



Southeast Bank PLC.
a bank with vision



Citizen's : : Charter

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1. Important Information of Southeast Bank PLC.

24/7 Customer Service Call Center:	16206 (Mobile), 09 6123 16206 (Mobile & BTCL) +88 09 6123 16206 (overseas)
SWIFT CODE:	SEBDBDDH
E-Mail	complaint-cell@southeastbank.com.bd (For Lodgment of Complaint) cards@southeastbank.com.bd (For Card Related Query) ibank@southeastbank.com.bd (For Internet Banking Related Query) horemittance@southeastbank.com.bd (For Remittance Related Query) info@southeastbank.com.bd (For General Query)
Telephone	+880247115321
Telex	632425 SBANK BJ
Fax	88-02-9550093

Information of Southeast Bank Branches, Uposhakhas and Agent Outlets:

Particulars	Total Number	Remarks
Number of Branches	135	To find the location & phone number please use following link: https://www.southeastbank.com.bd/?page=location
Number of Sub-Branches/Uposhakhas	22	
Agent Outlets	71	
ATMs	537	
Recycler ATMS (included in ATM figure)	444	
SEBPLC. CDM (Cash Deposit Machine)	58	
AD Branches	21	1. Agargaon Branch, 2. Agrabad Branch, 3. Banani Branch, 4. Bangshal Branch, 5.CDA Avenue Branch, 6. Corporate Branch, 7. Dhanmondi Branch, 8. Gulshan Branch, 9. Jubilee Road Branch, 10. Kawran Bazar Branch 11. Khatungonj Branch, 12. Khulna Branch, 13. Laldighirpar Branch, 14. Imamgonj Branch, 15. Motijheel Branch, 16. Narayangonj Branch, 17. New Elephant Road Branch, 18. New Eskaton Branch, 19. Principal Branch, 20. Shayamoli Branch, 21. Uttara Branch
OBU's	02	1. Offshore Banking Unit, DEPZ Phone: +88 02 996688628, +88 02 996688629 Address: Zone Service Building No.1, Room No. 77 (3rd Floor), Dhaka EPZ, Ganak Bari, Savar, Dhaka 2. Off-Shore Banking Unit, CEPZ Phone: 023333 40780, 023333 40779 Address: Zone Service Complex (1st Floor), East Wing North Chattogram EPZ, Chattogram
Branches with Locker facilities	63	1.Agrabad Branch 2. Ashulia Bazar Branch 3. Banani Branch, 4. Banasree Branch5.Bandar Bazar Branch, 6. Banglamotor Branch 7. Bashundhara Branch, 8.Bashurhat Branch 9. Bogra Branch 10.CDA Avenue Branch 11. Chhagalnaiya Branch 12. Chouhatta Branch 13. Chowmuhani Branch 14. Cox's Bazar Branch 15. Dakhin Khan Branch 16.Dhanmondi Branch 17. Dhanmondi Ladies Branch 18.Dinajpur Branch 19.Faridpur Branch 20. Gulshan Branch 21. Gunabati Branch 22. Haliashahar Branch 23. Joypara Branch 24. Jubilee Road Branch 25.Kakrail Branch 26.Kamrangirchar Branch 27.Kapasias Branch 28. Kotwali Branch 29. Kushtia Branch 30. Le Meridien Branch 31.Madhabdi Branch

Particulars	Total Number	Remarks
		32. Malibag Branch 33. Mirpur Branch 34. Mogbazar Ladies Branch 35. Mohakhali Branch 36. Mohammadpur Branch 37. Momin Road Branch 38. Mouchak Branch 39. Moulvibazar Branch 40. Mymensingh Branch 41. Narayanganj Branch 42. Narsingdi Branch 43. New Elephant Road Branch 44. New Eskaton Branch 45. Oxygen More 46. Pathantula Branch 47. Pragati Sarani Branch 48.R. K. Mission Road Branch 49. Rajbari Branch 50. Rajshahi Branch 51. Rangpur Branch 52. Rokeya Sarani Branch 53. Rupnagar Branch 54. Sat Mashjid Road Branch 55. Satkhira Branch 56.Savar Branch 57.Shahjalal Uposahar Branch 58.Shyamoli Branch 59.Singair Branch 60.Teknaf Branch 61.Uttara Branch 62.Gulshan North Avenue Uposhakha 63. S.S K Road Uposhakha
Islamic Banking Branch / Uposhakha	5	1. Bandar Bazar Branch 2. CDA Avenue Branch 3.Chhagalnaiya Branch 4.Cox’s Bazar Branch 5.Motijheel Branch 6. Academy Road Uposhakha (Under supervision of Chhagalnaiya Branch)

Office Hour: Sunday to Thursday: 10.00 am to 5.00 pm (for all SEBPLC. Branches, OBUs & Uposhakhas) Transaction Hour: 10.00 am to 3.30 pm

Saturday Banking: 10.00 am to 12.00 pm (all AD branches)

2. **Vision & Mission**

Vision:

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

Mission:

- High quality financial services with state-of-the-art technology.
- Customer Service Excellence / Prompt Customer Service.
- Sustainable growth strategy.
- High ethical standards in business.
- Steady return on shareholders’ equity.
- Innovative banking at a competitive price.
- Attraction and retention of quality human resource.
- Commitment to Corporate Social Responsibility.

