

CUSTOMER CHARTER **OUR PROMISE** **TO YOU**



Dutch-Bangla Bank Limited

YOUR TRUSTED PARTNER

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1.1 Introduction

Customer Charter is a general statement of commitments for providing banking services and necessary information to our customers. It also aims at making our Customers conscious about their rights and obligations to bank as well. It outlines the types of services we will endeavor to provide and the various channels for customers to share feedback.

The main objectives of the Customer Charter are to make the customers conscious about their general rights, obligations, grievance approach process so as to enable them in taking their own decision on banking matters.

1.2 Objectives of Customer Charter

The Charter is intended to:

1. Define the standards of good practice and service;
2. Promote disclosure of information relevant and useful to Customers;
3. Promote informed and effective relationships between the Bank and its Customers; and
4. Describe the procedures for resolution of disputes between the Bank and its Customer
5. Make the customers conscious about their general rights, obligations so as to enable them in taking their own decision on banking matters.

1.3 Legal basis of the Customer Charter

Bangladesh Bank in their guideline for Customer Services and Complaint Management has advised the Scheduled Banks to frame out Customer Charter for providing banking services and service related information to customers under section 2.02.A4 (2.09). They have also advised to include road maps and indicators in the customer charter for their convenience.

1.4 Application of the Customer Charter

The guidelines of the charter provide clear, relevant and timely information to help customers making decisions about our products and services. It is applicable for its customers and also for all branches/offices/units etc.

1.5 Impact of the violation of the Charter

If any employees or customers violates any terms & conditions against any product or service he/she will be liable for any loss.



2. Head Office

Sena Kalyan Bhaban, 4th Floor
195 Motijheel Commercial Area
Dhaka-1000, Bangladesh

Tel: (8802) 9574196-97

Ip phone: (880) -9612322100, (880) -9666322100

Fax: (8802) 9561889

SWIFT : DBBLBDDH

Telephone/Fax of the Head office and Division

| <u>Head office / Division</u> | <u>Telephone No</u> | <u>Fax</u> |
|-------------------------------|--|----------------|
| Head office | (8802) 9574196-97 | (8802) 9561889 |
| IT Operation Division | (8802) 9104831-8 | (8802) 8191824 |
| IT Development Division | (8802) 9104831-8 | (8802) 8191824 |
| Cards Operation Division | (8802) 9571902, 9571903, 7170024, 7170025, 7171005 | (8802) 9569948 |
| Retail Banking Division | (8802) 7173813, 7172916, 7172892, 7169278 | (8802) 9569948 |

3. DBBL Branches and Offices

Dutch-Bangla Bank is the most innovative and technologically advanced bank in Bangladesh. Dutch-Bangla Bank Ltd stands to give the most innovative and affordable banking products to Bangladesh. Amongst banks, Dutch-Bangla Bank is the largest donor in to social causes in Bangladesh. It stands as one of the largest private donors involved in improving the country. Dutch-Bangla Bank is proud to be associated with helping Bangladesh as well as being a leader in the country's banking sector. By the support and co-operation of our valued customers DBBL have been expanding rapidly. It would not be possible without the help of our customers.

Total Branches : 165

Total ATM : 4419

Total Fast Track : 731

Electronic Student Booth (ESB) : 08



4. Office and Transaction Time Table

| Subject | From | To | |
|--|----------|----|---------|
| Office Time | 10.00 AM | | 6.00 PM |
| Transaction Hour | 10.00 AM | | 4.00 PM |
| Evening Banking | 4.00 PM | | 6.00 PM |
| Transaction hour on Saturday | 10.00 AM | | 1.00 PM |
| Subject to adjustment by Bangladesh Bank from time to time | | | |

5. DBBL Service Desk

Our customer can enjoy their respective service from our following service desk.

| Sl. No | Service Desk | Type of service providing |
|--------|--|---|
| 1 | Customer Service Desk/ Help Desk/ Information Desk | Any query/Information or any kind of help/ Balance Inquiry/ Bank Statement etc. |
| 2 | Front Desk | Account Opening/ any change/ stop payment/ Cheque Book Issue/ Issue Bank Certificate. |
| 3 | Remittance Desk | Payment of foreign Remittance. |
| 4 | Clearing Desk | Collection proceeds of other Bank Cheque/ OBC. |
| 5 | Card Desk | Any card related issue/ SMS Alert/ Internet Banking/ Cash non dispense from ATM Booth |
| 6 | General Banking Desk | PO/DD/Fund Transfer/Account closing/ Sale of Sanchayapatra |
| 7 | Branch Business | Loan and Advance. |
| 8 | Development (BBD) Desk | Foreign Trade/ Export/ Import/ Foreign Remittance. |
| 9 | BLCS & CMD | Any complaint/suggestion customer can approach BLCS & CMD |
| 10 | Mobile Banking Desk | Mobile Banking Cash deposit and Withdrawal / any other job related to Mobile Banking. |
| 11 | Cash Counter | Cash Deposit / Withdrawal/ utility Bill Collection/ prize bond sale and purchase/ Foreign currency sale and purchase |
| 12 | Women Entrepreneur Desk | Promoting Women's Entrepreneurship through SME |

