012516  hasnain.ahmed@onebank.com.bd

2.2 INSTITUTIONAL SERVICES:

SL	Name of the Service	Service delivery method	Applicable Documents & place of receipts	Service pricing and payment method	Period of service	Responsible Officer (Name, designation, Telephone & email)
1	Providing Account related information/ document to Bangladesh Bank/ National Board of Revenue/ Anti-Corruption Commission /Other Regulatory Bodies	Letter/email	n/a	No service charge	Within their limit schedule	Mr. Mirza Azhar Ahmad Head of Operations +88-02-55012617-27 Ext.-300 mirza.azhar@onebank.com.bd
2	Account Attachment	Freezing account by the Court Order/Related Laws for enquiry or TAX/VAT collection.	n/a	No service charge	Within their limit schedule	Mr. Mirza Azhar Ahmad Head of Operations +88-02-55012617-27 Ext.-300 mirza.azhar@onebank.com.bd
3	Transfer of VAT & Source TAX to NBR	By collecting from the branches/Head Office	Challan & statement	No service charge	As per regulatory instruction.	Mr. Pankoj Suter Head of Finance (Acting) Corporate HQ Tel: +88-02-55012505 Ext-553 pankoj.suter@onebank.com.bd
4	Transfer of Excise Duty to NBR	By collecting from the branches	Challan & statement	No service charge	As per regulatory instruction.	Mr. Pankoj Suter Head of Finance (Acting) Corporate HQ Tel: +88-02-55012505 Ext-553 pankoj.suter@onebank.com.bd
5	CTR Reporting	Cash Deposit or withdrawal of more than Tk.10 lac in an account in a day reported as CTR to BFIU	n/a	No service charge	Within 21 days of the next month	Mr. ABM Saif Sarwar CAMLCO & ADMD Corporate HQ Tel: +88-02-55012505 Ext. 701 saif.sarwar@onebank.com.bd
6	STR/SAR Reporting	STR/SAR means a formatted report of suspicious transactions/activities where there are reasonable grounds to suspect that funds are the proceeds of predicate offence or may be linked to terrorist activity or the transactions do not seem to be usual manner.	n/a	No service charge	As and when detected	Mr. ABM Saif Sarwar CAMLCO & ADMD Corporate HQ Tel: +88-02-55012505 Ext. 701 saif.sarwar@onebank.com.bd
7	Transfer of unclaimed deposit over 10 years to Bangladesh Bank	By Collection from branches through Finance Division	n/a	No service charge	As per regulatory instruction.	Mr. Pankoj Suter Head of Finance (Acting) Corporate HQ Tel: +88-02-55012505 Ext-553 pankoj.suter@onebank.com.bd
8	Deploy Audit Firm (external)	By receiving application from renowned/qualified Chartered Accountant	Application and other related documents	No service charge	-	Mr. Pankoj Suter Head of Finance (Acting) Corporate HQ Tel: +88-02-55012505 Ext-553 pankoj.suter@onebank.com.bd
9	Internship Program for supporting higher study	Recommendation from the concerned institution	Student's application, Concerned Institution's recommendation and other	No service charge	3 months/ desired time duration of the institution	Ms. Kawsara Sattar Human Resources Division Corporate HQ Tel: +88 08 55012505 Ext. 502 kawsara.sattar@onebank.com.bd

SL	Name of the Service	Service delivery method	Applicable Documents & place of receipts	Service pricing and payment method	Period of service	Responsible Officer (Name, designation, Telephone & email)
			related documents			
10	Payment of bill and purchase related expense (Furniture, Printing etc..)	As per Bank's procurement policy	Vendor's request and other related document. AT Central Support & Branch Operations Division, Corporate HQ, Dhaka.	Contract Value	As per contract	Mr. Qazi Nezam-Ul-Haque Central Support & Branch Operations Division Phone: +88 02 55012505 Ext. 203, nezam.qazi@onebank.com.bd,
11	Purchase of Software, Computer and other computer accessories	As per Bank's procurement policy	Vendor's request and other related document. AT Information Technology Division, Corporate HQ, Dhaka.	Contract Value	As per contract	Mr. Hasnain Ahmed Senior Vice President Information Technology Division +88 02 55012505 Ext 402 hasnain.ahmed@onebank.com.bd
13	Providing Bank's Information (Profit/Loss, EPS< NAV etc.) to Bangladesh Bank and other regulatory bodies	By auditing Bank's Books of Accounts by External Audit Firm	Uploading RIT (Rationalized Input Template)	No service charge	3 months after completion of a year	Mr. Pankoj Suter Head of Finance (Acting) Corporate HQ Kawran Bazar, Dhaka Tel: +88-02-55012505 Ext-553 pankoj.suter@onebank.com.bd
14	Investment related services related to Bank's Treasury	As per approval of the concerned authority	Applicable statement & document	No service charge	Annual	Mr. Mirza Ashraf Ahmad Head of Treasury 02-+88 02 55012505 Ext.-515 mirza.ashraf@onebank.com.bd