3. Services of Southeast Bank PLC.

Indicative timeline for various transactions/services of the Bank is as follows which is subject to submission of required papers / documents by the customers:

3.1 Services to citizen

Schedule of charges may be collected from https://www.southeastbank.com.bd/?page=schedule_of_charges

3.1.1 General Banking Related Services

Sl No.	Service Name	Service Providing Procedure	Required Documents & Sources	Value of Service & Payment System	Total Delivery Time	Responsible Officer (Name, Designation, Phone No. & Email)
1	Frequently Asked Questions (FAQ)	Upon receiving query of the customer/client, Front Desk officer of Branches/Uposhakhas Officer at Call Center will provide feedback/information	N/A	Free of Cost	Instant Response	Front Desk phone number of Branches/Uposhakhas (available in Bank website) & Call Center number as provided (page-1) may be used
2	Opening of CD/SND/SB/FC Accounts <ul style="list-style-type: none"> In Normal Case In Exceptional Case 	Service to be provided by Front Desk / Account Opening Desk of Branches/Uposhakhas upon receiving required documents	<ul style="list-style-type: none"> Duly filled up Account Opening Form (AOF), Two copies of recent passport size photograph of the Account Holder, One copy of recent passport size photograph of the nominee/guardian (in case of nominee being a minor) attested by the account-holder(s), Specimen signatures on the specimen signature card Other relevant documents such as NID, Tin, Trade License etc as applicable Account opening form can be collected from all Branches/Uposhakhas 	Fee and charge will be applicable as per schedule of charges of the bank	<ul style="list-style-type: none"> Instantly As Required 	<ul style="list-style-type: none"> Front Desk of Branches/Uposhakhas may be contacted through available number furnished in the Bank’s website FC Account can be opened in the AD branches of the Bank
3	Closing of CD/SND/SB/FC Accounts <ul style="list-style-type: none"> In Normal Case In Exceptional Case 	Service to be provided by Front Desk / Account Opening Desk of Branches/Uposhakhas upon receiving required documents	Unused cheque book/leaves along with requisition slip, Debit Card and other materials (if any) supplied by bank for operation of the account.	Fee and charge will be applicable as per schedule of charges of the bank	<ul style="list-style-type: none"> Instantly As Required 	<ul style="list-style-type: none"> Front Desk of Branches/Uposhakas may be contacted through available number furnished in the Bank’s website FC Account can be closed in the AD branches where the account has been opened
4	Issuance of Cheque Book <ul style="list-style-type: none"> After opening of a new account For existing account 	Service to be provided by Front Desk / Account Opening Desk of Branches/Uposhakhas upon receiving required documents	Cheque requisition slip	Fee and charge will be applicable as per schedule of charges of the bank	<ul style="list-style-type: none"> 5 working days 4 working days 	Front Desk of Branches/Uposhakas may be contacted through available number furnished in the Bank’s website

SI No.	Service Name	Service Providing Procedure	Required Documents & Sources	Value of Service & Payment System	Total Delivery Time	Responsible Officer (Name, Designation, Phone No. & Email)
5	Opening of Term Deposit Accounts (FDR, DPS, etc.) • In Normal Case • In Exceptional Case	Service to be provided by Front Desk / Account Opening Desk of Branches/Uposhakhas upon receiving required documents	<ul style="list-style-type: none"> Duly filled up Account Opening Form (AOF), Two copies of recent passport size photograph of the Account Holder, One copy of recent passport size photograph of the nominee/guardian (in case of nominee being a minor) attested by the account-holder(s), Specimen signatures on the specimen signature card. Other relevant documents such as NID, Tin, Trade License etc as applicable Prescribed forms can be collected from all Branches/Uposhakhas 	Free Updated Interest/profit rate against Term Deposit may be collected from Call Center or Branches/Uposhakhas	<ul style="list-style-type: none"> Instantly but maintaining serial As Required 	Front Desk of Branches/Uposhakhas may be contacted through available number furnished in the Bank's website
6	Payment of Term Deposits (FDR, DPS, etc.)	Service to be provided by Front Desk / Account Opening Desk / FDR Desk upon receiving required documents	FD Receipt, Instrument with application	Through Teller (in case of cash withdrawal) / Front Desk (in case of transfer or payment through Pay Order)	Instantly but maintaining serial	Front Desk of Branches/Uposhakhas may be contacted through available number furnished in the Bank's website
7	Issuance of DD, PO, etc.	Service to be provided by Front Desk / Pay Order Desk	Prescribed form of the Bank	<ul style="list-style-type: none"> Payment to be made in cash through teller/ Front Desk (in case of transfer or payment through Pay Order Fee and charge will be applicable as per schedule of charges of the bank 	Instantly but maintaining serial	Front Desk of Branches/Uposhakhas may be contacted through available number furnished in the Bank's website
8	Cancellation of DD, PO, etc.	Service to be provided by Front Desk / Pay Order Desk	<ul style="list-style-type: none"> Duly discharged Instrument with application Other necessary documents as applicable 	Fee and charge will be applicable as per schedule of charges of the bank	Instantly but maintaining serial	Front Desk of Branches/Uposhakhas may be contacted through available number furnished in the Bank's website
9	Issuance of Duplicate FDR / DBS / DD / PO	Service to be provided by In-charge, General Banking upon receiving required documents	<ul style="list-style-type: none"> Application, GD copy, Indemnity and permission from Head Office Other necessary documents as applicable 	Fee and charge will be applicable as per schedule of charges of the bank	5-7 Working Days	GB In-charge of the respective Branches/Uposhakhas may be contacted through available number furnished in the Bank's website
10	Transfer of Account •In normal case •In exceptional case	Service to be provided by Front Desk / Account Opening Desk upon receiving required documents	Application, updated documents for account opening	Fee and charge will be applicable as per schedule of charges of the bank	<ul style="list-style-type: none"> 02 -3 working days As required 	Front Desk of Branches/Uposhakhas may be contacted through available number furnished in the Bank's website
11	Cash Deposit /Withdrawal for any amount within the city (On line service;within the city)	Service to be provided by Teller	<ul style="list-style-type: none"> Properly filled up deposit slip In order cheque Photo ID & Short KYC of the bearer in applicable cases 	Free	<ul style="list-style-type: none"> As required for proper counting and checking of the notes Customer will have to 	Cash In-Charge of respective Branches/Uposhakhas may be contacted through available number furnished in the Bank's website

