



Customer Charter

Our **Signature Commitments** to you

Southeast Bank Limited

is deeply committed to providing customers with banking service that is simple to understand and delivered in a responsible manner by our people in accordance with the highest standards of service and integrity.

This Customer Charter

sets out the specific service standards which customers may expect from us. It reflects both the products and services that we currently offer and the high standards which we aspire. This Charter also includes how to contact us and give us feedback, particularly if anything goes wrong and how customers can assist us serve them better.

Successful practice

of the norms set by this charter is a joint effort between you as our valued customer and us. We strive to improve our service to you and solicit your support and cooperation in our endeavour to reach the goals.

Vision Statement

To be a premier banking institution in Bangladesh and contribute significantly to the national economy.

Missions

- Fast customer service
- Suitable growth strategy
- High ethical standards in business
- Steady return on shareholders' equity
- Innovative banking at competitive price
- Commitment to Corporate Social Responsibility
- Attraction and retention of quality human resources
- High quality financial services with state of the art technology



Southeast Bank
a bank with vision

This Charter applies to all products and services of our Bank provided by the branches, subsidiaries and/or agents acting on behalf of the Bank, that may be availed across the counter, by post, by phone or through interactive electronic devices and through technology (electronic channels).

Key Commitments

We assure our commitment in delivery of our services with the following key principles:

Compliance and Accountability:

- We are governed by rules and norms of Banking. All our products and services comply with relevant laws and regulations of Bangladesh.
- We explain and help customers understand the financial benefits of our products and services they are interested in, how they work and the risks involved therein.

Fairness:

- We act fairly and reasonably in a consistent and ethical manner while dealing with the customers.
- We ensure fairness and promptness in dispute resolution. Customers can get more details on our complaints management procedure while visiting any of our branches or from our website: www.southeastbank.com.bd/complaintcell.php.
- We do not discriminate against age or gender and make products and services available for all customers on the same terms and conditions.

Privacy and Confidentiality:

- We treat customers' personal information as private and confidential and ensure the safety and security of the usage of those information. We do not disclose personal information of the customers unless authorized by them or required by law to do so.
- We do not use personal information of the customers for our own marketing purposes without their consent.

Reliability:

- We ensure that our customers enjoy secured and reliable banking services.

Transparency:

- We provide customers with clear, relevant and timely information to help them make an informed decision about our products and services.
- We inform our customers through various channels (e.g. over the internet, by telephone, e-mail or at our branches) of available products and services. Customers can contact us for information or provide feedback through these channels.
- We exercise care to provide customers a balanced view of benefits and risks of investment products, explain critical terms to them and ensure that the investment product suits their requirements and we do not realize any hidden charge from customers.

Accessible and Secure

We always strive for easy and convenient ways for customers to have access to their money when they need it:

- We have Branches and Kiosks across the country to serve customers at their doorstep.
- We try hard to enhance internet and mobile phone banking functionality.
- Our busiest branches have evening banking facility.
- We have ATMs in convenient locations.
- We ensure security of customers' money, valuables and information as well.
- We help customers find the right product to meet their needs.

Straight Forward

- We provide clear product choices and transparent fees.
- Schedule of Charges is available at our Branch-premises and at www.southeastbank.com.bd.
- We make all communication in plain language as far as possible.

Understanding Banking Products and Services

- A wide array of products and services have been tailored considering the nature and needs of the customers and there is a continuous process of updating the products and services.
- All our offerings of products and services can be viewed in our website: www.southeastbank.com.bd and leaflets and brochures for particular product or service could be collected from any of our branches.
- Credit and other needs of the customers are assessed complying with the related rules, regulations and norms and efforts are made to satisfy them fully within norms.
- Where applicable, a set of Terms and Conditions alongwith customers' liabilities and obligations, all fees, charges, penalties, interest rates etc. relating to each banking product or service are made readily available.
- Current interest rates on deposit and loan products, exchange rates for different currencies are available at the Branch-premises as well as in Bank's website: www.southeastbank.com.bd.
- All our Advertisements/Notices on Products and Services, Promotional Offerings, etc. are communicated to the customers through various channels (e.g. over the internet, by television, telephone, e-mail, print media or at our branches).
- Periodic Statements and Balance Confirmation Certificates against customer's account balance (SB/CD/SND/Loan accounts) are issued free of cost.

Standards of Service

- As we work for improving our standard of service, we aim to provide our service efficiently and effectively. To this end, we have set out a **Service Standard** stipulating standard time frames within which a customer can expect us to deliver the respective services. Copy of Service Standard is available at our branches and at www.southeastbank.com.bd/servicestandard.php.

We Are Committed To Listening

- We resolve customer complaints fairly, consistently and promptly.
- Every Branch has a dedicated "**Customer Service and Complaint Management Desk**" for dispute resolution.
- Customers can lodge complaints in person or through other available means such as letter, telephone, facsimile, email.
- Complaint Lodgment Forms are available at all our branches while online complaint lodgment system is available at: www.southeastbank.com.bd/complaintcell.php.
- Information about the Members of the Central and Zonal/Divisional Customer Service and Complaint Management Cells is available at the bank's website and Branch-premises.
- We seek thoughts and suggestions of the customers on how we can serve them better.
- Let us have your valuable feedback through Service Quality Forms available at all branches or through www.southeastbank.com.bd/feedback.php.

Customer Education

- Special efforts are taken to educate the customers in the use of technology in banking and various programs are undertaken for customer awareness on risk and responsibilities about the wide range of banking products and services. Bank uses Print, Electronic and Social media for this purpose.

Help Us Provide Qualitative and Efficient Services

We expect our valued customers to:

- Follow the banking norms, practices, functional rules etc.
- Maintain disciplinary arrangement at the customer service points.
- Convey their grievance to the bank in a proper way or in prescribed form.
- Convey to the bank any changes in their address, contact numbers, KYC and TP.
- Avoid showing unreasonable persistence and demand.
- Ask any query at prescribed desk such as Customers' Service Desk, Help Desk, Information Desk or Enquiry Desk at first instance.
- Have the full knowledge and understanding of the product/service offered before entering into the contract and abide by the terms and conditions thereto.
- Duly fill in and submit the required application forms and supporting documents in time.
- Exercise due care in all transactions with bank and notify the bank promptly of any fraudulent transaction or such attempts in their accounts with the bank whenever they become aware of such incidents.
- Keep their cheque books in safe custody and they should not put their signatures on blank cheque-leaves.
- Exercise utmost care in using and storing/handling Personal Identification Numbers (PIN) and security measures of other electronic cards issued by the bank.

To Publicize The Charter

- Customers can get a copy of the Charter on request from any of our branches.
- Charter is available on Bank's website.
- We ensure training to the staff to put the provisions of Charter into practice.



**LET US JOIN HANDS
IN MAKING THIS
CHARTER A SUCCESS**

Head Office

Eunoos Trade Center, (Level-2,3,4,5,6,10 & 16), 52-53, Dilkusha C/A, Dhaka-1000.

Branches :

For details please visit the following link:

www.southeastbank.com.bd/branches.php

Telephone : (88-02) 9571115, 7160866, 9555466

Fax : 88-02-9550093

SWIFT: SEBDBDDH

Email: info@southeastbank.com.bd

Web : www.southeastbank.com.bd

DISCLAIMER

This Customer Charter is for information purposes only and is not intended to, and does not, create any legally binding rights or obligations. The commitments made within this Charter do not constitute contractual terms. If you believe that we have failed to meet any of these commitments, please let us know. We will investigate and give our response to you.