

Citizen's Charter Bank Alfalah

October 2024 - December 2024



Bank Alfalah
The Way Forward

Our Citizen's Charter

We look at the market with fresh eyes to find new opportunities and seek new ways of enabling our customers to succeed and advance the world of finance. With that aim, this Citizen Charter sets out the service standard that our customers will receive from us as well as provide a brief information about the products and services we offer to our customers. The objective of this "Citizen Charter" is to make our customers conscious about the grievance approach process, general rights, obligations of both bank and the customer and thereby facilitate them on taking their own decision.

Customers can obtain a copy of this citizen charter on request from any of our branches or from our website. We consider customer feedback as a constructive source of improving our services and products. As such we welcome our customers to provide feedback on this charter as well as their experiences and expectations about the various services availed from the Bank. For further details and complete information on our products, terms & conditions or services, please visit our branches or call at 24/7 phone banking service at 16515 | 41021001-8 or contact us on the below details any time at your convenience.

Complaint Management Unit
Bank Alfalah Country Office,
168, Gulshan Avenue, Gulshan 2, Dhaka 1212.
Email: customercomplaint@bankalfalah.com.bd

Note: Information given in this document is not a legal document which is subject to change/revision. Only brief information on various products/services is shared in this document.

Vision/Mission/Values

Vision:

To inspire and empower people to do things differently and shape their own path in life and business.

Mission:

We look at the market with fresh eyes to find new opportunities and seek new ways of enabling our customers to succeed and advance the world of finance.

Values:

YOU

We always put the customer and their needs front and center.

YOUR NEEDS

We do all we can to understand and anticipate what will help our customers find their own way and achieve their ambitions.

YOUR WAY

We do things differently, challenging the status quo to find new and better ways to move ourselves and our customers forward.

THE RIGHT WAY

We always act with integrity and transparency in everything we do. It is the cornerstone of our business and brand.

Customer's Rights/Banker's Obligations

1. Treat everyone equally irrespective of community, region, nationality, social status, occupation, age and gender.
2. Ensure confidentiality and privacy of our customer's information at all times according to the laws and code of conduct that govern the banking industry and our employees.
3. Operate banking business with proper regulatory license.
4. Display regulatory notices at branches & website.
5. Display banking hours and holiday notices at the branches.
6. Ensure to provide clear and complete information regarding products and services at the branches and website.
7. Render solutions to the financial needs of our customers fast and accurately.
8. Display schedule of charges, interest rates for various deposit, loan schemes and charges and fees related to those at the branches and website.
9. Address and inform the changes in any terms and conditions, interest rates, fees, charges, etc. to the customer.
10. Display foreign currency rates (where applicable) and financial statement of the bank at branch premise.
11. Take consent before providing any value-added service such as Internet Banking, SMS alert services, e-statement etc.
12. Provide detailed information to the customer about the alternate delivery channels such as Internet Banking, SMS alert services, ATM services, etc., along with the relevant charges levied for that.
13. Ensure complaint/feedback forms are displayed at all branches and at our website through which a customer can submit their complaint/ feedback. Alternatively, customer can also submit their complaint/ feedback through our 24-Hour Phone Banking Service.
14. Ensure to acknowledge any query or complaints from our customers and provide resolutions if not instantly, within considerable time.

Customer's Obligation/Banker's Rights

1. Clarify from bank staff regarding all relevant product features, terms & conditions, tariff, banking practices, norms, etc. if there is any confusion.
2. Co-operate with us regarding any information required to complete "Know Your Customer (KYC), Customer Due Diligence (CDD)" by making complete & correct disclosure about their identity, occupation, address etc., of his/her own and that of associated parties like applicant, delegate, nominee, beneficial owner, signatories, etc., at the time of opening account and at periodical intervals as per regulatory requirements from time to time.
3. Keep the account information up to date by notifying us about any change in address, contact number, email address, transaction profile, ownership details etc.
4. Protect account by taking the precautions that are indicated such as not signing blank cheque(s) or not record specimen signature on cheque book and keeping ATM card and PIN together or not to write PIN on unsecured documents etc.
5. Reduce cash-transaction risk by availing services like Automated Teller Machine (ATM), internet banking, BEFTN, etc.
6. Follow the banking norms, practices, functional rules and abide by the terms and conditions prescribed for each banking products and services.