6. Common Areas of DBBL Services

A. Regular-Deposit Products:

- Savings Deposit Account
- Current Deposit Account
- Short Notice Deposit Account (SND)
- Resident Foreign Currency Deposit Account (RFCD)
- Non-Resident Foreign Currency Deposit Account (NFCD)



- Foreign Currency Deposit Account
- Convertible Taka Account
- Non-Convertible Taka Account
- Exporter's FC Deposit(FBPAR) A/C
- Current Deposit Account-with other Bank
- Short notice Deposit Account- with other Bank

B. Term-Deposit Products:

DBBL offers wide range of fixed deposit products. You have the freedom to choose from the desired period of 1 month to 5 years. If you need cash before the end of your fixed deposit term, Overdraft/Loan facilities are available against security deposit without losing interest earning. FDR may be encashed before maturity on written request of the depositor. FDR is neither Transferable nor Negotiable and as such payment against this instrument with interest shall normally be made to the depositor on maturity.

Fixed Deposit Account can be opened in the name of

Individual (Single).

Two or more persons (joint).

Sole Proprietorship Concern.

Partnership Concern (Firm).

Limited Companies (both Public and Private).

Society / Club / Association / Local Bodies / Govt. / Semi Govt. Organization, etc.

- Term deposit 3 months
- Term deposit 6 months
- Term deposit 12 months
- Term deposit 24 months
- Term deposit 24 months 1 year PAYOUT
- Term deposit 36 months
- Term deposit 36 months 6 month PAYOUT
- Term deposit 36 months 1 year PAYOUT
- Term deposit above 36 months
- Term deposit 3 months banks
- Term deposit 6 months banks
- Term deposit 12 months banks
- 1 month TD NFCD
- 6 month TD NFCD
- 6 month TD NFCD



C. Recurring Deposit Products:

- Deposit Plus Scheme (DPS)
- Periodic Benefit Scheme (PBS)
- Bochole Dergun Scheme (BDS)
- Children Education Savings Scheme (CHESS)
- Millionaire Deposit Scheme (MDS)

Deposit plus Scheme (DPS):

The name of this Scheme is DBBL Deposit Plus Scheme (DPS). Only individual customers (not institution) of 18 years old and above can open the account. A person can open more than one DPS but maximum 05 (five) DPS at any branch of the bank. The minimum monthly deposit will be BDT 500/-. The applicant will have the option of depositing any amount in multiples of BDT 500/- subject to maximum BDT 5,000/-. The tenure of the Deposit Plus Scheme (DPS) would be 3/5/8/10 years at the discretion of the applicant. On maturity of regular DPS the Bank will pay the principal amount along with interest to the applicant's account maintained with DBBL.

Premature closure of the account:

- a) An account holder may close the account at any time (prior to maturity) by a written application and duly signed by the applicant. In such cases BDT 100/- will be realized as Closing Charge from this account.
- b) If the account is closed within 6 (six) months, the account holder will get back the self-deposited principal amount only and no interest will be allowed on such account.
- c) If the account is closed after 6 (six) months but before 3 (three) years the account holder will get back the self deposited amount along with the prevailing savings interest rate at the time of closure.
- d) If the account is closed after 3 (three) years, the account holder will get back the self deposited amount along with the prevailing interest rate of the product at the time of closure.

Children Education Savings Scheme (CHESS):

The terms and conditions are same as DPS.



D. Personal Banking:

Credit Facility from Debit Card enjoys credit facility directly from your debit card. Get access to the money in your own account as well as extra money when you need it, even at ATMs

Recharge Line (Overdraft/OD from Debit Card)

Access the money in your account PLUS extra credit facility when you need it Interest charged for only when you take out money No Use No Charge Use ATM network to use credit facility anytime anywhere No Cash Security, No Personal Guarantee needed.