SI No.	Service Name	Service Providing Procedure	Required Documents & Sources	Value of Service & Payment System	Total Delivery Time	Responsible Officer (Name, Designation, Phone No. & Email)
					maintain queue/serial	
12	Cash Deposit /Withdrawal - Intercity(On-line Service intercity)	Service to be provided by Teller	<ul style="list-style-type: none"> In order cheque Photo ID & Short KYC of the bearer in applicable cases 	Teller	<ul style="list-style-type: none"> As required for proper counting and checking of the notes Customer will have to maintain queue/serial 	Front Desk of Branches/ Uposhakas may be contacted through available number furnished in the Bank's website
13	Payment of Foreign Remittance	Remittance Desk of the branches/ uposhakhas	Relative Pin, Photo ID & other required documents	Through Teller	<ul style="list-style-type: none"> Instantly Customer will have to maintain queue/serial 	Remittance Desk of Branches/ Uposhakas may be contacted through available number furnished in the Bank's website
14	Exchange of Torn/Soil Notes <ul style="list-style-type: none"> Normal case Exceptional case 	Following Guidelines of Bangladesh Bank regarding payment of defective/torn/mutilated and soil notes	Client application in applicable cases	Through Teller	<ul style="list-style-type: none"> Instantly As required 	Front Desk of Branches/ Uposhakas may be contacted through available number furnished in the Bank's website
15	Fund transfer through <ul style="list-style-type: none"> BACH BEFTN RTGS 	LBC/OBC/Clearing Desk of the branches/ uposhakhas	<p>Duly filled up prescribed form with relevant documents for BEFTN & RTGS</p> <p>Please deposit cheque or RTGS request within Cut-off time:</p> <p><u>Cheque:</u> within 11.15 am (high value) within 11.45 am (regular value)</p> <p><u>RTGS:</u> within 3.15 pm (client to client) Within 4.15 pm (custom duty)</p>	Fee and charge will be applicable as per schedule of charges of the bank	<ul style="list-style-type: none"> BACH-outward clearing- 2.30 pm(High cheque clearing settlement time) 4.00 pm(Regular cheque clearing settlement time) Inward clearing- same day BEFTN-outward clearing- 1-2 working days Inward clearing- same day RTGS-outward clearing- same day Inward clearing- same day 	Clearing Desk of Branches/ Uposhakas may be contacted through available number furnished in the Bank's website
16	<ul style="list-style-type: none"> Activation of Stop Payment/ Standing Instructions Withdrawal of Stop Payment/ Standing Instructions 	Service provided from the Front Desk of the branches/uposhakhas	Application from the A/C holder	Fee and charge will be applicable as per schedule of charges of the bank	<ul style="list-style-type: none"> Instantly Instantly 	Front Desk of Branches/ Uposhakas may be contacted through available number furnished in the Bank's website
17	Issuance of ATM / Debit / Credit / Remittance Card	Service provided from the Front Desk of the branches/ uposhakhas	Duly filled up prescribed form with relevant documents	As per schedule of charges	5 - 7 working days	Front Desk of Branches/ Uposhakas may be contacted through available number

SI No.	Service Name	Service Providing Procedure	Required Documents & Sources	Value of Service & Payment System	Total Delivery Time	Responsible Officer (Name, Designation, Phone No. & Email)
						furnished in the Bank's website
18	Registration for Internet / Mobile Banking Facility	Service provided from the Front Desk of the branches/ uposhakhas	Duly filled up prescribed form with relevant documents	As per schedule of charges	3 - 5 working days	Front Desk of Branches/ Uposhakas may be contacted through available number furnished in the Bank's website
19	Allowing Locker Facility <ul style="list-style-type: none"> For existing demand deposit account holders For customers having no demand deposit account 	In-charge, General Banking of Branches	<ul style="list-style-type: none"> Duly filled up prescribed form with relevant documents As per locker policy of the Bank 	As per schedule of charges	<ul style="list-style-type: none"> Instantly 3-4 working days 	GB In-charge of Branches/ Uposhakas may be contacted through available number furnished in the Bank's website
20	Account-Balance Inquiry	Service provided from the Front Desk of the branches/ uposhakhas	Inquiry must be from the account holder	Free	Instantly but maintaining serial	Front Desk of Branches/ Uposhakas may be contacted through available number furnished in the Bank's website
21	Issuance of Account-Statement	Service provided from the Front Desk of the branches/ uposhakhas	Application from the account holder	As per schedule of charges	Instantly but maintaining serial	Front Desk of Branches/ Uposhakas may be contacted through available number furnished in the Bank's website
22	Issuance of Balance Confirmation Certificate	Service provided from the Front Desk of the branches/ uposhakhas	Application from the account holder	As per schedule of charges	Instantly but maintaining serial	Front Desk of Branches/ Uposhakas may be contacted through available number furnished in the Bank's website
23	Issuance of Solvency Certificate	Service provided from the Front Desk of the branches/ uposhakhas	Request letter from the account holder	As per schedule of charges	Instantly but maintaining serial	Front Desk of Branches/ Uposhakas may be contacted through available number furnished in the Bank's website
24	Receipt of Utility Bill / Tuition Fees (from the time of placement of cash on the counter) <ul style="list-style-type: none"> In Normal Case In Exceptional Case 	Service provided though Teller of Cash Counter of branches/ uposhakhas	Bill copy/pay slip etc.	Free	<ul style="list-style-type: none"> Instantly but maintaining serial As required 	Cash counter of Branches/ Uposhakas may be contacted through available number furnished in the Bank's website
25	Settlement of claim against Deceased Account <ul style="list-style-type: none"> In Normal Case In Exceptional Case 	Service provided from the Front Desk of the branches/ uposhakhas	Relevant documents (Death certificates. warishan / succession certificate etc.)	Free	<ul style="list-style-type: none"> Within 03 working days As Required 	GB In-charge of Branches/ Uposhakas may be contacted through available number furnished in the Bank's website