7. Cooperate in paying government Tax, VAT, Excise-Duty, etc., applicable to their accounts and also comply to instructions like Hold, Freeze, etc., from any regulatory body.
8. Pay relevant service charges relating to their accounts or transactions to ensure uninterrupted service. The details of fees & charges are available on the Bank's web site and also at the branches.
9. Help us in improving our customer service by providing valuable feedback on our services and respond to Bank on any query to keep customers' account updated and to provide required services.
10. Maintain minimum account balance as required by the bank. 11. Not demand or show any unreasonable persistence or claim.

General Guidelines for Customers

1. Read the terms and conditions of each product and services carefully and understand the terms and conditions of an agreement/contract for any loan or investment related product prior to signing any related documents.
2. Not disclose financial information such as account number, debit card number, password and other personal particulars to anyone either via telephone, e-mails or any links in websites.
3. Remain vigilant while making any transaction through ATM machine, also not to allow anyone to make transactions at ATM machines on behalf of you.
4. While using Dedi Cards as a payment instrument, verify the amount deducted after each transaction.
5. Ensure to log out properly after using the internet banking facility and clear the memory cache after completing the transactions from any public browser.
6. Preserve own access ID, username, passwords, or security challenge questions and answers of internet banking safely.
7. Avoid using unsecured or public computers to access your internet banking which may risk the safety of your information.
8. Keep the custody of cheque book, debit cards and statements safe.
9. Ensure to check the details of the cheque such as date, amount in words and figures, writing from the left and crossing-out blank spaces, etc., before issuing.
10. Issue cheque with adequate available balance or not with alterations and give clear instruction during Positive-Pay verification in clearing.
11. Immediately inform the loss of demand draft, Debit Card, cheque leave (s)/book, key of locker, password, PIN, important banking instrument, etc.
12. Inform the branch immediately when a Minor turns into Major or in the event of the unfortunate demise of any of the account holders and produce required document on time to serve the customer better.
13. Checking statements, transaction vouchers, bank communications addressed to him/her and notifying bank immediately on any discrepancies. Also retain applicable banking records/instruments such as copy of statements, offer-Letter, loan-agreements, guarantees, etc., as applicable to reduce any dispute with bank or other customers/ associated parties.

Complaints Management and Feedback

Here at Bank Alfalah, we are committed to providing you with best-in-class product suite and superior services. We are constantly working towards improving the standards of our service with your help. Customers who wish to provide feedback or register complaints may use the following channels available with the Bank:

Website: Customers can lodge a complaint or provide feedback through our website which can be accessed through this link: www.bankalfalah.com/bd. Visit the contact us page where complaint/feedback lodgment option is available.

E-mail: Customers can also email us at customercomplaint@bankalfalah.com.bd and share their feedback/complaint with us.

Branch Network: Visit any branch and approach any of our customer service officer to inform any inconvenience of yours. Customers can also drop their complaint/feedback at the drop boxes available at the branches. The customer service officers will assist you if there is any confusion regarding the complaint/ feedback lodgment process.

Motijheel Branch

Printers Building 5, Rajuk Avenue, Motijheel, Dhaka-1000.

Phone: +88 02 9587890-4

Gulshan Branch

168, Gulshan Avenue, Dhaka-1212.

Phone: +88 02 8833112-4, 9855768

Chattogram Branch

As-Salam Tower 57, Agrabad C/A, Chittagong.

Phone: +88 031 2510481-8

Sylhet Branch

J.R. Tower, 23, Abash, Jail Road, North Bandar Bazar, Sylhet.

Phone: +88 0821 711487, 711268, 711796

Dhanmondi Branch

House: 81/A, Road: 8/A, Satmasjid Road, Dhanmondi, Dhaka-1209.

Phone: +88 02 9126237, 9123578

Uttara Branch

House 4, Garib-E-Newaz Avenue Road, Sector 11, Uttara, Dhaka -1230.

Phone: +880 02 8991619, 8991736

Mirpur Branch

Lakewood Avenue, Plot 1, Avenue 1, Block D Section - 11, Mirpur, Dhaka-1216

Phone: +880 02 9028451,9028452

24/7 Phone Banking Service: Customers can call our 24/7 phone banking service and share their experience with us. Just dial 16515 for any queries regarding our products/services or to lodge your feedback or complaint.