2.3 INTERNAL SERVICES:

SL	Name of the Service	Service delivery method	Applicable Documents & place of receipts	Service pricing and payment method	Period of service	Responsible Officer (Name, designation, Telephone & email)
1	Maintaining employees Provident Fund and providing balance confirmation there on	Annual/On demand	-	No service charge	Annual	Mr. Pankoj Suter Head of Finance (Acting) Tel: +88-02-55012505 Ext-553 pankoj.suter@onebank.com.bd
2	Maintaining employees Superannuation Fund and Gratuity Fund	Build-up Fund as per Bank's policy	-	No service Charge	Annual	Mr. Pankoj Suter Head of Finance (Acting) Tel: +88-02-55012505 Ext-553 pankoj.suter@onebank.com.bd
3	Employees Salary & Allowances	Approval from the authority & existing service rules	-	No Service charge	-	Mr. Syed Azazur Rahman Human Resources Division Corporate HQ Tel: +88 08 55012505 Ext. 503 azazur.rahman@onebank.com.bd
4	Transfer/Posting	Approval from appropriate authority & existing service rules	Through Letter/email	No Service charge	-	Ms. Kawsara Sattar Human Resources Division Corporate HQ Tel: +88 08 55012505 Ext. 502 kawsara.sattar@onebank.com.bd
5	Internal Training	Through ONE Bank Training Institute as per requirement	By issuing Office Order	No Service Charge	According to the Training Schedule	Mr. Masudul Haque Senior Vice President and Head ONE Bank Training Institute Mob. 01313799247 masudul.haque@onebank.com.bd
6	External Training	Professional training through different institute, regulatory authority (Bangladesh Bank, BBTA, BIBM, BAB etc.) and other professional training provider (consultants, specialists, or organizations) as per requirement	By issuing Nomination Letter from HRD	No Service Charge	As and when declared/required	Ms. Kawsara Sattar Human Resources Division Corporate HQ Tel: +88 08 55012505 Ext. 502 kawsara.sattar@onebank.com.bd
7	Award/Reward	Acknowledgement of extra ordinary contribution of the employees for the organization	By Issuing Letter	-	-	Mr. John Sarkar Deputy Managing Director, Head of HR Corporate HQ Tel: +88 08 55012505 Ext. 500 john.sarkar@onebank.com.bd
8	Separation from the services	As per OBL staff service rules and Laws of the Land and approval from competent authority	By Issuing Letter	-	-	Mr. Syed Azazur Rahman Human Resources Division Corporate HQ Tel: +88 08 55012505 Ext. 503 azazur.rahman@onebank.com.bd
9	Allowing Leave	Approval from concerned authority	Digitally (through OBL connect)	-	-	Mr. Mohammad Sabbir Shawkat Hayat Human Resources Division Corporate HQ Tel: +88 08 55012505 Ext. 501 sabbir.hayat@onebank.com.bd
10	Permitting Travelling to abroad	Approval from concerned authority	Request letter	-	-	Mr. Mohammad Sabbir Shawkat Hayat Human Resources Division Corporate HQ Tel: +88 08 55012505 Ext. 501 sabbir.hayat@onebank.com.bd