3.1.2 Loan / Credit related Services

Sl No.	Service Name	Service Providing Procedure	Required Documents & Sources	Value of Service & Payment System	Total Delivery Time	Responsible Officer (Name, Designation, Phone No. & Email)
1	Approval of Retail Loan <ul style="list-style-type: none">Personal LoanCar LoanHome Loan	Upon receiving request from the client, Credit Desk of the Branches/ Uposhakhas will send the proposal of eligible clients to Retail Banking Division of Head Office for approval	<ul style="list-style-type: none">Loan applicationCVPProof of incomeRelevant Property documentsAvailability of clean CIB report from Bangladesh BankOther necessary documents	As per schedule of charges and prescribed interest rate/profit within the ceiling set by Bangladesh Bank	<ul style="list-style-type: none">Within 05-07 working daysWithin 05-07 working daysWithin 10-15 working days	Loan/Credit Desk of Branches/ Uposhakhas may be contacted through available number in the Bank's website
2	Approval of SME/Krishi Loan	Upon receiving request from the client, SME/Krishi Loan Desk of the Branches/ Uposhakhas will send the proposal of eligible clients to concerned Division of Head Office for approval	<ul style="list-style-type: none">Loan applicationVisit Report/CVPAvailability of clean CIB report from Bangladesh BankRelevant Property documents, if applicableOther necessary documents	As per schedule of charges and prescribed interest rate/profit within the ceiling set by Bangladesh Bank	7 - 30 Working Days	Loan/Credit Desk of Branches/ Uposhakhas may be contacted through available number in the Bank's website
3	Approval of Loan to Women Entrepreneurs (up to Tk. 50.00 Lac) (Southeast Suprova)	Upon receiving request from the women entrepreneur, Dedicated Women Entrepreneur Desk of the Branches/ Uposhakhas will send the proposal of eligible clients to Dedicated Women Entrepreneur Desk of Head Office for approval	<ul style="list-style-type: none">Loan applicationVisit Report/CVPAvailability of clean CIB report from Bangladesh BankRelevant Property documents, if applicableOther necessary documents	As per schedule of charges and prescribed interest rate/profit within the ceiling set by Bangladesh Bank	7 - 15 Working Days	Loan/Credit Desk of Branches/ Uposhakhas may be contacted through available number in the Bank's website
4	Approval of Corporate Loan	Upon receiving request from the client, Credit Desk of the Branches/ Uposhakhas will send the proposal of eligible clients to concerned Division of Head Office for approval	<ul style="list-style-type: none">Loan applicationVisit ReportRelevant Property documents, Legal Opinion, Valuation Report (if applicable)Availability of clean CIB report from Bangladesh BankFinancials with DVS numberOther necessary documents	As per schedule of charges and prescribed interest rate/profit within the ceiling set by Bangladesh Bank	7 - 60 Working Days	Loan/Credit Desk of Branches/ Uposhakhas may be contacted through available number in the Bank's website
5	Approval of other Loans (Funded / Non-funded)	Upon receiving request from the client, Credit Desk of the Branches/ Uposhakhas will send the proposal of eligible clients to concern Division of Head Office for approval	<ul style="list-style-type: none">Loan applicationRelevant Property documents, if applicableAvailability of clean CIB report from Bangladesh BankFinancials with DVS number, where applicableOther necessary documents	As per schedule of charges and prescribed interest rate/profit within the ceiling set by Bangladesh Bank	5 - 10 Working Days	Loan/Credit Desk of Branches/ Uposhakhas may be contacted through available number in the Bank's website
6	Approval of Secured (cash backed) Facilities (Funded / Non-funded) <ul style="list-style-type: none">Within Branch-delegation & own-branch instrumentWithin Branch-delegation, but other-branch instrument	Upon receiving request from the client, Credit Desk of the Branches/ Uposhakhas will process the service. If the request is beyond Branch-delegation, approval to be arranged from concerned Division of Head Office	<ul style="list-style-type: none">Loan application from the clientDuly discharged instruments from the applicant/clientAvailability of clean CIB report from Bangladesh BankOther necessary documents	Stamp charges at actual and prescribed interest rate/profit within the ceiling set by Bangladesh Bank	<ul style="list-style-type: none">Same Day2 - 3 Working Days3 - 5 Working Days	Loan/Credit Desk of Branches/ Uposhakhas may be contacted through available number in the Bank's website