Customers can also write to us at the below address:

Complaint Management Unit

Bank Alfalah Country Office,

168 Gulshan Avenue, Gulshan 2, Dhaka 1212

This citizen charter is a commitment to ensure that our customers receive the best customer service experience. Our aim is to become the bank of your choice so that you recommend us to your friends and family.

Citizen Services

SL	Name of Service	Service Providing Method	Required Documents & Place of Receipt	Service Charge and mode of payment	Timeline for Service	Responsible Officer
Customer On-boarding and Related Deliverables						
1	Account Opening by Branch	Physical Presence	Savings Account/Current Account (Individual) a. Required documents: Signed and filled Account Opening Form - Recent Passport Size Photo of Applicant - National ID (with attested photo) - Nominee’s Photo ID and Recent Passport Size Photo (attested by Applicant) - Copy of Recent Utility Bill - Income Proof Document (If required) - Copy of TIN (If required) - During Account Opening, Branch may request for any other appropriate document(s).	Service Charge: as per Schedule of Charges of the bank Mode of Payment: Cash/ Deposit/Cheque/Pay Order/Online Transfer	3-4 Working Days	Respective Relationship Manager /Responsible Officer
2	Cheque Book Issuance	Physical Presence/	Savings Account/Current Account (Individual) a. Required documents: Through Cheque requisition leaf/ Call Center b. Place of documents receipt: Branch	As per Schedule of Charges Mode of Payment: Account Debit	4 Working Days	Respective Relationship Manager /Responsible Officer

Account Maintenance						
3	Account Maintenance	physical presence	Need transaction on regularly, Required update document if any change	NA	1-3 Working Day (Subject to Courier Delivery)	Respective Relationship Manager /Responsible Officer
4	NID/Passport Number Update	physical presence	Original f PP / NID, Client update request, for passport required approval from HORC, for NID verification through Election commission server	NA	1-3 Working Day (Subject to Courier Delivery)	Respective Relationship Manager /Responsible Officer
5	Account Activation/Dormancy Removal	physical presence	NID/ & SOI and any change required update docs. full KYC	NA	1-3 Working Day (Subject to Courier Delivery)	Respective Relationship Manager /Responsible Officer
6	Signature Update	physical presence	Client Request, New Signature Card with photo	NA	1-3 Working Day (Subject to Courier Delivery)	Respective Relationship Manager /Responsible Officer
7	Processing of Permissible Transactions in Dormant Accounts	physical presence	We are discouraging this type of transaction, need to activate the account. If allow Reason for Transaction with client declaration. Approval from HORC	NA	No transaction in dormant account except dormant activation	Respective Relationship Manager /Responsible Officer
Account Related Request						
8	Check Book Re-issuance	Physical presence	Cheque requisition slip. If lost required Form B with approval from HOB	As per Schedule of Charges	4 Working Days	Respective Relationship Manager /Responsible Officer
9	Account Closure	Physical presence	Closing request, surrender Debit card and Cheque Book	As per Schedule of Charges	1-3 Working Day (Subject to Courier Delivery)	Respective Relationship Manager /Responsible Officer
10	Stop Payment – Lost Cheque	Physical presence / email	Client request with reason	As per Schedule of Charges	15 minutes	Respective Relationship Manager /Responsible Officer

11	Standing Instruction	Physical presence	Client request	As per Schedule of Charges	1-3 Working Day (Subject to Courier Delivery)	Respective Relationship Manager /Responsible Officer
Certificate/Statement						
12	Account Maintenance Certificate	Physical presence/ bearer	client request / call back for bearer	As per Schedule of Charges	30 Minutes	Respective Relationship Manager /Responsible Officer
13	Interest/Solvency/BSP/Encashment/ Profit and Tax Deduction Certificate	Physical presence/ bearer	client request / call back for bearer	As per Schedule of Charges	1 Working Day	Respective Relationship Manager /Responsible Officer
14	Beneficiary Account Certificate	Physical presence/ bearer	client request / call back for bearer	As per Schedule of Charges	30 Minutes	Respective Relationship Manager /Responsible Officer
15	FCY Encashment Certificate	Physical presence/ bearer	client request / call back for bearer	As per Schedule of Charges	1 Working Day	Respective Relationship Manager /Responsible Officer
16	Statement of Current Year	Physical presence/ bearer	client request / call back for bearer	As per Schedule of Charges	30 Minutes	Respective Relationship Manager /Responsible Officer
17	Statement of Previous Year	Physical presence/ bearer	client request / call back for bearer	As per Schedule of Charges	30 Minutes	Respective Relationship Manager /Responsible Officer
18	Foreign Currency Account Statement	Physical presence/ bearer	client request / call back for bearer	As per Schedule of Charges	30 Minutes	Respective Relationship Manager /Responsible Officer
19	Balance Confirmation Certificate	Physical presence/ bearer	client request / call back for bearer	As per Schedule of Charges	30 Minutes	Respective Relationship Manager /Responsible Officer
20	Tax Certificate Issuance	Physical presence/ bearer	client request / call back for bearer	As per Schedule of Charges	30 Minutes	Respective Relationship Manager /Responsible Officer

