



**OUR PLEDGE TO YOU:
PROVIDING RELIABLE &
TIMELY SERVICE**



INTRODUCTION

I&M Bank Rwanda Plc. Customer Service Charter sets out the bank's commitment to providing a high standard of customer service. I&M Bank Rwanda Plc. seeks to meet the customer's financial needs by offering quality financial advice, products and services. Our customers are the cornerstone of our business and we consistently strive to exceed their expectations by anticipating and meeting their financial needs. This Service Charter outlines the type of service standards and time frames we aim to provide. Our key commitments include: Service, Fairness, Security, Accountability and Transparency.

SERVICE

- Consistently deliver high level of service at any of our branches
- Provide accessible and convenient service through our ATMs at all our branches and off sites areas as well as USSD, Mobile App, i-Click and other facilities available 24 hours a day.

FAIRNESS

- I&M Bank (Rwanda) Plc. will act fairly and reasonably towards you in a consistent and ethical manner.
- I&M Bank (Rwanda) Plc. will establish a clear set of procedures on how to submit complaints to ensure that any dispute between us will be resolved fairly and quickly.

SECURITY

I&M Bank (Rwanda) Plc. will ensure that the confidentiality and privacy of customers' information is respected at all times, according to the Laws and Codes of conduct that govern the banking institutions.

ACCOUNTABILITY

- I&M Bank (Rwanda) Plc. will explain and help its customers understand the financial benefits, risks and product profiles of products and services that you are interested in.
- All our products and services comply with the relevant Financial Institutions' Laws and Regulations as stipulated by the National Bank of Rwanda (BNR).

TRANSPARENCY

I&M Bank (Rwanda) Plc. will provide its customers with clear, relevant and timely information to help them make an informed decision about our products and services.

Where applicable, a set of terms and conditions relating to each bank product and service will be made readily available to you with all the fees, charges, penalties and relevant interest rates. The customer's liabilities and obligations in the use of a banking product and service at I&M Bank (Rwanda) Plc. will also be highlighted.

I&M Bank (Rwanda) Plc. will inform you, through various channels (e.g. through our Branch network, over the Internet, SMS, telephone, email and/or Social media) of available products and services. You can therefore visit your nearest I&M BANK (Rwanda) Plc. branch for further information and also provide feedback to us through these channels.

If you have any enquiries, concerns, complaints and compliments please contact us:

I&M Bank (Rwanda) Plc

Street: KN 3AV / 9
 P.O. Box: 354, Kigali Rwanda
 Reception: +250 788 162 000
 Fax: +250 252 57 395
 Call center: 3227 or +250 0788 16 2006
 Website: www.imbankgroup.com/rw/
 Our swift code: IMRWRWRW

For product and service enquiries, concerns, suggestions and compliments email us at: customerservices@imbank.co.rw and complaints email us at: callcenter@imbank.co.rw, or a customer can submit their complaint through SMS or Whatsapp on +250 788 387 207

TELLER SERVICES

CASH DEPOSIT / WITHDRAW OVER THE COUNTER:

- Western Union
- Money Gram
- E-Payment (Tax, Water & Electricity)
- Below 500,000 Rwf (Teller Limit)
- Inter-country services
- SPENN

Service time
 Within 3-5 minutes

ABOVE 500,000 RWF (ALL THIRD PARTY CHEQUES)

Service time
 Within 10-20 minutes

CASH WITHDRAW OVER THE COUNTER (ABOVE 500,000 RWF)

Service time
 Within 10-20 minutes

ACCOUNT SERVICES

AIM TO OPEN A BASIC CURRENT/SAVINGS ACCOUNT

Service time
 Within 30 minutes

AIM TO OPEN A BASIC CURRENT/SAVINGS ACCOUNT

Service time
 Within 30 minutes

AIM TO MODIFY AN ACCOUNT (REACTIVATION ACCOUNT, INFORMATION UPDATE, ADD/ DELETE SIGNATURE ...).

Service time
 Within 10 minutes

AIM TO UPDATE CUSTOMER'S INFORMATION OR SVS

Service time
 Within 10 minutes

AIM TO CREATE A NEW ACCOUNT WITH AN EXISTING CIF

Service time
 Within 5 minutes

AIM TO CLOSE AN ACCOUNT

Service time
 Within 1 business day.

DIGITAL SERVICES

AIM TO REGISTER FOR OMNI CHANNEL SERVICES USSD, Mobile App and I Click

Service time
 Within 1 business day

SMS ALERT

Service time
 Within 1 business day

TO RESET USSD, MOBILE APP AND ICLICK PIN

Service time
 Instant

TO UNLOCK USSD, MOBILE APP AND ICLICK USER

Service time
 Instant

CARDS & CHEQUES

AIM TO ISSUE CHEQUE BOOK

Kigali Based Branches

Service time
 Within 1 business day.

Upcountry Branches

Service time
 Within 3 business days.