SI No.	Service Name	Service Providing Procedure	Required Documents & Sources	Value of Service & Payment System	Total Delivery Time	Responsible Officer (Name, Designation, Phone No. & Email)
	<ul style="list-style-type: none"> • Beyond Branch-delegation • Beyond Branch-delegation and against instrument(s) of other-bank 				<ul style="list-style-type: none"> • 5 - 7 Working Days 	
7	Issuance of Bank Guarantee <ul style="list-style-type: none"> • Against 100% Cash margin or Under existing Revolving Limit • Others 	Credit Desk of the Branches/Uposhakhas	<ul style="list-style-type: none"> • Loan application • Availability of clean CIB report from Bangladesh Bank • Other necessary documents 	As per schedule of charges	<ul style="list-style-type: none"> • Same Day • 2 - 7 Working Days 	Loan/Credit Desk of Branches/ Uposhakas may be contacted through available number in the Bank's website
8	Issuance of NOC in respect of security <ul style="list-style-type: none"> • In case of sharing existing security with other lender(s) • In case of release of existing security if the client wants to close existing facilities by full adjustment 	Credit Desk of the Branches/Uposhakhas	Application	As per schedule of charges	<ul style="list-style-type: none"> • 1 – 2 Working Days • 2 - 5 Working Days 	Loan/Credit Desk of Branches/ Uposhakas may be contacted through available number in the Bank's website
9	Issuance of NOC to existing client to avail loans from other Bank(s) / FI(s)	Credit Desk of the Branches/Uposhakhas	Application	As per schedule of charges	2 - 7 Working Days	Loan/Credit Desk of Branches/ Uposhakas may be contacted through available number in the Bank's website
10	Issuance of Loan-Closure-Certificate / Loan-Outstanding- Certificate against Personal Loan/Car Loan/Home Loan	Credit Desk of the Branches/Uposhakhas	Application	As per schedule of charges	Same Day	Loan/Credit Desk of Branches/ Uposhakas may be contacted through available number in the Bank's website

3.1.3 Trade Finance and Foreign Exchange related Services

SI No.	Service Name	Service Providing Procedure	Required Documents & Sources	Value of Service & Payment System	Total Delivery Time	Responsible Officer (Name, Designation, Phone No. & Email)
1	LC Opening: <ul style="list-style-type: none">Under existing approval of HO (for existing customers)If approval requires from HO (for new customers)	Upon receiving request from the client Fex Desk of the Branches process the service.	<ul style="list-style-type: none">DC Application formValid PI/IndentInsurance DocumentsIMPTMOther documents	As per schedule of charges	<ul style="list-style-type: none">Same day3 - 7 Working Days	Foreign Exchange Desk of Branches/ Uposhakas may be contacted through available number in the Bank's website
2	LC Advising	Upon receiving LC through SWIFT Fex Desk of the Branches process the service.	LC (MT70 LC Copy (MT700)	DO	Same day	Foreign Exchange Desk of Branches/ Uposhakas may be contacted through available number in the Bank's website
3	LC Amendment	Upon receiving LC Amendment Application from the clients Fex Desk of the Branches process the service.	<ul style="list-style-type: none">Application from the clientRevised PI/ IndentInsurance Addendum if req.	DO	Same day	Foreign Exchange Desk of Branches/ Uposhakas may be contacted through available number in the Bank's website
4	Verification of Bill of Lading (B/L)	Upon receiving B/L from the Bank / Clients Fex Desk of the Branches process the service.	Bill of Lading (B/L)	DO	Instantly	Foreign Exchange Desk of Branches/ Uposhakas may be contacted through available number in the Bank's website
5	Acceptance of DP LC	Upon receiving Import Docs from the Bank Fex Desk of the Branches process the service	<ul style="list-style-type: none">Clients Application / IntimationCompliant docs received from Bank	DO	Same day	Foreign Exchange Desk of Branches/ Uposhakas may be contacted through available number in the Bank's website
6	Retirement / Lodgment of Documents under LC: <ul style="list-style-type: none">If all documents are in orderIn Exceptional Case	Upon receiving Import Docs from the Bank Fex Bills Desk of the Branches process the service	<ul style="list-style-type: none">Clients ApplicationCompliant docs received from Bank	DO	<ul style="list-style-type: none">Same dayAs Required	Foreign Exchange Desk of Branches/ Uposhakas may be contacted through available number in the Bank's website
7	Payment of LC to the beneficiary/Foreign Bank	After making Lodgment of Documents under LC Fex Bills Desk of the Branches process the service	<ul style="list-style-type: none">Bank Forwarding LetterCommercial InvoiceDraft/Bill of ExchangeTransport Docs	DO	After lodgment	Foreign Exchange Desk of Branches/ Uposhakas may be contacted through available number in the Bank's website
8	Issuance of FTT (MT) for import	Upon receiving request from the client Fex Desk of the Branches process the service.	<ul style="list-style-type: none">Valid PI/IndentInsurance DocumentsIMPTMOther documents	DO	<ul style="list-style-type: none">Same day	Foreign Exchange Desk of Branches/ Uposhakas may be contacted through available number in the Bank's website
9	Issuance of EXP	After marking Lien of Export LC by AD exporter himself/AD Branches issue EXP to ASYCUDA	<ul style="list-style-type: none">ERCExport Contract/LCBIN	DO	<ul style="list-style-type: none">Same day	Foreign Exchange Desk of Branches/ Uposhakas may be contacted through available number in the Bank's website
10	Sending of Documents for Collection	Upon receiving Export docs from the client Fex Export Desk of the Branches process the service.	<ul style="list-style-type: none">Clients Request LetterCommercial Invoice,Packing Lists,Transport DocsOthers Required Docs	DO	Within 5 Working days	Foreign Exchange Desk of Branches/ Uposhakas may be contacted through available number in the Bank's website
11	Issuance of Shipping Guarantee / NOC	Upon receiving request from the client Fex Desk of the Branches process the service.	<ul style="list-style-type: none">Clients Request LetterCommercial Invoice,Packing Lists,Transport DocsOthers Docs	DO	Same day	Foreign Exchange Desk of Branches/ Uposhakas may be contacted through available number in the Bank's website