Clean Credit Products no Cash Security or Personal Guarantee Needed:

- **Health Line:** Hospitalization or other emergency medical needs To purchase body fitness equipments No Cash Security, No Personal Guarantee needed.
- **Education Line:** For Higher education purposes Tuition fees or other Educational expenses / To purchase of computer etc. No Cash Security, No Personal Guarantee needed.
- **Professional Line:** Purchase of Professional equipment For Office renovation/decoration No Cash Security, No Personal Guarantee needed.
- **Marriage Line:** To meet marriage expenses for himself/herself to budget for marriage No Cash Security, No Personal Guarantee needed.
- **Travel Line:** For Family trip, abroad or in the country For Honeymoon trip, abroad or in the country No Cash Security, No Personal Guarantee needed.
- **Festival Line:** To enjoy the festive period and holidays Gift for the family / in laws / relatives No Cash Security, No Personal Guarantee needed.
- **Dreams Come True Line:** To purchase TV, Fridge, Furniture, Home Theatre, Motor Cycle, AC etc. To decorate/renovate own Home/Car No Cash Security, No Personal Guarantee needed.
- **Care Line:** Loan for fulfillment of parents need/dream To purchase economy car for the family No Cash Security, No Personal Guarantee needed.
- **General Line:** Any other legitimate purposes which do not fall under the above specific lines.



Secured Credit Products flexible facility with minimum security:

- **Auto Line:** To purchase a new/re-conditioned car refinancing of availed car.
- **Home Line:** To purchase a flat, Refinancing of owned house property Home renovation, Extension / construction of building.
- **Full Secured Line:** Loans for family expenses any other valid purposes.

E. Corporate Banking:

a) Corporate-Banking Services:

Dutch-Bangla Bank offers a wide range of corporate banking services. They include:

Project Finance:

The Bank encourages accepting purpose/project specific development funds on competitive terms towards economic upliftment and well being of the people/country by way of setting up a new stand alone, capital intensive project or for BMRE of an existing project.

Working Capital finance:

The bank considers lending short –term working capital finance to entities engaged in manufacturing, assembling, processing, re-packaging of goods and commodities for domestic consumption or export market. However, unsecured loans (not collateralized) for working capital without justification or purpose is not considered.

Syndications & Structured finance:

The Bank, on case to case basis, arranges loan syndications or approves disclosed participations in syndications provided such transactions meet the parameters separately established. The bank will at all times maintain at the minimum a pari-passu status to other banks in all lending relationships. Second mortgages or lower are not be accepted as primary collateral.

Trade finance:

Dutch Bangla Bank prefers Trade Financing in the form of short-term (up to 12 months), self liquidating or cash flow supported well collateralized trade transactions*Work Order finance. The Bank will consider financing construction contractors (work order finance). However all such transactions must meet the guidelines. Bank asks for assignment of bills receivables with concurrent authority to collect bills issued favoring Dutch-Bangla Bank.



Equity finance:

Dutch Bangla Bank joins in hands in building partnership with entrepreneurs of high credit standing and excellent track record within the purview of regulatory restrictions. However, lending for the purpose of supplying equity in a business is not allowed nor venture capital financing.

Social and Environmental Infrastructure finance:

The Bank receives credit lines, from time to time, from home & abroad, to finance eco-efficient and sustainable projects aimed at improving environment and generating social benefits.

b) Electronic Banking for your Business:

If the client realizes that they need a specific banking solution and/or services to meet their needs, Dutch Bangla Bank will create it and provide it. Projects are done on a per client basis designed specifically to meet the needs of clients. Currently large companies and Multi-nationals use these services extensively but it is not limited to them only.

Dutch-Bangla Bank offers a complete electronic banking facility for your company around the clock. Most multi-nationals use this service because it is advanced, secure and affordable. Dutch Bangla Bank creates a custom banking service to suit any business of any size. The services have a wide range that includes cash flow services, distribution banking and salary accounts. If a company knows what type of custom and tailored banking service they need, Dutch Bangla Bank can provide it instantly and at minimal cost (usually free of charge).

There are hundreds of companies using this type of services from Dutch Bangla Bank and they also include the largest companies and multi-nationals operating in Bangladesh. Dutch Bangla Bank has a world-class banking system used by many of the world's top banks and the largest electronic banking infrastructure to provide your company with any type of custom banking services you desire.