Counter Transaction						
21	Cash Withdrawal	Physical Presence / ATM	a. Required documents: Cheque Leaf/Card b. Place of documents receipt: Branch/ATM/Cash Recycling Machine	As per Schedule of Charges	10-12 Minutes 25-30 Minutes (Above Threshold Required AML/CBC Confirmation)	Respective Relationship Manager /Responsible Officer
22	Cash Deposit	Physical Presence / CDM	a. Required documents: - Filled up Deposit Slip - Photo ID (if bearer and applicable) b. Place of documents receipt: Branch/ Deposit Machine	As per Schedule of Charges	10-12 Minutes 25-30 Minutes (Above Threshold Required AML/CBC Confirmation)	Respective Relationship Manager /Responsible Officer
23	Online Transaction Processing	Online	a. Required website:- www.bankalfalah.com/bdselect optioned "Internet Banking" then login	As per schedule of Charges	Instant/based on the transaction nature	Payment Gateway/NPSB/EFT/RTGS
24	Pay Order Issuance	Physical Presence	a. Required documents: - Duly filled up and signed Pay Order Application form - Call back Confirmation (In case of Authorized Person) - Copy of NID of customer in case of authorized person (walk-in/occasional customer) - Place of documents receipt: Branch	As per Schedule of Charges Mode of Payment: Account Debit	30 Minutes	Respective Relationship Manager /Responsible Officer

25	Duplicate PO/DD Issuance/Cancellation	Physical Presence	<p>a. Required documents: - Request on legally vetted format (on stamp paper of appropriate value as per Provincial Stamp Act).; - Police Daily Diary Report/Copy of FIR; and - Copy of NID (if walk-in customer). - Request can only be processed through issuing branch.</p> <p>b. Place of document receipt: Branch</p>	As per Schedule of Charges Mode of Payment: Account Debit	30 Minutes	Designated Desk Officer
26	Online Pay Order Issuance (where CBC/AML formalities applicable)	Physical Presence	<p>a. Required documents: - Duly filled up and signed Pay Order Application form - Call back Confirmation (In case of Authorized Person) - Copy of NID of customer in case of authorized person (walk-in/occasional customer)</p> <p>b. Place of documents receipt: Branch</p>	As per Schedule of Charges Mode of Payment: Account Debit	30 Minutes	Designated Desk Officer
27	Utility Bill Payment	Physical Presence	<p>a. Required documents: Utility Bill Copy (if paid through branch)</p> <p>b. Place of documents receipt: Branch</p>	Not Applicable	10 Minutes	Designated Desk Officer
Clearing						
28	High Value Clearing	Physical Presence	<p>a. Required documents:Cheque Leaf in Order with material information and signaturePositive Pay</p>	As per Schedule of Charges	As per Bangladesh Bank Guideline	Designated Desk Officer

			Confirmation (If applicable)b. b. Place of documents receipt: Branch			
29	Regular Value Clearing	Physical Presence	a. Required documents: - Customer Request with required information - Call back confirmation (In case of bearer) b. Place of documents receipt: Branch	As per Schedule of Charges	As per Bangladesh Bank Guideline	Designated Desk Officer
30	BEFTN	Physical Presence	a. Required documents: - Customer Request with required information - Call back confirmation (In case of bearer) b. Place of documents receipt: Branch	As per Schedule of Charges	As per Bangladesh Bank Guideline	Designated Desk Officer
31	RTGS	Physical Presence	a. Required documents: - Customer Request with required information - Call back confirmation (In case of bearer) b. Place of documents receipt: Branch	As per Schedule of Charges	As per Bangladesh Bank Guideline	Designated Desk Officer
Customer On-boarding						
32	Debit Card Issuance	Card Operations	a. Required documents: Signed application form (Applicant must have account with BAFL) b. Place of documents receipt: Web Portal / Branch	As per Schedule of Charges Mode of Payment: Account Debit	2 Working Days	Respective Relationship Manager /Responsible Officer
Maintenance Request						
33	Address Update	Card Operations	a. Required documents: Signed Debit card prescribed Maintenance application b. Place of documents receipt: Branch	N/A	2 Working Days	Respective Relationship Manager /Responsible Officer