SI No.	Service Name	Service Providing Procedure	Required Documents & Sources	Value of Service & Payment System	Total Delivery Time	Responsible Officer (Name, Designation, Phone No. & Email)
12	Purchase / Discounting of Foreign/ Local Documentary Bill(s) <ul style="list-style-type: none"> Under existing approval If approval from the competent authority of HO is required 	Upon receiving request from the client Fex Desk of the Branches process the service.	<ul style="list-style-type: none"> Clients Request Letter Compliant docs HO Approval Acceptance forms the Issuing Bank 	DO	<ul style="list-style-type: none"> Same day (Subject to Complying Presentation) 2-3 Working Days 	Foreign Exchange Desk of Branches/ Uposhakas may be contacted through available number in the Bank's website
13	Add-Confirmation through Foreign Correspondents (Subject to consent of the foreign correspondent)	Upon receiving request from the client Fex Desk of the Branches forward application for HO Approval for Add-Confirmation	<ul style="list-style-type: none"> Clients Request Letter Commercial Invoice Others Docs 	DO	1-2 Working Days	Foreign Exchange Desk of Branches/ Uposhakas may be contacted through available number in the Bank's website
14	Endorsement of copy documents for assessment of goods/consignment against LC(s)	Upon receiving request from the client Fex Export Desk of the Branches process the service	<ul style="list-style-type: none"> Clients Request Letter Commercial Invoice, Packing Lists, Transport Docs Others Docs 	DO	<ul style="list-style-type: none"> Same day 	Foreign Exchange Desk of Branches/ Uposhakas may be contacted through available number in the Bank's website
15	Loan against Cash Incentive (if documents are in order)	Upon receiving request from the client Fex Export Desk of the Branches process the service	<ul style="list-style-type: none"> Clients Request Letter Certificate obtained from the External Auditors HO Approval Disbursement Approval Disbursement 	DO	2 to 7 Working Days	Foreign Exchange Desk of Branches/ Uposhakas may be contacted through available number in the Bank's website
16	Issuance of Export Performance Certificate	Upon receiving request from the client Fex Export Desk of the Branches process the service	<ul style="list-style-type: none"> Clients Request Letter Data from CBS of the Bank 	DO	Same Day	Foreign Exchange Desk of Branches/ Uposhakas may be contacted through available number in the Bank's website
17	Issuance of BTB LC Certificate	Upon receiving request from the client Fex Desk of the Branches process the service	<ul style="list-style-type: none"> Clients Request Letter Data from CBS of the Bank 	DO	Same Day	Foreign Exchange Desk of Branches/ Uposhakas may be contacted through available number in the Bank's website
18	Issuance of PRC (Proceeds Realization Certificate)	Upon receiving request from the client Fex Export Desk of the Branches process the service	<ul style="list-style-type: none"> Clients Request Letter Data from CBS of the Bank 	DO	Within 7 Working days	Foreign Exchange Desk of Branches/ Uposhakas may be contacted through available number in the Bank's website
19	Issuance of FC Encashment Certificate	Upon receiving request from the client Fex Remittance Desk of the Branches process the service	<ul style="list-style-type: none"> Clients Request Letter Passport Copy 	DO	Instantly	Foreign Exchange Desk of Branches/ Uposhakas may be contacted through available number in the Bank's website
20	Outward Foreign Remittance for following purposes: <ul style="list-style-type: none"> Student File Opening (for study abroad) Medical Treatment abroad Fees for Meeting/Seminar /Workshop/Training etc. abroad Others 	<p>Upon receiving request from the client, FEX/Remittance Desk of the ranches/Uposhakha process the service.</p> <p>If the request is beyond Branch-delegation, approvals need to obtain from Bangladesh Bank through the concerned Division of Head Office.</p>	<ul style="list-style-type: none"> Offer Letter from University. Refund Policy Savings A/C of the Guardian/Student. All Educational Certificate Copy. IELTS/TOEFL/ GMAT/ GREE Certificate Copy. Passport Copy VISA Copy Ticket Copy Picture (Parents + Student) 01 Copy. Prescribed applicant forms. 	DO	Same Day/Next Day (In case of document shortage)	Foreign Exchange Desk of Branches/ Uposhakas may be contacted through available number in the Bank's website

SI No.	Service Name	Service Providing Procedure	Required Documents & Sources	Value of Service & Payment System	Total Delivery Time	Responsible Officer (Name, Designation, Phone No. & Email)
21	Passport Endorsement	Upon receiving request from the client Fex Remittance Desk of the Branches process the service	<ul style="list-style-type: none"> Valid VISA Copy Valid Ticket Copy Original Passport. TM Copy. 	DO	Instantly	Foreign Exchange Desk of Branches/ Uposhakas may be contacted through available number in the Bank's website
22	Cash Foreign Currency Buying / Selling	Upon receiving request from the client Fex Remittance Desk of the Branches process the service	<ul style="list-style-type: none"> Valid VISA Copy Valid Ticket Copy Original Passport. TM Copy 	DO	Instantly	Foreign Exchange Desk of Branches/ Uposhakas may be contacted through available number in the Bank's website
23	Issuance of Foreign Bank Guarantee: <ul style="list-style-type: none"> If backed by Foreign Bank's counter guarantee If approval of Head Office and Bangladesh Bank is to be collected (outward guarantee) 	Upon receiving request from the client Fex Desk of the Branches process the service	<ul style="list-style-type: none"> Clients Request Letter Foreign Bank's counter guarantee Approval of Head Office and Bangladesh Bank if required 	DO	<ul style="list-style-type: none"> 2-5 Working Days 5-10 Working Days 	Foreign Exchange Desk of Branches/ Uposhakas may be contacted through available number in the Bank's website