For example for your starting point, Dutch Bangla Bank has created Employee Banking program which allows:

Seamless and error free distribution of salaries

- Providing employees with timely salary payments
- Lower manpower needed
- Reduces cash theft and misappropriation
- Transactions are properly logged for your easy reference
- Highly secure way of distributing money
- No cash at hand in the office, all cash finally distributed through the largest ATM network in Bangladesh



c) Letter of Credit-Trade Business:

Areas of Operation

- **Import Finance**

Dutch Bangla Bank extends finance to the importers in the form of:

- 1. Opening of Import L/C
- 2. Credit against Trust Receipt for retirement of import bills.
- 3. Short term & medium term loans for installation of imported machineries & production thereof.
- 4. Payment against document

Export Finance:

1. Pre-Shipment Finance

Pre-Shipment finance in the form of:

- I) Opening of Back-to-Back L/C
- II) Export Cash Credit

2. Post-Shipment Finance

Post-Shipment finance in the form of:

- I) Foreign/Local Documentary Bills Purchase
- II) Export Credit Guarantee
- III) Finance against cash incentive

Foreign Remittance:

Dutch-Bangla Bank provides premium quality service for repatriation and collection of remittance with the help of its first class correspondents and trained personnel. By introducing on-line banking service and becoming a SWIFT Alliance Access Member, which enable its branches to send and receive payment instruction directly that helps provide premium services. Remittance services provided by Dutch Bangla are:

Inward Remittance : Payment of FDD, TT, Exchange of Foreign Currency
Outward Remittance : Issuance of FDD, TT, TC and Cash (FC)

Treasury:

Dutch Bangla Bank is well equipped for treasury operation through subscribing Reuters's terminal and operating in SWIFT network. It is also well equipped with competent human resources for efficient dealing.

Our treasury quote competitive exchange rate for major currencies:

1. Spot Sale/Purchase
2. Forward Sale/Purchase



3. Money market Interbank & Corporate
4. SWAPS
5. Forex - Commercial & Non-Commercial

F. SME Banking:

- Dutch Bangla Bank Smart Cash Credit
- Dutch Bangla Bank Smart Term Loan
- Dutch Bangla Bank Smart Festival Loan
- Dutch Bangla Bank Smart Women Entrepreneurs Financing
- Dutch Bangla Bank Smart Distributor Financing
- Cash Credit (Hypo) under Small Shop Financing Scheme

G. Loans-Advances Overview:

Dutch Bangla Bank offers a wide range of loans and advances to suit your needs. Amongst them are the following:

- Life Line (a complete series of personnel credit facility)
- Loan agst. Trust Receipt
- Transport Loan
- Real Estate Loan (Res. & Comm.)
- Loan Agst. Accepted Bill
- Industrial Term Loan
- Agricultural Term Loan
- Lease Finance
- Other Term Loan
- FMO Local currency Loan for SME
- FMO Foreign currency Loan
- Cash Credit (Hypothecation)
- Small Shop Financing Scheme
- Overdraft

H. Remittance through Exchange House:

At the beginning of the year 2005, our Bank has been exerting much emphasis on INWARD REMITTANCE. By this time the Bank established extensive drawing arrangement network with Banks and Exchange Companies located in the important countries of the world namely in the United Arab Emirates, State of Kuwait, State of Qatar, State of Bahrain, Italy, Canada and United States of America and so on.

In the meantime, Dutch-Bangla Bank Limited gained the faith of the Bangladeshi Wage Earners in sending their hard-earned money to their respective beneficiaries in Bangladesh in shortest possible time. Expatriates Bangladeshi Wage Earners residing in those countries can now easily remit their hard-earned money to Bangladesh with confidence, safety and speed.



6.1 ATM Services

Dutch Bangla Bank is the first bank which transformed the concept of branchless banking in the country by introducing a huge numbers of ATMs in important places. Now our valued customers can get an ATM within their footsteps.

Our ATM fleet is equipped with famous NCR, Wincor and Diebold ATMs. All of our ATMs are EMV-implemented (with chip) and thus highly secured. The prestige of having all the ATMs EMV compliant is yet to be achieved by any bank in the Bangladesh.

Moreover, Dutch Bangla Bank ATMs are capable to accept both EMV and non-EMV cards. The Dutch Bangla Bank ATM network has direct interface with the Bangladesh Bank.

Dutch Bangla Bank ATMs accept the following cards:

- Dutch Bangla Bank's proprietary Nexus card
- Bangladesh Bank's Proprietary Debit Card
- Any MasterCard Debit, Credit, Maestro & Cirrus card
- Any Visa Debit, Credit, Electron & Plus card
- Union Pay Card
- Diner's Club Card

6.2 Fast Track Services

Dutch Bangla Bank Fast Track is an expansion of branchless banking facility which has now turned into a style for all players in the banking industry. Growing number of people are now prone to use branchless alternative delivery channels. Dutch Bangla Bank in addition into its rapid expansion of ATM network came up with a new concept popularly famed as Fast Track (FT) in the country in November, 2009 aiming to offer integrated banking flavors away from branch.

