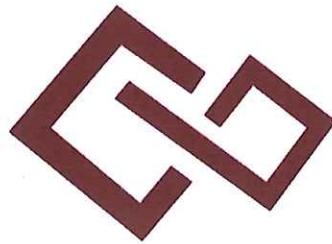


CITIZEN CHARTER



CITIZENS BANK PLC

January - 2025

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01. Vision:

- To be the most preferred bank of first ranking choice in the industry.
- To become one of the finest banking financial institutions in terms of Compliance status on all the regulatory issues.
- To be purpose driven institution geared to transformation of challenges into opportunities.
- Our underlying motto is to ensure financial welfare of our valued clients across the different segments through a wide range of financial products & services.
- To ensure sustainability of performance in all the core areas of banking operations.
- To protect and promote the interest of our most valued depositors as their safest custodian.
- Maximization of the value of investment of our shareholders and uphold their interest at any cost.
- Our bank will be the tech-savvy one ensuring a well-equipped, structured and secured ICT system. We believe the accepted level of convergence of process, people and technology will create an enabling environment for success.

02. Mission:

- To explore and exploit all the avenues by leveraging the existing and emerging opportunities as well as adoption of updated fin-tech to provide hassle free customized banking services in a very cost-efficient manner.
- To carve a competitive and distinctive position in the banking industry.
- We aspire to acquire and uphold the trust of our constituents/ stake holders by maintaining the highest possible ethical standard.
- To build up sound, well diversified, sustainably performing Credit Risk portfolio with constant effort to restrain the growth of NPLs treating it as the corrosive factor for the financial health of the bank.
- To build up a strong risk management culture.
- We shall continue our relentless efforts to protect, promote and uphold the interest of our clients/ depositors, towards creation of economic value proposition and shall always remain systemically responsible for our promoters and shareholders as well as other stakeholders.

03. Core Values:

- **Integrity** – We say what we do; we do what we say.
- **Team Spirit** – Our essence of success is togetherness.
- **Respect** – We want to be courteous and cordial for all our stakeholders.
- **Accountability** – We take ownership of responsibility with transparency.
- **Community** – We are involved in every spheres of overall wellbeing of our society and nation at large and intend to be the proud partner of it.
- **Service** – We intend to deliver excellent & customized financial services/solutions.

04. Networks and Outlets:

01	Total Number of Branches	15
02	Urban Branches	09
03	Rural Branches:	06
04	Total Number of Sub-Branch:	03
05	Total number of ATM	16
06	Total number of AD Branches	02
07	Citizens bank contact assistance	16757,09666716757, 0961276767676
08	Websites	www.citizensbankbd.com.
09	Correspondence with money transfer agency	03

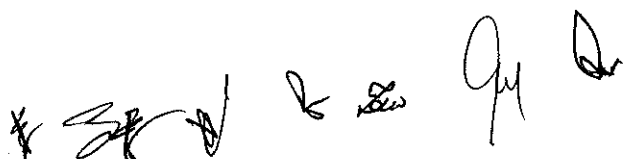
05. Time schedule:

Regular Office Day		
Office Hour	From 10.00 AM to 06.00 PM	Sunday to Thursday
Transaction hour	From 10.00 AM to 04.00 PM	Sunday to Thursday

06. Customers' Rights/Bankers' Obligations:

CZB shall allow their customers to obtain the following rights at least, i e, CZB shall carry out the following obligations to their customers:

- ✓ To do Banking in any outlet and and in any Alternate Service Channel (ATM, Email, Call Center and Agent Banking).
- ✓ To independently apply for any suitable product/service
- ✓ To know the answer of any service related query through any service outlet, or through email or online platform
- ✓ To provide feedback regarding any service related suggestion or complain.
- ✓ To know the entire information regarding any product or service, fee & charges, necessary documents, Terms & condition and as usual the detail information concerning the transactions of your own account.
- ✓ To maintain and provide relevant & true information and Terms & conditions mentioned in the Account Opening Form & Product.
- ✓ To know regarding the legal responsibilities as being Client, Loan taker, Introducer & as Guarantor.
- ✓ To get the receipt copy against every deposit, payment of instalment (in cash or through cheque, without Drop Box) in each time.
- ✓ To get the Sanction Letter of Loan.
- ✓ To provide cheque through Crossing containing Account Payee only in the name of CZB (Loan purposes).
- ✓ To know the conditions of premature encashment of a fixed deposit and early adjustment of loan.
- ✓ To know condition of the interest rate whether it is fixed or variable.
- ✓ To know the basis and frequency on which interest payments or deductions are to be made.