3.1.4 Institutional Service

SI No	Service Name	Service Providing Procedure	Required Documents & Sources	Value of Service & Payment System	Total Delivery Time	Responsible Officer (Name, Designation, Phone No. & Email)
1	Status of unclaimed accounts for more than 10 years to Central Bank	Proper procedure followed by respective Branches/Uposhakhas	Advice and statements sent from branches	Free	Within 30 days	Mohammad Tariqul Islam, AVP, 01818533820, tariqul.islam@southeastbank.com.bd
2	Deposit of various taxes, VAT and excise duties to the Central Bank as per NBR instructions	Through Challan from Head Office after collection of the proceeds from Branches/Uposhakhas	Advice and statements sent from branches	Free	Within 15 th day of next month	Manik Kumar Sarkar, SEO, Cell-01732993313 manik@southeastbank.com.bd
3	Utility bill	Accepting the bills/taxes of the institutions, transferring and sending the statement as the bank of the concerned institution	Copy of bill collection account, account name.	Free	Instantly within transaction hour	Cash counter of Branches/ Uposhakas may be contacted through available number furnished in the Bank's website
4	Automated Challan System (ACS)	through GB In-charge of the branches/ uposhakhas	Duly filled up form available with Branches	Free	Instantly within Transaction hour	GB In-Charge of the respective branches may be contacted through available number furnished in the Bank's website
5	Sale and encashment of Sanchaypatra	From front desk/Sanchaypatra desk of the branches/uposhakhas (except Islamic Banking branches) upon receiving request and relative documents	Sanchaypatra form, photograph, national identity card etc.	Free	Same Day. However, in case of pre-mature encashment of SP, applicable time from Bangladesh Bank	Front Desk of Branches/ Uposhakas may be contacted through available number furnished in the Bank's website Hamidul Kibria Chowdhury, AVP Cell-01973065911 kibria@southeastbank.com.bd
6	Sale and encashment of prize bonds	From Cash Counter of the branches/ Uposhakhas		Free	Instantly within Transaction hour	Cash Counter of Branches/ Uposhakas may be contacted through available number furnished in the Bank's website
7	Foreign Currency Bond Services (Wage Earner Development Bonds, US Dollar Investment Bonds)	Expatriate Bangladeshi workers can purchase wage earners bonds through AD branches	NID, Passport Copy with arrival and departure information, valid visa or resident/work permit etc.	Free	Instantly within Transaction hour	Asif Ahad, SAVP, Cell- 01715017138 Email- asif.ahad@southeastbank.com.bd

SI No	Service Name	Service Providing Procedure	Required Documents & Sources	Value of Service & Payment System	Total Delivery Time	Responsible Officer (Name, Designation, Phone No. & Email)
8	Income tax deduction from bank officers	Through Challan from Head Office to NBR after deduction from employees	Deducted from the Salary of the employees on monthly basis	Free	Within stipulated time	Manik Kumar Sarkar, SEO, 01732993313 manik@southeastbank.com.bd
9	Payment of Bill to suppliers/contractors	Issuance of PO or Account transfer to the respective vendors	Genuine bill documents approved by competent authority	Free	As required	Md. Abdul Alim, FAVP, 01713081569, alim@southeastbank.com.bd
10	Certificate of VAT and TAX deducted at source	Issuance of certificate for the amount of VAT and TAX deducted from bill at source	Application from the vendors	Free	Instantly	Alamgir Sattar, FAVP, 01712211335 alamgir@southeastbank.com.bd
11	Investment in Govt. Securities	1. Opening of BP Account for buying/selling of Govt. Securities. 2. Regular transaction i.e. settlement of Coupon payment, Execution of buy/sell transaction, providing portfolio statement etc.	1. As per the Anexure-kha of DMD 2. Bangladesh Bank Coupon advice, 3. Client request letter for buy/sell	1. as per schedule of Charges 2. free	1. within 1 week 2. withing stipulated time	Md. Safiul Hasan Senior Officer Cell-01786109088 email: safiul.hasan@southeastbank.com.bd
12	E-gp Service	Through Branches/ Uposhakhas	Through prescribed form available at Branches/Uposhakhas	As per schedule of charges	Instantly	GB In-Charge of the respective branches may be contacted through available number furnished in the Bank's website
13	Internship	As per standard procedure of the bank.	Forwarding from the educational institution, Application and curriculum vitae of the intending candidate.	Free	As required	Mr. Monzur Ahmed, Senior Assistant Vice President, 01794696163, email- monzur@southeastbank.com.bd

3.1.5 Internal Service

SI No	Service Name	Service Providing Procedure	Required Documents & Sources	Value of Service & Payment System	Total Delivery Time	Responsible Officer (Name, Designation, Phone No. & Email)
1	Recruitment of employees and observation of KYE (know your employee) through police verification, address verification, genuineness confirmation of certificate etc	Publication of available post at printing media/bank website. Eligible candidates are selected on merit/experience basis following standard procedure of the bank	Printing media/bank website	Free	As required	Mr. Monzur Ahmed, Senior Assistant Vice President, 01794696163, email- monzur@southeastbank.com.bd
2	House Building Loan to bank officers/employees	Upon receiving request from eligible officers/employees, the loan will be processed by concerned Division of Head Office	Application in prescribed form, supporting documents, property documents etc. Recommendation letter from concerned branch	Prescribed interest Rate	30 days	Md. Abdul Kader, Senior Assistant Vice President, email- abdul-kader@southeastbank.com.bd
3	Arrangement of training/workshop for skill development of the employees.	Arranged by training Institute as per Policy and requirement of the Bank	Upon nomination from the Divisional In charges / Head of branches & uposhakhas	Free	Throughout the year as per requirement	Ms. Sayma Banu Director Training 01715420857, email- sayma.banu@southeastbank.com.bd
4	Transfer related request/queries	As per standrad procedure of the bank.		Free	As required	Mr. Monzur Ahmed, Senior Assistant Vice President, 01794696163, email- monzur@southeastbank.com.bd