A Fast track is equipped with 6-12 numbers of ATMs. It has deposit machines also where the customer can deposit cash, cheque, refund warrant, dividend warrant etc. The number of Fast Tracks now exceeded six hundreds.

The functions of FTs are summarized as under:

Cash Withdrawal

Customers can withdraw cash from the ATMs installed in the Fast Tracks 24 hours a day, 7 days a week.



Cash Deposit

Our FTs offer facility of cash deposit for extended hours and even on Friday and Saturdays (From Sunday to Thursday customers can deposit cash or cheque from 9:00 am to 9:00 pm and on Friday and Saturday from 9:00 am to 6:00 pm). A customer now can deposit maximum Tk. 2.00 lac per day with a maximum of Tk. 50,000/- per transaction.

Account Opening

Customers take assistance in all FTs for opening account with Dutch Bangla Bank. FT Officers help in filling up account opening forms, receive filled-in forms along with necessary papers and submit the forms to the attached branch for onward opening of accounts.

Cheque Deposit

Crossed cheque can be deposited in Fast Tracks.

ATM Card

Customer can enjoy the following services:

- Get instant Debit Card and PIN against new account.
- Submit “request form” for Replacement of Debit Card/Credit Card
- Get delivery of Captured Card
- Make request for block Card
- Make request for reactivation of blocked Card
- Make request for re-issue of PIN, re-issue of PIN may be requested by a customer who have forgotten his/ her PIN or in fear that the PIN may be compromised to another person.

Mobile Banking:

- Mobile Banking Account opening
- Receiving Cash Deposit
- Cash withdrawal from ATM
- Request for account Linkage with DBBL Mobile Banking Account and DBBL core Banking Account.



The following forms are available in the Fast Tracks

- Customer Request Forms for the following services on credit card account:
 - Auto Debit
 - Increase card limit
 - Limit transfer
 - Obtaining Supplementary Card
 - Early renewal
 - Cancellation
 - Card Cheque
- Request form for refund of Cash not dispensed from ATM but account debited
- Application for availing internet, SMS & alert service on bank account

6.3 DBBL Mobile Banking

Mobile Banking

Mobile Banking is a Banking process without bank branch which provides financial services to unbanked communities efficiently and at affordable cost. To provide banking and financial services through mobile technology devices i.e. mobile phone called Mobile Banking.

DBBL Mobile Banking Product & Services

- **DBBL Mobile Banking:** Considering the priority of Customers' economy, occupation, socio economical status and industry requirement DBBL Mobile Banking has the basic two products. Customers can choose any of the two during account opening and can switchover later on.
 - 1) **Cash-in Free Product:** Customer can deposit to account without any charges. This is designed for the Customers more tending for saving money, recharging mobile airtime, merchant shopping, paying utility bills/fees etc.
 - 2) **ATM Free Product:** This unique product facilitates cash out from the ATM booths at free of charges. This is more popular for P2P (send money), stipend/salary/grant disbursement among the beneficiaries of Government, private organizations and NGOs. Besides, DBBL has the highest number of ATM booths in Bangladesh.



Customer registration: Customers can register the account by any operators' number through pre registration process or from any nominated Agent points. The process begins by dialing *322# and in the procedure Customer receives an USSD prompt and in reply gives a 4-digit PIN by his/her choice. After that, an entry is given in the system with the duly filled up KYC (Know your Customer) along with one copy passport size photo and valid photo ID.

Cash-in/Cash out: Clients can deposit/cash out (withdraw) money from their mobile banking accounts from the DBBL/partner bank branches, DBBL Fast Tracks and at any Agent points. Besides, Customer can take "Cash-out" facility from the ATM booths also.

Merchant payment: Customers can purchase products by paying from their Mobile banking account to the shopkeepers.

Bank Account - Mobile Bank Account Transfer

Customer can transfer money from bank account to mobile bank account or mobile bank account to bank account or to any DBBL Debit Card through Dutch Bangla Bank mobile banking.

Mobile top-up: Dutch Bangla Bank mobile banking customers can recharge their own mobile number or any other mobile number they want.

P2P fund transfer/Send Money: Dutch Bangla Bank mobile banking customers can transfer money from one account to another mobile banking account.

Balance Inquiry: Customer can check the mobile a/c balance at free of charge.

Remittance: Customer can directly receive remittance in the DBBL Mobile A/C within 24-72 hours. From abroad Remitter can send from any exchange house.