SL	Name of the Service	Service delivery method	Applicable Documents & place of receipts	Service pricing and payment method	Period of service	Responsible Officer (Name, designation, Telephone & email)
11	Employment Confirmation	As per fulfilment of condition of appointment letter (mainly considering Skill and duration)	Interview/Assessment based on recommendation	-	-	Ms. Kawsara Sattar Human Resources Division Corporate HQ Tel: +88 08 55012505 Ext. 502 kawsara.sattar@onebank.com.bd
12	Updating information of the Officers/Executives	Through Collecting & preserving information of the staffs	As and when required	-	-	Ms. Kawsara Sattar Human Resources Division Corporate HQ Tel: +88 08 55012505 Ext. 502 kawsara.sattar@onebank.com.bd
13	Issuance of Employee Identity Card	Application through the proper channel	Digitally (through OBL connect)	-	-	Ms. Kawsara Sattar Human Resources Division Corporate HQ Tel: +88 08 55012505 Ext. 502 kawsara.sattar@onebank.com.bd
14	Bank's Budget submission/Implementation related Service	As per Bank's existing Policy and approval from concerned authority	As per prescribed Form	-	-	Mr. Pankoj Suter Head of Finance (Acting) Corporate HQ Tel: +88-02-55012505 Ext-553 pankoj.suter@onebank.com.bd
15	Issuance of AIT Certificate of the employees	Annually/On Demand	-	-	Before TAX submission time	Mr. Pankoj Suter Head of Finance (Acting) Corporate HQ Tel: +88-02-55012505 Ext-553 pankoj.suter@onebank.com.bd
16	Staff House Building Loan	Approval from the concerned authority	Request letter with required documentation	As per the Bank's policy	Bank's existing policy	Mr. Syed Azazur Rahman Human Resources Division Corporate HQ Tel: +88 08 55012505 Ext. 503 azazur.rahman@onebank.com.bd
17	Staff Car Loan facility	Approval from the concerned authority	Request letter and fulfilment of staff car loan criteria, Quotation etc.	-	Bank's existing policy	Ms. Kawsara Sattar Human Resources Division Corporate HQ Tel: +88 08 55012505 Ext. 502 kawsara.sattar@onebank.com.bd
18	Repair, maintenance and supply of the Furniture	As per branch/department requisition	According to the recommendation of Purchase Committee	No Service Charge	Bank's existing policy	Mr. Qazi Nezam-Ul-Haque Central Support & Branch Operations Division Phone: +88 02 55012505 Ext. 203 nezam.qazi@onebank.com.bd,
19	Opening and Relocation of Branch/ Sub-Branch/ATM Booth	Probable banking prosperity and approval from Bangladesh Bank/Board	Proposal, Feasibility Test and report.	No Service Charge	180 days	Mr. Qazi Nezam-Ul-Haque Central Support & Branch Operations Division Phone: +88 02 55012505 Ext. 203, nezam.qazi@onebank.com.bd,
20	Printing of Annual Calendar, Note Book etc	As per approval of Concerned Authority	As per requirement of concerned division	-	As per work order	Mr. Qazi Nezam-Ul-Haque Central Support & Branch Operations Division Phone: +88 02 55012505 Ext. 203 nezam.qazi@onebank.com.bd,

3.0 (i) WE EXPECT/ REQUEST OUR CUSTOMERS TO

1. Help us to meet the “Know Your Customer (KYC)” guidelines at the time of opening the account and at periodical intervals as per regulatory requirements from time to time.
2. Take precautions that are indicated for protection of their accounts.
3. Read all the terms and conditions of account opening forms and other documents as required carefully and submit the documents accordingly.
4. Pay service charges as per the Bank’s Schedule of Charges. The details of charges are available on the Bank’s website and also with our branches.
5. Check the messages/notification sending from the bank to respective mobile phone / email on advices/bank transaction.
6. Try to avoid unnecessary phone calls or unnecessary solicitations.
7. Avail services like Automated Teller Machine (ATM), Online banking, ONE Bank App, Automated Clearing System, Electronic Fund Transfer (EFT), RTGS etc. as offered by the Bank.
8. Avail of nomination facility for accounts and safe deposit lockers.
9. Keep the Bank updated of any change in their civil status.
10. Ensure safe custody of cheque book, card and statements.
11. Issue crossed/account payee cheques as far as possible.
12. Check the details of the cheque, namely, date, amount in words and figures, crossing etc., before issuing it.
13. Not issue cheque without adequate balance and maintain minimum balance as specified by the Bank.
14. Send cheques and other financial instruments by Registered Post or by courier.
15. Note down account numbers, details of FDR, locker numbers, etc., separately.
16. Immediately inform the Bank of any change of address, telephone number, email id, etc. (as applicable).
17. Inform branch immediately, for change in status (residential or non- residential or vice-versa)
18. Inform loss of demand draft, ATM / Debit / Credit Card, cheque leaf (ves) /book, key of locker, etc., immediately to the concerned Branch/ CHQ as applicable.
19. Avail standing instructions facility for repetitive transactions.
20. Pay interest, installments, locker rent and other dues in time.
21. Not to sign blank cheque/s. So also not to record your specimen signature either on pass book, cheque book and do not keep ATM card and PIN together or do not write PIN anywhere.
22. Not to share phone banking/internet banking passwords and Debit/Credit/Prepaid Card PINs with others and ensure confidentiality.