- ✓ To know the method used to calculate interest of each product.
- ✓ To know the total cost of credit with break up if any.
- ✓ To get informed about any changes to the terms and conditions, interest rate, fees or charges, discontinuation of services or relocation of premises of the bank.
- ✓ To seek independent legal advice before acting as a personal guarantor.
- ✓ To know the buying and selling rates of foreign currencies.
- ✓ To get the disclosure of Financial statement, financial performance indicators etc.
- ✓ To get aware of key facts document in simple language for explaining product of services and its features, benefits.
- ✓ To know the banking hour and holiday notices.
- ✓ To get special attention and care as becoming elderly, disabled and low financial literacy person

07. Bankers' Rights/ Customers' Obligations:

- ✓ Customers shall follow the banking norms, practices, functional rules etc
- ✓ Customers shall abide by the terms and conditions prescribed for each banking product and services.
- ✓ Customers shall maintain disciplinary arrangement at the customer service points.
- ✓ Customers shall convey their grievance to the bank in proper way or in prescribed form.
- ✓ Customers shall convey the bank any changes in their address, contact numbers, KYC & TP
- ✓ Customer shall not try to show unreasonable persistence, demand, argument & behaviour.
- ✓ Customers generally shall ask any query at prescribed desk such as Customers' Service Desk, Help Desk, Information Desk or Enquiry Desk at first instance.
- ✓ Customer should avoid misunderstanding as far as possible.
- ✓ Customer shall provide all the necessary documents as per bank's policy in the time account opening, loan facility and also trade finance related facilities.
- ✓ Customer shall declare true and authentic information to banker while establishing relationship with CZB.
- ✓ Customer shall repay the loan time without delay as agreed, otherwise bank will have the right to recover the amount owing to the bank.
- ✓ Customer shall inform all the times of any changes to their contact address.
- ✓ Customer shall fill required application duly.
- ✓ Customer shall not involve in fraudulent activities or provide forged documents while maintaining relationship with the bank.

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08. Services offered to Individual Citizen (Customer)

Sl.	Name of the services	Mode of rendered services and place of availability	Necessary documents	Fees and charges of the services and payment method	Required time of providing the service	Assigned Official
1	Opening of Deposit Account (SB, CD, SND & FDR)	Through Branch, Sub Branch, Citizens Fast & Internet Banking Platform	-Photograph (Applicant & Nominee) -NID/Other Photo Identity Document (Applicant & Nominee) -Account opening form or Online application -Source of Fund related Document. -Minimum Deposit	Free	Same Day	Assigned desk official & Manager Operations of Branch*.
2	Opening of various Scheme Deposit Accounts (Arthik Utkorsota, SME DPS etc.)	Through Branch, Sub Branch, Citizens Fast & Internet Banking Platform	-Photograph (Applicant & Nominee) -NID/Other Photo Identity Document (Applicant & Nominee) -Account opening form or Online application -Source of Fund related Document. -Minimum Deposit	Free	Same Day	Assigned desk official & Manager Operations of Branch*.
3	School Banking Account	Through Branch, Sub Branch	-Photograph (Student, Guardian & Nominee) -BRC/NID/Other Photo Identity Document (Student, Guardian & Nominee) - Student ID/ Educational institute certificate -Account opening form or Online application -Source of Fund related Document of Guardian. -Minimum Deposit BDT 100	Free	Same Day	Assigned desk official & Manager Operations of Branch*.
4	Garments Workers' Account (Citizens RMG Savers)	Through Branch, Sub Branch	Photograph, NID/Other Identity proof, Account opening form or Online application, Minimum deposit 100 Tk.	Free	Same Day	Assigned desk official & Manager Operations of Branch*.
5	Opening of Foreign Currency Account	Through AD branches	Photograph, NID/Other Identity proof, Valid passport, Account opening form or Online application	Free	Same Day	Assigned desk official & Manager Operations of Branch*.
6	Consumer Finance (Personal Loan)	Disbursement in Branches upon approval of Head office	Borrower's application, personal information, proposal & recommendation of Branches, recommendation of credit committee, sanction copy of competent authority	As per schedule of charges and lending rate of interest	Quickest reasonable time	Assigned desk official & Manager Operations of Branch*.