Bill payment: Customer can pay different monthly or onetime payment, insurance premium. To avail the service Customer gives the Biller ID (Institution code), bill number, own ID and the amount in the mobile menu.

Collection/ B2B: Corporate houses can collect money from their remote unit offices' within a short of time. DBBL Distributors collect the cash and gives the virtual money to the unit offices and the unit offices transfer the money to the organizations' mother account.

Salary/fund disbursement: Government, private and non-government organization can disburse their salary/fund to the bulk quantity of staffs/beneficiaries in different areas of the country.



6.4 DBBL Agent Banking

Agent Banking

Agent Banking means providing limited scale banking and financial services to the underserved population through engaged agents under a valid agency agreement, rather than a teller/cashier.

DBBL Agent Banking Services

- Collection of small value cash deposits and cash withdrawals (ceiling should be determined by the management of the Bank from time to time in line with the guideline of central bank);
- Inward foreign remittance disbursement;
- Facilitating small value loan disbursement and recovery of loans, installments;
- Facilitating utility bill payment;
- Cash payment under social safety net programmed of the Government;
- Facilitating fund transfer (ceiling should be as per limit given by Bangladesh Bank [BB] from time to time);
- Balance inquiry; Statement inquiry
- Collection and processing of forms/documents in relation to account opening, loan application, credit and debit card application from public;
- Post sanction monitoring of loans and advances and follow up of loan recovery.
- Receiving of clearing cheque.
- Other functions like collection of insurance premium including micro- insurance etc.
- ATM Withdrawal
- Merchant Payment
- E-com Transaction
- Fund transfer [Person to Person (P2P), Person to Business (P2B), Business to Person (B2P), Person to Government (P2G), Government to Person (G2P), Business to Government (B2G), Government to Business (G2B)]

DBBL Agent Banking Product List

Bio-metric Account/ Agent Banking Registration

Customers have to be registered at first to get any Agent Banking services. As a new customer he will be required to provide the following documents before the registration start.

- NID/Any Photo id card
- Two copies of passport size photograph
- One copy of your nominee's passport size photograph.
- Duly filled and signed Agent Banking account opening form.



Biometric Deposit Plus Scheme (DPS)

- Biometric Deposit Plus Scheme (DPS) is a special type of savings product designed for the small savers who can save money on monthly basis.
- The amount to be deposited every month is Tk.100/- per month or it's multiple and the tenure is 3, 5, 8 or 10 years.
- An attractive interest rate is offered for this product. The monthly installment is realized automatically from the Biometric Savings Account of the customer.
- Any individual of Bangladesh having Savings Account with DBBL Agent Banking can open Biometric Deposit Plus Scheme.
- For more details, please contact with nearest Agent points / DBBL Agent Banking Field offices/ dial DBBL Call Center (16216)

Biometric Fixed Deposit Receipt (FDR)

- Biometric Fixed Deposit (FDR) is a special type of Term Deposit product designed for the savers who are willing to deposit money for specific time period.
- The customer can open Biometric FDR for TK.10,000/- and above amount for 3, 6 & 12 months tenure.
- An attractive interest rate is offered for this product. The Biometric FDR will be opened by debiting the Biometric savings Account of the customer and at maturity principal amount along with maturity benefit will be credited to his/her Biometric Account.
- Cash transactions will not be allowed.
- For more details, please contact with nearest Agent points / DBBL Agent Banking Field offices/ dial DBBL Call Center (16216)

7. Service Charges:

The Bank provides various services to customers for which service charges are levied. The charges are reviewed / revised from time to time. Service charges are levied for collection and remittance of funds, processing of loan proposals, issue of guarantees, safe custody, issue of duplicate instruments/statements etc. Details of service charges are available in our website as well as branches. Customer can know details of charges of their respective service from our branches as well as DBBL website.

8. Rate of Interests:

DBBL offer various products to customer's. The rate of interests are reviewed / revised from time to time. Details of service interest rates are available in our website as well as branches.



9. Customers Rights/Bankers Obligations:

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

A) Disclosure of Current Interest Rates-

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

- 1) Inform the customers of the term of the fixed deposit or loan;
- 2) Inform the customers of the charges, if any, and consequences of premature termination of a fixed deposit or loan;
- 3) Inform the customers 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.

As financial service provider Bank 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 their 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) Notice of Charges to Terms and Conditions:

The terms and conditions provided by bank shall highlight to a consumer the fees, charges, penalties, relevant interest rates and any other consumer liabilities or obligations in the use of the financial products or services. Bank shall ensure that a customer is notified-

- 1) At least thirty days in advance before implementing any changes to the terms and conditions, fees or charges discontinuation of service or relocation of premises of the financial services provider.
- 2) Immediately of any changes in interest rates regarding the products or service.