34	Contact Number Update	Card Operations	a. Required documents: Signed Debit card prescribed Maintenance application b. Place of documents receipt: Branch	N/A	2 Working Days	Respective Relationship Manager /Responsible Officer
35	Mother Maiden Name Update	Card Operations	a. Required documents:Signed Debit card prescribed Maintenance application b. Place of documents receipt: Branch	N/A	2 Working Days	Respective Relationship Manager /Responsible Officer
36	DOB Update	Card Operations	a. Required documents: Signed Debit card prescribed Maintenance application b. Place of documents receipt: Branch	N/A	2 Working Days	Respective Relationship Manager /Responsible Officer
37	Multiple Update Required	Card Operations	a. Required documents: Signed Debit card prescribed Maintenance application b. Place of documents receipt: Branch	N/A	2 Working Days	Respective Relationship Manager /Responsible Officer
38	Debit Card Replacement with Multiple Update	Card Operations	a. Required documents: Signed Debit card prescribed Maintenance application. b. Place of documents receipt: Branch and Call center (As another option for card replacement)	BDT 700+VAT (For Debit Card replacement)	3 Working Days	Respective Relationship Manager /Responsible Officer
Service Request						
39	Replacement and Debit Card Issuance	Card Operations	a. Required documents: Signed Debit card prescribed application form. b. Place of documents receipt: Branch and Call center (As another option for card replacement)	BDT 700+VAT	3 Working Days	Respective Relationship Manager /Responsible Officer

40	Replacement Due to Fraudulent Activity	Card Operations	a. Required documents: Signed Debit card prescribed application form. b. Place of documents receipt: Branch and Call center (As another option for card replacement)	BDT 700+VAT	3 Working Days	Respective Relationship Manager /Responsible Officer
41	Captured Card Return	Card Operations & Branch	a. Required documents: Signed with NID coy. b. Place of documents receipt: Branch.	N/A	8 Working Days	Respective Relationship Manager /Responsible Officer
42	Debit Card Unblocking	Call Center	a. Required documents:Client have to call from his/her registered contact number at Call Center.b. Place of documents receipt: From anywhere he/she can make a Debit Card Unblocking request.	N/A	2 Working Days	Respective Relationship Manager /Responsible Officer
43	Debit Card Temporarily Blocking	Call Center	a. Required documents: Client have to call from his/her registered contact number at Call Center. b. Place of documents receipt: From anywhere he/she can make a Debit Card Unblocking request.	N/A	Same Day	Respective Relationship Manager /Responsible Officer
Transaction Dispute						
44	Debit Card Dispute Filing Time for Customer	Card Operations	a. Required documents: Signed Debit card prescribed Dispute application. b. Place of documents receipt: Branch and Call center.	N/A	90 Days	Respective Relationship Manager /Responsible Officer

45	Debit Card Dispute Cases Resolution	Card Operations	a. Required documents: Signed Debit card prescribed Dispute application. b. Place of documents receipt: Branch and Call center.	N/A	From 30 To 120 Working Days According to The Scenario of The Case and As Per Dispute Rules of Respective Card Scheme	Respective Relationship Manager /Responsible Officer
Alfalah Internet Banking						
46	Internet Banking Registration	Card Operations	a. Required documents: Signed Debit card prescribed Internet Banking Registration form b. Place of documents receipt: Branch	N/A	3 Working Days	Respective Relationship Manager /Responsible Officer
47	Internet Banking Password Re-set	Card Operations	a. Required documents:Client have to call from his/her registered contact number at Call Center. b. Place of documents receipt: From anywhere he/she can make a Internet Banking Password Re-set request.	BDT 150+VAT	01 Working Day	Respective Relationship Manager /Responsible Officer
Alfalah Contact Center						
48	Debit Card Activation	Call Center	Customers need to call from his/her register number	Free	Real Time	ADC Operations
49	Debit Card Blocking	Call Center	Call from any number, up on verification providing the service	Free	Real Time	ADC Operations
50	ATM PIN Generation	Call Center	Customers need to call from his/her register number	Free	Real Time	ADC Operations