Sl.	Name of the services	Mode of rendered services and place of availability	Necessary documents	Fees and charges of the services and payment method	Required time of providing the service	Assigned Official
7	Consumer Finance (Home Loan)	Disbursement in Branches upon approval of Head office	Borrower's application, personal information, proposal & recommendation of Branches, recommendation of credit committee, sanction copy of competent authority	As per schedule of charges and lending rate of interest	Quickest reasonable time	Assigned desk official & Manager Operations of Branch*.
8	Consumer Finance (Car Loan)	Disbursement in Branches upon approval of Head office	Borrower's application, personal information, proposal & recommendation of Branches, recommendation of credit committee, sanction copy of competent authority	As per schedule of charges and lending rate of interest	Quickest reasonable time	Assigned desk official & Manager Operations of Branch*.
9	Loan facilities to different classes of professionals and Self employed	Disbursement in Branches upon approval of Head office	Borrower's application, personal information, proposal & recommendation of Branches, recommendation of credit committee, sanction copy of competent authority	As per schedule of charges and lending rate of interest	Quickest reasonable time	Assigned desk official & Manager Operations of Branch*.
10	Industrial/Commercial /other loans (Term loan, working capital finance etc.)	Disbursement in Branches upon approval of Head office	Borrower's application, proposal & recommendation of Branches, recommendation of credit committee, sanction copy of competent authority	As per schedule of charges and lending rate of interest	Quickest reasonable time	Assigned desk official & Manager Operations of Branch*.
11	Micro credit	Disbursement in Branches upon approval of Head office	Borrower's application, proposal & recommendation of Branches, recommendation of credit committee, sanction copy of competent authority	As per schedule of charges and lending rate of interest	Quickest reasonable time	Assigned desk official & Manager Operations of Branch*.
12	Agricultural and agro based loan	Disbursement in Branches upon approval of Head office	Borrower's application, proposal & recommendation of Branches, recommendation of credit committee, sanction copy of competent authority	As per schedule of charges and lending rate of interest	Quickest reasonable time	Assigned desk official & Manager Operations of Branch*.
13	Refinance scheme loan facility to account holder of 10 TK.	Loan facilities rendered to small/medium/landless /farmers, low income professional shattered with natural calamity and income sources like grocery, book shop tea stall, flower business, pickle-cake, manufacturer, horticulture, wood carver, carpenter, electrician, fruits business, hawkers, fishery, tree plantation, dairy firm etc.	The applicant should have an account of at least TK. 10 all the papers pertinent to availing loan facilities, from the bank.	As directed by Bangladesh Bank	Quickest reasonable time	Assigned desk official & Manager Operations of Branch*.

Sl.	Name of the services	Mode of rendered services and place of availability	Necessary documents	Fees and charges of the services and payment method	Required time of providing the service	Assigned Official
14	Refinance scheme loan facility to environment friendly product/organization	Loan facility is provided for producing/rendering 50 different products/services under refinance scheme	All papers pertinent to availing loan facilities from the bank	As directed by Bangladesh Bank	Quickest reasonable time	Assigned desk official & Manager Operations of Branch*.
15	Refinance scheme loan facility to milk production and artificial insemination	Loan facility to milk production and artificial insemination	All papers pertinent to availing loan facilities from the bank	As directed by Bangladesh Bank	Quickest reasonable time	Assigned desk official & Manager Operations of Branch*.
16	Trade Finance	Through Branches of Citizens Bank PLC, Business Division of Head Office	Borrower's application, proposal & recommendation of Branches, recommendation of credit committee, sanction copy of competent authority	As per schedule of charges and lending rate of interest	Quickest reasonable time	Assigned desk official & Manager Operations of Branch and assigned desk official of Business Division
17	Bank guarantee	Through Branches of Citizens Bank PLC, Business Division of Head Office	Application of the client or organization.	As per schedule of charges	Quickest reasonable time	Assigned desk official & Manager Operations of Branch and assigned desk official of Business Division
18	Issuance and payment of PO/DD/TT etc.	Through Branch, Sub Branch	Application of clients or organization	As per schedule of charges	Same Day	Assigned desk official & Manager Operations of Branch*.
19	Foreign Inward Remittance	Through Spot Cash	Form, Valid Photo ID Card, PIN Number	Free	Same Day	Assigned desk official & Manager Operations of Branch*.
20	Online any branch banking transaction services	Deposit and withdrawal of cash/fund transfer	All Branches	As per schedule of charges	Quickest reasonable time	Assigned desk official & Manager Operations of Branch*.
21	Issuance of Debit Cards	Through Branches	Duly filled up service request form	As per schedule of charges	3 Working Days	Assigned desk official & Head of Cards & ADC
22	ATM and POS Services	Withdrawal of money from all ATM but POS Not Applicable for us	N/A	As per schedule of charges	Same Day	Assigned desk official & Head of ADC