D) Value Added Service:

Bank must take written consent from their customers for any value added services, such as, Internet banking, ATM services etc. and inform the customers of the terms and conditions along with the charges, levied for that.

E) Guarantor:

Prior to a person acting as a guarantor, bank 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.

F) Disclosure of other facts, such as-

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

10. Customers Obligations/Bankers 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 disciplinary arrangement at the customer service points.
- d) Customer shall convey their grievance to the bank in proper way or in prescribed form.
- e) Customers shall convey the bank any changes in their address, contact, number, KYC & TP.
- f) Customer shall not try to show unreasonable persistence, demand, argument & behavior.
- g) Customers generally shall ask any query 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.



11. Customer Complaints lodgment Process:

Central Customer Services and Complaint Management Cell (CCS & CMC):

Call Center : 16216

Complaint Management
Phone No: : (8802)-9830898

Complaint Management
Email : : ccs.cmc@dutchbanglabank.com

Mailing Address : : **CCS & CMC, Dutch-Bangla Bank Limited, Head office (5th Floor), 315/B, Shaheed Tajuddin Ahmed Sharani Tejgaon I/A, Dhaka-1208, Bangladesh.**

At DBBL, we are committed to providing you with the best service experience. We know that despite our best efforts, you may occasionally have a concern that you would want to share with us. We promise to address all your concerns promptly, efficiently and with utmost courtesy & fairness. We believe this gives us the opportunity to continually improve the quality of our products and services.

If any reason you are not satisfy with any aspect of our service or you have a complaint or suggestion please put down it with any branch BLCS & CMD officials at any Branch of DBBL who will legitimately acknowledge receipt and will try to provide you a resolution at the earliest possible time.

If you need to escalate your concern, Lodge your complaints to the CCS & CMC by the following modes:
Send your email us at ccscmc@dbbl.com.bd or

Send your complaint using electronic complaint form through our website link:
<http://www.dutchbanglabank.com/DBBLComplaints/>

Send your complaint to our above mailing address or

Feel free to contact with the persons mentioned bellow: (available from 10am to 6pm every day except the government holidays):

| Name | Designation | Contact No | Email |
|----------------------------|--------------------------|----------------------------|--|
| Mr. A. B.M Mahfuzur Rahman | SAVP & Head of CCS & CMC | 02-9830898 01938-801665 | abm.mahfuzur@dutchbanglabank.com |
| Mr. Subir Dutta | Executive Officer | 02-9830898 01938-803384 | dutta.subir@dutchbanglabank.com |
| Mr. Md. Abdul Mannan | Executive Officer | 02-9830898 01938-803385 | abdul.mannan@dutchbanglabank.com |



Complaint Lodgment Procedure:

Step-1: Please refer your problem to the concern official of your branch first who deals with your case on how you would like the problem to be resolved.

Step-2: If you are dissatisfied with any service or behavior of any employee, you may make a formal complaint to the Branch level Customer Service and Complaint Management Desk (BLCS & CMD) of our Bank. If you are available in a Branch and not to wish to lodge your complaint with our branch officials, you may drop your complaints in the Complaint Box available at every branch.

Step-3: If your Complaint is still unresolved, you may submit your complaint to the Central Customer Services and Complaint Management Cell (CCS & CMC) of our Bank. You can get the information of the Complaint Cells of our Bank from the concerned Branch/from our website.

CCS & CMC deals with all types of banking service related complaints except the following:

- Complaint that is not signed by the complainant or without any name, address and contact number of the complainant.
- Complaints relating to the matters which are sub-judice in the court.
- Complaint submitted by a third party without the written permission of the account holder.

12. Tip's For Customers:

GENERAL BANKING ISSUES:

1) Read the terms and conditions of each product and services carefully:

Customers have to read and understand the terms and conditions of an agreement/contract for any loan or investment related product prior to signing any related documents.

2) Responsibilities of a guarantor:

Customers have to understand the responsibilities and obligations of a guarantor. Guarantors are legally bound to make repayment if the borrower fails to settle the loan.

3) Disclosure of financial information:

Customer should not disclose their financial information such as account number, credit card number, password and other personal particulars to third parties either via telephone, e-mails or any links in websites.

4) Transactions at ATM booth:

Customer should not allow third parties to make transactions at ATM machines on behalf of customer, even to those whom customers know such as spouse, son or daughter, personal assistant etc.