23. Not to fall prey to fictitious offers / lottery winnings / remittance of cheap funds in foreign currency from abroad by so-called foreign entities/ individuals or to Bangladeshi residents acting as representatives of such entities/individuals.
24. Not to undertake online trading in foreign exchange on portals / websites.
25. Keep the currency notes clean by not writing/scribbling anything on them.
26. Inform the branch immediately, when a Minor turns Major or in the event of the unfortunate demise of any of the account holders.
27. Provide valuable feedback on our services and bring to our notice any deficiency in services so as to enable us to correct our mistakes and improve our customer service.

3.0 (ii) CUSTOMERS' RIGHTS/OUR OBLIGATIONS

We shall carry out the following obligations to our customers considering these as their rights:

A. Disclosure of Current Interest Rates:

Prior to signing the contract with the consumers for both interest-bearing deposits and loans, we shall-

1. inform them of the terms of the fixed deposit or loan;
2. inform them of the charges, if any, and consequences of premature termination of a fixed deposit or loan;
3. inform them whether the interest rate is fixed or variable;
4. inform the basis and frequency on which interest payments or deductions are to be made;
5. explain the method used to calculate interest of each product;
6. disclose prominently the total amount of income that the customers shall receive on the fixed deposits; and
7. disclose the total cost of credit with break up, if any.

B. Disclosure of latest Schedule of Charges, Fee, Commission etc.

We shall, for all charges and fees to be levied at the time of service rendered or on request,

1. provide the customers with a schedule of charges, fees, commissions payable for the products or services that the customers have chosen;
2. display prominently our standard fees and charges at all branches;
3. inform the customers of any additional charges or expenses that the customers have to pay, such as searching fees to retrieve available past records etc.

C. Value Added Services:

We must take written consent from our customers for any value-added services, such as, internet banking, SMS banking, ATM services etc. and inform the customers of the terms and conditions along with the charges, levied for that.

D. Guarantor:

Prior to a person acting as a guarantor, we shall in writing:

1. advise the person of the quantum and nature of his or her potential liabilities; and
2. advise the person to seek independent legal advice before acting as a personal guarantor.

E. Disclosure of other facts:

We shall disclose the following -

1. Buying and selling rates of foreign currencies;
2. Financial statement, financial performance indicators etc.;
3. Banking hours and holiday notices;
4. Operating cycle or road map of services (indicators showing desk Number, floor number, room number etc.).

3.00 (iii) CUSTOMERS' OBLIGATIONS/ OUR RIGHTS

- a) Customers shall follow the banking norms, practices, functional rules etc.
- b) Customers shall abide by the terms and conditions prescribed for each banking product and services.
- c) Customers shall maintain management efficient/ disciplinary arrangement at the customer service points.
- d) Customers shall convey their grievance to the bank in proper way or in prescribed form.
- e) Customers shall convey to the bank any changes in their address, contact numbers, KYC & TP immediately.
- f) Customer shall be reasonable and not try to show unreasonable persistence, demand, argument & behaviour.
- g) Customers generally shall make queries at prescribed desk such as Customers' Service Desk, Help Desk, Information Desk or Enquiry Desk at first instance.
- h) Customer should avoid misunderstanding as far as possible and whenever making a complaint, should behave like a responsible person.