51	TPIN Generation	Call Center	Customers need to call from his/her register number	Free	Real Time	ADC Operations
52	Balance Enquiry	Call Center	IVR with over phone	Free	Real Time	ADC Operations
53	Any other Enquiry	Call Center	IVR with over phone	Free	Real Time	ADC Operations
Locker Service						
54	Locker Issuance	Physical Presence	a. Required documents: - 3 copies of PP photo of applicant and 2 copies of nominee. - NID/Passport of both Applicant & Nominee - Duly filled up and signed locker application form. - Applicant must be an account holder of BAFL b. Place of documents receipt: Branch	As per Schedule of Charges Mode of Payment: Account Debit	1 Working Day	Respective Operation Manager /Responsible Officer
Import						
55	LC Issuance	Operations	Client Request Letter, Valid Proforma Invoice, Bill of Entry Overdue Noc, Ofac Screening, Price Verification, Credit Report, Insurance Cover Note Renewal Increase License, Membership Certificate of Related Association, Tax Return Submission Item As Per Sanction	As per Schedule of Charges	Same Day - Cut off time: 2:00 p.m.	Respective Relationship Manager /Responsible Officer
56	LC Amendment	Operations	Client Request Letter, Revised Pi, Insurance Documents	As per Schedule of Charges	Same Day - Cut off time: 2:00 p.m.	Respective Relationship Manager /Responsible Officer
57	LC Cancellation	Operations	Client Request Letter, Suppliers Agreement	As per Schedule of Charges	Same Day - Cut off time: 2:00 p.m.	Respective Relationship Manager /Responsible Officer
58	Certificates Related to LC	Operations	Client Request Letter, Certificate Related Documents	As per Schedule of Charges	Same Day - Cut off time: 2:00 p.m.	Respective Relationship Manager /Responsible Officer
Scrutiny and payment of Import Documents:						

59	Where Shipping Guarantee is Already Issued – Payment	Operations	Bill Of Entry	As per Schedule of Charges	Next Working Day Subject to FC fund Availability - Cut off time: 3:00 p.m.	Respective Relationship Manager /Responsible Officer
	Where Shipping Guarantee Not Issued – Clean Docs. – Payment / Acceptance Processed	Operations	Client Request Letter Regarding Fund Management	As per Schedule of Charges	2 Working Days Subject to FC Fund Availability - Cut off time: 3:00 p.m.	Respective Relationship Manager /Responsible Officer
	Where Shipping Guarantee Not Issued – Discrepant Docs. – Notification to Be Sent to Presenting Bank and Customer	Operations	Bill Of Entry, Client Request Letter Regarding Fund Management	As per Schedule of Charges	5 Working Days - Cut off time: 3:00 p.m.	Respective Relationship Manager /Responsible Officer
	Payment Will Be Made Against Discrepant Document Upon Receipt of Bill of Entry.	Operations	Bill Of Entry	As per Schedule of Charges	Same Day Subject to FC Fund Availability - Cut off time: 2:00 p.m.	Respective Relationship Manager /Responsible Officer
60	Issuance of Shipping Guarantee	Operations	Client Request Letter Regarding Fund Management and Acceptance of Discrepancy, Letter of Indemnity If Carrier Is Vessel, Copy Documents	As per Schedule of Charges	Same Day - Cut off time: 2:30 p.m.	Respective Relationship Manager /Responsible Officer
61	Issuance of Delivery Order	Operations	Client Request Letter Regarding Fund Management	As per Schedule of Charges	Same Day - Cut off time: 2:30 p.m.	Respective Relationship Manager /Responsible Officer