Sl.	Name of the services	Mode of rendered services and place of availability	Necessary documents	Fees and charges of the services and payment method	Required time of providing the service	Assigned Official
23	BEFTN Service	Through Branch, Sub Branch, Citizens Fast & Internet Banking Platform	Signed BEFTN Application Form	Free	Same day or + 1	Assigned desk official & Manager Operations of Branch*.
24	BACH Services	Through Branch, Sub Branch	Clearing cheque	As per schedule of charges	Same day	Assigned desk official & Manager Operations of Branch*.
25	RTGS Services	Through Branch, Sub Branch, Citizens Fast & Internet Banking Platform	Signed RTGS Application Form	As per schedule of charges	Same day	Assigned desk official & Manager Operations of Branch*.
26	Locker Services	Through Branch, Sub Branch	Client request + Savings account opening formalities	As per schedule of charges	Same day or + 1 Working Day	Assigned desk official & Manager Operations of Branch*.
27	Exchange of mutilated and torn notes	Through Branch, Sub Branch	Torn and mutilated notes presented by clients	Free	Same day or As per BB rules	Assigned desk official & Manager Operations of Branch*.
28	Issuance of Balance Confirmation Certificate	Through Branch, Sub Branch	Duly filled up service request form.	As per schedule of charges	Same day	Assigned desk official & Manager Operations of Branch*.
29	Issuance of Tax/Solvency Certificate	Through Branch, Sub Branch	Duly filled up service request form.	As per schedule of charges	Same day	Assigned desk official & Manager Operations of Branch*.

09. Services Rendered for Institution

Sl.	Name of the services	Mode of rendered services and place of availability	Necessary documents	Fees and charges of the services and payment method	Required time of providing the service	Assigned Official
1	Selling and encashment of Prize bond	Service provided through Branch, Sub Branch, As per direction of Bangladesh Bank.	As per direction of Bangladesh Bank.	Free	Same Day	Assigned officer in branch
2	VAT, Source Tax, Excise duty in Govt. Treasury	Through Challan after collecting from branch	Copy of Challan	Free	Within 15 days of next month	Head of Accounts
3	Corporate Tax	Through Challan after collecting from branch	Copy of Challan	Free	Within certain time	Head of Accounts

4	Deduction of tax from employees of the Bank	Through Challan of Bangladesh Bank	Paper of deduction from the branch/office	Free	Within certain time	Head of Accounts
5	Payment of Salary of different organizations	Through Branches, Sub Branches	As per the instruction of organizational and salary sheet	Free	Same Day or + 1 working day	Assigned officer in branch
6	Automated Challan (A-Challan)	Through Branches, Sub Branches, Citizens Fast and Internet banking Platform	As per Customer Instruction/Challan Copy	As per Schedule of Charge	Same Day	Assigned officer in branch
7	Lien/Bank Guarantee Re-confirmation	Provided to Banks/Companies through Branch Operations Division.	Letter with related documents.	Free	Same Day or + 1 day	Assigned officer in Branch Operations Division.

10. Internal Services

Sl.	Name of the services	Mode of rendered services and place of availability	Necessary documents	Fees and charges of the services and payment method	Required time of providing the service	Assigned Official
1	Dissemination of Information as per Information Act	Delivery requisitioned information vide letter, CD or Soft copy	Apply in designed form given by Bangladesh Bank or Other regulatory authority	As mentioned in the act	Time frame given by Bangladesh Bank or other regulatory authority	Assigned officer of Corporate Office
2	Recruitment	Advertisement through print media and website exam taken authority assigned by management of Bank itself	Application, NID Photographs, educational certificates and other required documents	As per advertisement	Quickest Reasonable time	Through Human Resource Division
3	Corporate Social Responsibility (CSR)	Donating in the following sectors: a) Education b) Health c) Relief and Rehabilitation d) Environment e) Sports f) Culture and others g) Infrastructure development h) Life savings equipment etc. From the every years profit	Submission of application from person or organization	Donation	As approved by the Management	Sustainable Finance Unit (SFU), Head Office
4	Green Banking	A dedicated unit for providing Green Banking information through circulars and statements	As per Directive of Bangladesh Bank	Free	Quickest reasonable time	Sustainable Finance Unit (SFU), Head Office
5	Various services by Treasury Division	Dealing of treasury bill, bond, government bond, encashment at maturity, communication with Bangladesh Bank regarding Repo and	Not Related to customer	Free	Within stipulated time	Treasury Division