4. Service Aspirants to do in case they do not receive the promised service

ONE Bank is committed towards ensuring the best possible customer services for all its stakeholders. However, if the customers do not get desired services in accordance with the Citizen Charter, customers can raise their concern to the respective Branch Service Manager/Manager. Despite that, if the issue(s) are not resolved, customers can lodge complaint to Branch Complaint Management Cell (BCMC)/Complaint Box or Central Complaint Management Cell (CMC).

The details are:

SL No.	When Communicate	Who to contact	Communication Address	Resolve Time
1	If responsible officers fail to resolve the issue	Complaint Settlement Officer	Mr. Md. Faisal Bin Islam Senior Principal Officer Member, Central Complaint Cell Tel: +88 08 55012505 Ext. 252 Mobile: 01712241230 Email: complaint@onebank.com.bd	Reasonable time
			Mr. Md. Zahidul Haque Senior Principal Officer Member, Central Complaint Cell Tel: +88 08 55012505 Ext. 253 Mobile: 01971333313 Email: complaint@onebank.com.bd	
			Mr. Md. Zahidul Islam Senior Vice President Member, Central Complaint Cell Tel: 88-02-55012622 Ext. - 301 Mobile: 01730320830 Email: complaint@onebank.com.bd	
			Mr. Md. Kamruzzaman Executive Vice President Member, Central Complaint Cell Tel: 88-02-55012622 Ext. - 400 Mobile: 01711218542 Email: complaint@onebank.com.bd	
			Mr. Md. Manirul Islam Senior Executive Vice President Member, Central Complaint Cell Tel: 88-02-55012505 Ext. - 300 Mobile: 01730353508 Email: complaint@onebank.com.bd	
2	If the Complaint Settlement Officer fails to resolve the complaint within reasonable time	Appellate Officer	Mr. John Sarkar Deputy Managing Director Head, Central Complaint Cell Tel: +88 08 55012505 Ext. 500 Mobile: 01730353507 Email: complaint@onebank.com.bd	Reasonable time
3	If the Appellate Officer fails to resolve the complaint within the scheduled time	-	Managing Director ONE Bank Limited Tel: Tel: +88 08 55012501-11 monzur.mofiz@onebank.com.bd	Reasonable time

OBL SERVICE STANDARD

List of service	Initiating Level (Customer Service Point)	Disposal Level	Total Time Limit
Account Opening:			
1.Current A/C	15 min	10 min	25 min
2.Saving A/C	12 min	10 min	22 min
3.FDR	10 min	10 min	20 min
4.DPS	10 min	10 min	20 min
Cash cheque payment:			
1.High value	04 min	05 min	09 min
2.Normal value	03 min	03 min	06 min
Cash Deposit:			
Below Tk. 1 lac	03 min	05 min	08 min
Above Tk.1 lac	03 min	10 min	13 min
Domestic -Cheque Clearing:			
High value	02 min	Same day	01 day (if cheque presented before cut-off time)
Regular value	02 min	01 day	02 days
Foreign -Cheque Clearing:			
Drawn on Bangladesh	02 min	01 day	01-02 days
Drawn on abroad	02 min	15 days	16 days
Short Term Loan sanction	02 days	05 days	07 days
Long Term Loan sanction	07 days	23 days	30 days
Remittance issue			
Issue of PO/DD/TT			
1.Local DD/TT	05 min	10 min	15 min
2.Foreign DD/TT	05 min	15 min	20 min
Utility Bill receipt	02 min	03 min	05 min
Bill Payment (vendor)	05 min	20 min	25 min
LC Issuance:			
1.Master LC	15 min	30 min	45 min
2.BTB LC	15 min	30 min	45 min
Bank Guarantee issuance:			
Local	05 min	40 min	45 min
Foreign	05 min	60 min	65 min
Bill Acceptance	20 min	03 days	03 days
Issuing Cheque Book	04 min	03 days	03-04 days
Balance confirmation			
Certificate:			
1.Personal A/C	10 min*	05 min*	15 min*
2.Institutional A/C	10 min*	05 min*	15 min*
Statement of Account issue	05 min*	05 min*	10 min*
Issuing :			
Debit card	02 days	05 days	07 days
Credit card	02 days	13 days	15 days