			and Acceptance of Discrepancy, Copy Documents			
62	Remittance – by MT-103 (for Import)	Operations	Client Request, Valid Proforma Invoice, Bill of Entry Overdue Noc, Ofac Screening, Price Verification, Credit Report, Insurance Cover Note Renewal Irc, Trade, Association, Tax Return Submission Item as Per Sanction	As per Schedule of Charges	Same Day - Cut off time: 2:30 p.m.	Respective Relationship Manager /Responsible Officer
63	Remittance – by FDD (for Import)	Operations	Client Request, Valid Proforma Invoice, Bill of Entry Overdue Noc, Ofac Screening, Price Verification, Credit Report, Insurance Cover Note Renewal Irc, Trade, Association, Tax Return Submission Item as Per Sanction	As per Schedule of Charges	Same Day - Cut off time: 2:30 p.m.	Respective Relationship Manager /Responsible Officer
64	Endorsement of Shipping Documents for Assessment Purpose	Operations	Client Request Letter Regarding the Purpose, Copy Documents	As per Schedule of Charges	Same Day - Cut off time: 2:30 p.m.	Respective Relationship Manager /Responsible Officer
65	Endorsement of Shipping Documents Against Advance Payment	Operations	Client Request Letter, Letter of Indemnity If Carrier Is Vessel, Copy Documents	As per Schedule of Charges	Same Day - Cut off time: 2:30 p.m.	Respective Relationship Manager /Responsible Officer
66	Premature Payment of Accepted Bills	Operations	Client Request Letter	As per Schedule of Charges	Same Day - Cut off time: 1:00 p.m.	Respective Relationship Manager /Responsible Officer
Export						
67	LC / Amendment Advising	Operations	Valid L/C / Amendment, Client Request Letter/ Advise Through Banking Authorization/Request	As per Schedule of Charges	Same Day - Cut off time: 2:30 p.m.	Respective Relationship Manager /Responsible Officer
68	LC / Amendment Transfer	Operations	Valid L/C / Amendment, Client Request Letter for Transfer	Schedule Of Charge/ Sanction	Same Day - Cut off time: 2:30 p.m.	Respective Relationship Manager /Responsible Officer

69	LC / Amendment Lien	Operations	Valid L/C / Amendment, Client Request Letter, Sanction Screening, Valid Erc, Trade License, Bin-Vat, Membership Certificate, Credit Report, Ttp, Rbx	Schedule Of Charge/ Sanction	Same Day - Cut off time: 2:30 p.m.	Respective Relationship Manager /Responsible Officer
70	Certification of EXP Forms	Operations	Lien Of Export L/C / Contract, Request Letter from Client Along with Copy of Invoice	Schedule Of Charge/ Sanction	Same Day - Cut off time: 3:30 p.m.	Respective Relationship Manager /Responsible Officer
71	Issuance of Certificates for Freight & Cancellation of EXP	Operations	Client Request Letter Along with Necessary Documents For Issuance Of Freight Certificate	Schedule Of Charge/ Sanction	Same Day - Cut off time: 3:30 p.m.	Respective Relationship Manager /Responsible Officer
72	Collection of Export Documents	Operations	Client Request Letter, In Order Export Documents and Endorsements, Sanction Screening, Price Verification	Schedule Of Charge/ Sanction	Same Day - Cut off time: 3:30 p.m.	Respective Relationship Manager /Responsible Officer
73	Negotiation of Export Documents	Operations	Clean Document, Clients Request, Rm and Treasury's Confirmation	Schedule Of Charge/ Sanction	Same Day - Cut off time: 1:00 p.m.	Respective Relationship Manager /Responsible Officer
74	Purchase/Discount of Export Bills & Acceptances	Operations	Issuing Bank's Acceptance, Clients Request, Rm and Treasury's Confirmation	Schedule Of Charge/ Sanction	Same Day - Cut off time: 3:00 p.m.	Respective Relationship Manager /Responsible Officer
75	Processing of Export Proceeds Realization	Operations	Nostro Statement/RTGS Statement, Proportionate Distribution of Fund, If Necessary, Applicable Rate of Conversion	Schedule Of Charge/ Sanction	Same Day - Cut off time: 11:30 a.m.	Respective Relationship Manager /Responsible Officer

