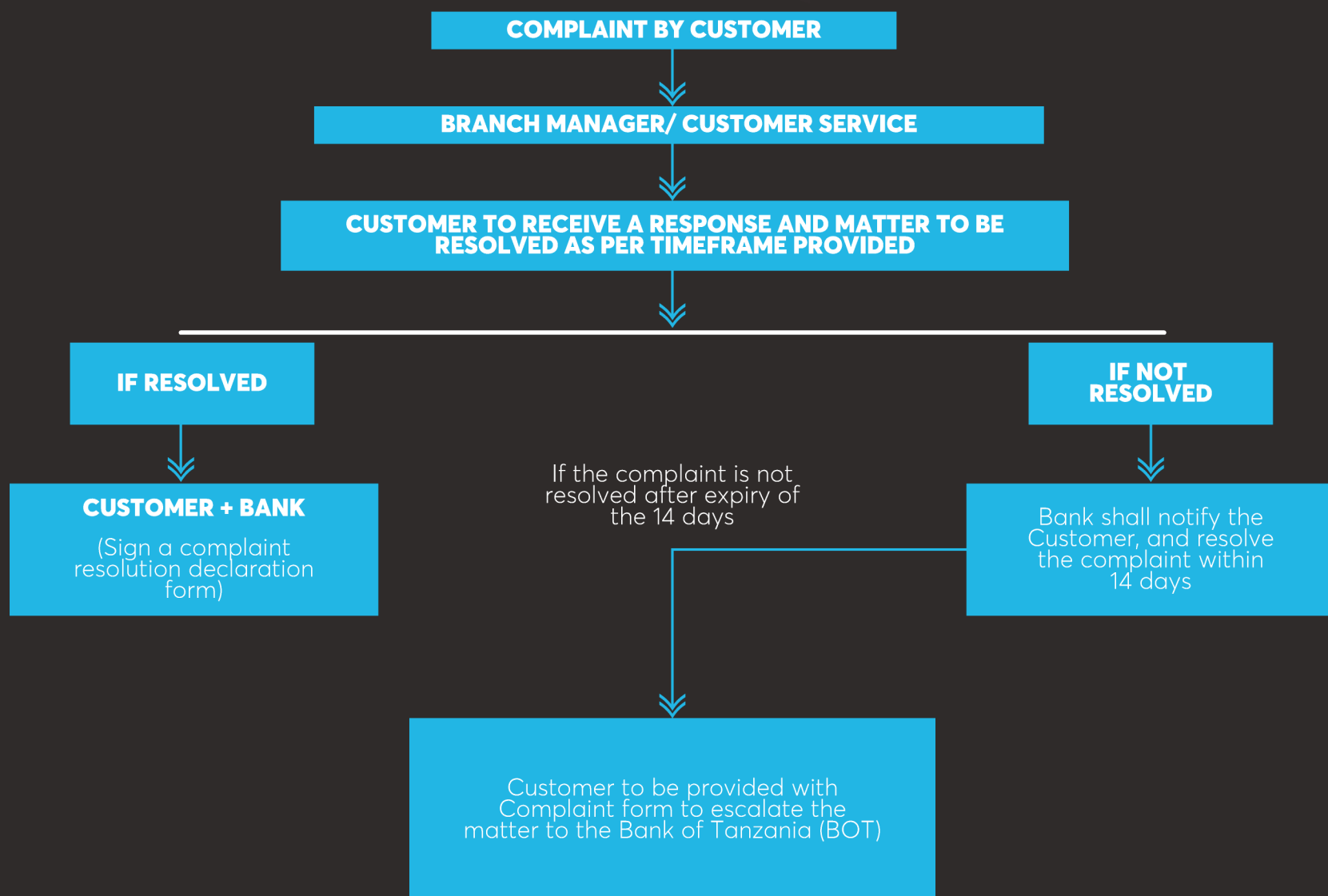


# CUSTOMER COMPLAINT CHARTER



In pursuant of the BOT(Financial Consumer Protection) Regulations 2019 , Regulation 12(2) of the Banking and Financial Institutions (Disclosures) Regulations 2014 and BOT Guidelines for Banking Consumers Complaints 2015,below is the turnaround time for resolution of customer complaints :-

## Customer Complaints Procedure



S/N	Classification of Complaint	Resolution Time (Hours)
1.	<b>Payment Products:</b>	
	Mobile financial services	Within 6 hours
	Remittance (MTO,MNOs)	Within 24 hours
	Card payments (POS,ATM)	Within 6 hours
	Cheques ( TACH)	Within 24 hours
	Internet banking	Within 24 hours
	Inter-Bank payments (TISS)	Within 6 hours
	Instant payments (TIPS)	Within 6 hours
	Regional payments(EAPS,SIRESS)	Within 48 hours
2.	<b>Payment Products:</b>	
	Credit facilities	14 days
	Deposits	8 hours
	Electronic transfers	24 hours
	Safe custody	24 hours
	Foreign Exchange services	2 hours