SI No	Service Name	Service Providing Procedure	Required Documents & Sources	Value of Service & Payment System	Total Delivery Time	Responsible Officer (Name, Designation, Phone No. & Email)
5	Pay Slip/Provident Fund related Services	As per standard procedure of the bank.	Application from the intending employee	Free	Instantly	Mr. Monzur Ahmed, Senior Assistant Vice President, 01794696163, email- monzur@southeastbank.com.bd
6	Issuance of Salary Certificate Salary Fixation related queries	As per standard procedure of the bank.	Application from the intending employee	Free	Instantly	Mr. Monzur Ahmed, Senior Assistant Vice President, 01794696163, email- monzur@southeastbank.com.bd
7	Issuance of NOC for Passport/VISA	As per standard procedure of the bank.	Application from the intending employee	Free	Instantly	Mr. Monzur Ahmed, Senior Assistant Vice President, 01794696163, email- monzur@southeastbank.com.bd
8	Employee Leave related queries	As per policies of the bank.	Online application from intending employee	Free	As required	Mr. Monzur Ahmed, Senior Assistant Vice President, 01794696163, email- monzur@southeastbank.com.bd
9	TA-DA/ Conveyance	As per policies of the bank.	Application in prescribed format	As per policy	As required	Md. Mahadi Hasan, Officer, 01916641290, mahadi-hasan@southeastbank.com.bd
10	End-Service benefits / Fringe Benefits related services	As per policies of the bank.		Free	As required	Mr. Monzur Ahmed, Senior Assistant Vice President, 01794696163, email- monzur@southeastbank.com.bd
11	Staff Bus related Service	As per standard procedure of the bank.	Application from the intending employee	Tk.2,000/- per month	Upon availability of vacancy.	Mr. Monzur Ahmed, Senior Assistant Vice President, 01794696163, email- monzur@southeastbank.com.bd

Note:

1. "Instantly" refer to our commitment to provide the service within quickest possible time. However, it may take 1-2 hours depending on circumstances. For exceptional cases, service providing time may also vary.
2. All Indicative Days mean Working Days only.
3. In all cases, the Time Limit will be applicable only for customer requests after receiving a complete set of relevant supporting documents following rules & regulations and bank's policies.
4. 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. Our expectations from Customers / clients / service aspirants

In order to render proper & timely service, we expect followings from you-

Sl.	You should-
1	Submit self-completed application along with required documents of promised services
2	Pay the required service fee in due process according to the service price and payment method
3	Follow the mobile message/email instructions as applicable
4	Be present on the scheduled date for the meeting before the scheduled time
5	Avoid unnecessary calls/soliciting
6	Immediately notify the bank in case of detection of any fraud

If you need additional information other than the information furnished above, please feel free to contact with your nearby Branches/Uposhakhas or our 24/7 Call Center

Grievance Redress System (GRS): Southeast Bank PLC. is committed to resolve customer complaints fairly, consistently and promptly. If you as a client or service aspirant do not receive the service or the quality of the service is not satisfactory, please follow following procedure:

Lodgment Procedure

- **Step 1:** Initially, a complaint should be referred to the concerned branch of the bank. Each of the branches of our bank has dedicated "Customer Service & Complaint Management Desk" to address the concerns of the customers. Indicative solving times except exceptional issues may be as follows:

Nature of complaint	Contact Address	Settlement Period
Highly Sensitive but no investigation required	Customer Service & Complaint Management Desk of Branches/ Uposhakhas	3 Working Days
Highly Sensitive and investigation required		15 Working Days
Sensitive and high monetary involvement		7 Working Days
Sensitive but monetary involvement is little		5 Working Days
General Complaints		3 Working Days

- **Step 2:** If a complaint remains unresolved at branch level or the solution/reply of the branch is not satisfactory, the complaint may be referred directly to the concerned "Zonal/Divisional Customer Service & Complaint Management Cell" or to the "Central Customer Service & Complaint Management Cell". Once the complaint received with appropriate documents/required papers, "Zonal/Divisional Customer Service & Complaint Management Cell" or "Central Customer Service & Complaint Management Cell" will try to solve the complaints within shortest possible time. Please do not use "Zonal/Divisional Customer Service & Complaint Management Cell" or "Central Customer Service & Complaint Management Cell" channel to redress your complaint unless you have failed to get the solution from Customer Service & Complaint Management Desk of Branches/ Uposhakhas

Ways of communication:

- **DOWNLOAD** the Complaint Lodgment Form and send it through post/email/facsimile. Download link:
https://www.southeastbank.com.bd/documents/complaint_cell/complaint_form.pdf
- Lodge complaint physically visiting the branch
- Send email to complaint-cell@southeastbank.com.bd.
- Lodge complaint **ONLINE** at -
<http://onlineforms.southeastbank.com.bd/seblf/complaint/ComplaintLodgmentForm.html>

Please click:

https://www.southeastbank.com.bd/documents/complaint_cell/Updated_Information_ComplaintCell_26.04.2023.pdf
to get the contact details of the Members of the Central & Zonal/Divisional Customer