76	Processing of Export Advance Payment [EAP] – Customer Notification + Credit to Customer After Submission of Required Documents.	Operations	Intimation To Client, Submission of Request Letter Along with Arv, Proforma Invoice/Sales Contract/L/C Copy for Lien, Other Documents If Necessary	Schedule Of Charge/ Sanction	Same Day - Cut off time: 3:30 p.m.	Respective Relationship Manager /Responsible Officer
77	Endorsement of Export Documents Against Advance Payment	Operations	Client’s Request Letter, Screening of Documents, Bill of Export and Fund, Execution	Schedule Of Charge/ Sanction	Same Day - Cut off time: 3:30 a.m.	Respective Relationship Manager /Responsible Officer
Issuance of PRC						
78	Where Export Proceeds Realized - For Current Month.	Operations	Client Request Letter, Scrutiny of Export Process to Determine If Relevant for Cash Incentive Claim, Issuance	Schedule Of Charge/ Sanction	Same Day - Cut off time: 12:00 p.m.	Respective Relationship Manager /Responsible Officer
	Where Export Proceeds Realized - For Previous Month.	Operations	Client Request Letter, Scrutiny of Export Process to Determine If Relevant for Cash Incentive Claim, Issuance	Schedule Of Charge/ Sanction	2 Working Day - Cut off time: 3:30 p.m.	Respective Relationship Manager /Responsible Officer
	Where Export Proceeds Realized - For Earlier Than Two Months.	Operations	Client Request Letter, Scrutiny of Export Process to Determine If Relevant for Cash Incentive Claim, Issuance	Schedule Of Charge/ Sanction	3 Working Days - Cut off time: 3:30 p.m.	Respective Relationship Manager /Responsible Officer
Issuance of Export Related Certificates Other Than PRC:						
79	Where Export Proceeds Received - Within the Current Month	Operations	Client Request Letter, Issuance	Schedule Of Charge/ Sanction	Same Day - Cut off time: 12:00 p.m.	Respective Relationship Manager /Responsible Officer
	Where Export Proceeds Received - Within Last Six Months	Operations	Client Request Letter, Issuance	Schedule Of Charge/ Sanction	2 Working Days - Cut off time: 3:30 p.m.	Respective Relationship Manager /Responsible Officer
	Where Export Proceeds Received - Earlier Than Six Months but Within a Year	Operations	Client Request Letter, Issuance	Schedule Of Charge/ Sanction	3 Working Days - Cut off time: 3:30 p.m.	Respective Relationship Manager /Responsible Officer

Guarantee						
80	Issuance & Amendment of Bank Guarantee	Operations	Client Request Letter, Valid Traded License, Bin Vat, Legal Vetting, Approval of Ho	Schedule Of Charge/ Sanction	Same Day - Cut off time: 2:00 p.m.	Respective Relationship Manager /Responsible Officer
81	Honor of Encashment Claim by the Beneficiary [Subject to Receipt of Legal Opinion]	Operations	Legal Vetting, Payment	Schedule Of Charge/ Sanction	1 Working Day - Cut off time: 3:00 p.m.	Respective Relationship Manager /Responsible Officer
Miscellaneous						
82	Processing of Cash Incentive Claims - Notification to Customer or Disposal for Auditor	Operations	Submission Of Claim Within Prescribed Period.	Schedule Of Charge/ Sanction	5 Working Days - Cut off time: 3:00 p.m.	Respective Relationship Manager /Responsible Officer
83	Advance Against Cash Incentive[Subject to Submission of External Auditor's Certificate]	Operations	Limit In Sanction Letter	Schedule Of Charge/ Sanction	1 Working Day - Cut off time: 3:00 p.m.	Respective Relationship Manager /Responsible Officer
84	Processing of Application for Bangladesh Bank's Permissions [In Case of Advance Remittance for Import/Extension of Time for Submission of Overdue Bill of Entry/Extension of Validity of LCAF]	Operations	Client's Request Letter, Other Documents If Necessary	Schedule Of Charge/ Sanction	1 Working Day - Cut off time: 3:00 p.m.	Respective Relationship Manager /Responsible Officer

Escalation Matrix

SL	When to contact	Who to contact	Contact Information	TAT
1.	If the responsible officer fails to provide solution	Secretary of Complaint Management Unit	Name: Mustafa Habib E Rabbi Designation: Head of Marketing, Brand, Products, SQ & Strategy Contact: 01730438180 Email: mustafa.rabbi@bankalfalah.com.bd	3 Working Days
2.	If Branch/Wing Head fails to provide solution within stipulated time	Head of Retail Banking	Name: Mohammad Alamgir Hossain Designation: Head of Retail Banking Contact: 01713385002 Email: mohammad.alamgir@bankalfalah.com.bd	5 Working Days
3.	If the Head of Department/Office fails to provide solution within the stipulated time	Complaint Redressal Officer of Bangladesh Bank (Anik) (অনিক)	Director Human Resources Department-1	7 Working Days