		Reverse Repo, Revaluation of securities,				
6	Opening of new branches, Banking booth, ATM booth, Agent outlet	After obtaining approval from Board of Directors as well as Bangladesh Bank	Submission of Survey report in the prescribed format of the bank, proposed rent of the building, the proposal from the landowner and execution of rental agreement.	As per agreement	After obtaining licenses given by the Bangladesh Bank	Assigned official of General Services & Logistics Division

11. Customer's responsibility to get desired services

1. Customers should behave friendly and professionally while come to bank or contact in getting service.
2. Customers should come to the Bank within the Banking hour to get their service and make themselves present before the time of appointment.
3. Customers should maintain queue and wait until another customer is being served and will allow reasonable time to get a service.
4. Customer should maintain the general etiquette while stay in the Bank and will not cause any harm to Bank property.
5. Customer should not request any illegal/undue service from Bank and customers will comply with the terms and conditions governing the chosen service or product.
6. Customers to provide true, complete and accurate information when filling out any Form provided by the Bank, and refrain from providing any false information.
7. Customers should provide documents required to get their desired service.
8. Customers to pay necessary fee/charge that is fixed against a respective service.
9. Customers should update the personal information, submitted to the Bank, continuously and whenever required to do so.
10. Customers to notify the bank promptly of any unknown operation on his/her account.
11. Use our prescribed forms, contracts of Citizens Bank to avail services from this bank. All these forms / contracts are required to be filled in a complete manner by fulfilling its inherent norms and regulations.
12. Customers shall be respectful to the bank's policies and regulatory regulations (i.e., Bangladesh Bank) and place your complaints/vital improvement suggestions to us.
13. Customers shall follow the banking norms, practices, functional rules etc.
14. Customers shall abide by the terms and conditions prescribed for each banking product and services.
15. Customers shall maintain disciplinary arrangement at the customer service points.
16. Customers shall convey their grievance to the bank in proper way or in prescribed form.
17. Customer shall not try to show unreasonable persistence, demand, argument & behavior.

18. Customers shall ask any query at prescribed desk such as Customer Service Desk, Help Desk, Information Desk or Enquiry Desk at first instance.
19. Customer should avoid misunderstanding as far as possible.
20. Customer shall repay the loan timely without delay as agreed, otherwise bank will have the right to recover the amount owing to the bank.
21. Customer shall not involve in fraudulent activities or provide forged documents while maintaining relationship with the bank.
22. Customers to follow instruction or information given by Bank on time to time in their given cell and/or email.

12. Arrangements for customers for not receiving desirable services & resolution of complaints:

Sl.	When to contact	Whom to contact	Contact Details	Stipulated Time of Resolution
1	If responsible person fails to provide solution	Complaint resolution officer	In charge Officer/Branch manager	7 (Seven) working day(s)
2	If complaint resolution officer fails to provide solution within stipulated time	Appeal Officer	Md. Safiul Hasan Khadem (Member secretary) First Vice President Cell: 01713310102 E-mail # safiul.hasan@citizensbankbd.com	10 (Ten) working day(s)
3	If appeal officer fails to provide solution within stipulated time	Complaint Management Cell of Bank	Central Customer Service & Complaint Management Cell (CCS & CMC) Citizens Bank PLC Operation Division Corporate Office, Citizens Bank PLC 76 Motijheel C/A, Dhaka-1000. Md Israil Hossain (Chairman) Senior Vice President Cell: 01766681307 E-mail # Israil.hossain@citizensbankbd.com	15 (Fifteen) working day(s)

13. Important Notes for Citizen:

1. All Indicative Days mean Working Days only.
2. In all cases, the Time Limit will be applicable only for customer requests after receiving complete set of relevant supporting documents following rules & regulations and bank's policies.
3. The above Time Limit is only an indication of approximate time required for rendering services. However, actual service may take longer/ shorter time depending on circumstances.
4. Settlement of transactional dispute may take longer time than the mentioned time, which is directly dependent on the confirmation of respective counterpart.

Also, customers can contact -

- By visiting the nearest Citizens Bank PLC branch
- By calling on Citizens Bank PLC Call Center
- By sending written correspondence to the Bank through post on the following address:

Central Customer Service & Complaint Management Cell (CCS & CMC)

Citizens Bank PLC.
Branch Operations Division
Corporate Office, Citizens Bank PLC
76 Motijheel C/A, Dhaka-1000.