5) Credit card transactions:

Customers should use Credit Cards as a payment instrument and utilization should be within customers' means. Customers should also verify the amount deducted after each credit card transaction and make sure the card returned belongs to customer.

6) Submission of documents:

Customers should be cautious themselves before submitting photocopies of their identification card or passport to third parties, other than to financial institutions or lawyers acting on your behalf.

7) Internet banking facilities:

Customer should be alert not to be deceived in opening an internet banking account in order to win prizes or inheritance from an unknown party. This could be a scam if one has already done so. In such cases the customers should contact and report to bank and to the police immediately for their further action, also keep Bank informed.

8) Memory cache function:

Customer should make sure that customers have logged-out properly after using the internet banking and clear the memory cache after completing the transactions.

13. How to protect yourself when banking online

Follow the under noted instructions:

- Access your online banking account **directly via the DBBL Website** and not through any hyperlinks which are sent from external parties.
- Ensure you **log out** of your i-banking account once you have completed using online banking.
- Keep your computer/tablet/smart-phone operating systems and software updated along with an updated **virus guard**.
- Use robust and **unique passwords** for your online banking account. A robust password contains a case sensitive combination of alpha-numeric and symbols and is at least 8 characters long.
- Regularly **review your transaction history** and go through your statements of accounts. Inform the bank in case you have doubts of any transaction so that the bank could investigate the case.
- **Check the email account** which you use for banking purposes regularly, including sent items, for any suspicious emails which may have been communicated by a hacker.
- **Update the bank of changes to your contact information** and static information so that the bank could conveniently contact you
- **Return expired cards** (credit/debit) to the bank **or destroy** them by cutting/shredding them without just throwing them in the trash.
- Change own password frequently.

Avoid the under noted activities:

- **Access** your online banking account over **unsecured wifi networks** as hackers could conveniently hack the unsecured network.



- Use **social media passwords** as your online banking password.
- Have **several email addresses** unless you have a substantial requirement for it. More email accounts mean more personal information available for compromise and more inconvenient to monitor.
- Use **your card** (credit/debit) information on **websites** which are uncommon or which you are unsure of.
- Respond to **unsolicited telephone calls** or unknown emails requesting for personal information.
- **Download applications** to your smart-phone from unknown sources or websites.
- **Lend your payment card** to any third party individual.
- **Share your passwords** with anyone.
- Share or give out own access ID, user name, passwords, or security challenge questions & answers.
- To use same personal information as own access ID, user name & password in all cases.
- Provide any personal information to web sites that do not use encryption or other secure methods of protection.
- Use public computers to access your internet banking.

14. Helping us serve you better:

1. Help us meet the “Know Your Customer (KYC)” guidelines at the time of account opening and at periodical intervals as per regulatory requirements from time to time and provide your updated or renewal NID/ Passport/Trade license/ e-Tin / Nominee’s NID or Passport/ Photograph etc.
2. Take precautions that are indicated for protection of their accounts.
3. Avail digital services i.e. ATM, Fast Track, DBBL Mobile Banking, DBBL Agent Banking, Internet Banking, SMS & Alert Banking, EFTN and other facilities as offered by the Bank.
4. Keep the Bank updated of any change in their civil status.
5. Ensure safe custody of cheque book and statements.
6. Issue crossed/account payee cheques as far as possible.
7. Check the details of the cheque, namely, date, amount in words and figures, crossing etc. before issuing it.
8. Not issue cheque without adequate balance and maintain minimum balance as specified by the Bank.
9. Note down account numbers, details of FDR, locker numbers, etc. separately.
10. Immediately inform the Bank of any change of address, telephone number, email id, etc.



- 11.** Inform to the Branch or DBBL Call Center if you have lost of PO, demand draft, ATM / Debit / Credit Card, cheque leaf / Cheque book, key of locker, etc.
- 12.** Please know terms and conditions before take any banking services/ Transaction.
- 13.** Pay interest, installments, locker rent and other dues timely.
- 14.** Not sign in blank cheque (s) and to record your specimen signature either on Deposit slip, cheque book/leaf.
- 15.** Never keep ATM card and PIN together or do not write PIN anywhere and don't share Pins with others.
- 16.** Not to share Mobile banking/internet banking passwords/PIN with others and ensure confidentiality.
- 17.** Not undertake online trading in foreign exchange on portals / websites.
- 18.** Keeping the currency notes clean by not writing/scribbling anything on them.
- 19.** Inform the branch immediately in the event of the unfortunate demise of any of the account holders.
- 20.** Provide valuable feedback on our services and bring any deficiency in services so as to enable us to correct our mistakes and improve our customer service.