AIM TO ISSUE VISA DEBIT CARD

Service time
 Instant

TO RENEW YOUR VISA CARD

Service time
 Instant

LIMITS INCREMENT

Reset Card Holder portal of Master card

Service time
 Within 1 business day

UNLOCK CARD HOLDER PORTAL OF MASTER CARD

Service time
 Instant

CREDIT CARD

Service time
 Within 7 working business days

MASTER CARD PERSONALIZED

Service time
 Within 5 business days

MASTER CARD NON PERSONALIZED

Service time
 Within 3hours

TRANSFER SERVICES

BANKER'S CHEQUE ISSUANCE

Service time
 Within 15 Minutes

AIM TO EXECUTE BRISK TRANSFER

Service time
 Within 1 business day

AIM TO EXECUTE TRANSFERS: EXTERNAL & AUTOMATED BEING LOCAL OR FOREIGN CURRENCY

- Below 2.5Mn: Within 30Min
- Above 2.5Mn: 1 Business Day

AIM TO EXECUTE TRANSFERS BULK,

Service time
 Within 1 business day

AIM TO EXECUTE TRANSFERS: INTERNAL,

Service time
 Instant

CLEARING OF CHEQUES:

Local currency

Service time
 Within 1 business day.

Foreign currency local banks

Service time
 Within 2 business days

CLEARED ON COLLECTION BASIS IN-HOUSE

Service time
 Instant

LOCAL BANKS

Service time
 1 Business Day

CLEARING OF CHEQUES: FOREIGN CHEQUES

Service time
 45 Business Days

CUSTOMER EXPERIENCE & FEEDBACK

TO PROVIDE FEEDBACK TO GENERAL INQUIRIES OF CLIENTS

Service time
 Instant

AIM TO ANSWER YOUR CALL PROMPTLY AT OUR CALL CENTERS OR ANY OF OUR BRANCHES

Service time
 Within 3 rings during business days

AIM TO RESOLVE COUNTER AND/OR PHONE QUERIES PROMPTLY

- Where no follow up is required, within 1st visit
- Where follow up is required, within 1 business day of the 1st visit
- Where the enquiry is complex, within 1 - 4 business days.

RESPOND TO WRITTEN ENQUIRIES PROMPTLY.

Service time
 Respond within 2 days from date of receipt of enquiry if the enquiry is not complex.

Where the enquiry is complex, an initial response will be sent out with 2 business days and a notification of a time frame within which a final response will be sent through.

RESOLVE CUSTOMER COMPLAINTS FAIRLY, CONSISTENTLY AND PROMPTLY

- Tier 1** All staff in direct contact with the customer: Maximum of 12 working days
- Tier 2** Escalation points within the Bank: Maximum of 12 working days
- Tier 3** The Highest Escalation Point within the Bank: Maximum of 12 working days

ACTIVELY SEEK YOUR THOUGHTS AND SUGGESTIONS ON HOW WE CAN BETTER SERVE YOU.

Service time
 Collect customers' feedback through bank's Survey Link available: Website, email, ATMs, QMS and SMS, Social media

AIM TO PROVIDE YOU WITH FRIENDLY AND HELPFUL SERVICE WHENEVER YOU DEAL WITH US

Service time
 Facilitate customers' instruction through website and/ or social media

CERTIFICATION SERVICES

CERTIFICATION OF UNDEBTNESS (ATTESTATION DE NON CREANCE)

Service time
 Within 1 business day

BALANCE CONFIRMATION CERTIFICATE

Service time
 Within 1 business day

AUDIT CERTIFICATION

Service time
 Within 1 business day

ACCOUNT CONFIRMATION

Service time
 Instant

CERTIFICATE OF GOOD STANDING

Service time
 Within 1 business day

LOAN SERVICES

RETAIL LOANS

CASH PLUS/TEMPORARY OVERDRAFT (BELOW RWF 500,000)

Service time
 Within 1 business day

CASH PLUS/TEMPORARY OVERDRAFT (ABOVE RWF 500,000)

Service time
 Within 3 business days

UNSECURED PERSONAL LOAN

Service time
 Within 5 business days

VEHICLE LOAN

Service time
 Within 15 business days

EQUITY FINANCE LOAN

Service time
 Within 15 business days

MORTGAGE LOAN

Service time
 Within 20 business days

CONSTRUCTION LOAN

Service time
 Within 20 business days

HOME EQUITY LOAN

Service time
 Within 20 business days

CORPORATE LOANS

LINE OF CREDIT

Service time
 Within 15 business days

LOANS

Service time
 Within 20 business days

FACILITY LIMITS

Service time
 Within 15 business days

GUARANTEES

Service time
 Within 15 business days

BANK, GUARANTEE, ADVANCE ON CONTRACT AND LETTER OF CREDIT (CASH COVERED)

Service time
 Within 1- 3 business days

BUSINESS LOANS

Service time
Micro : 3 Business Days
Small : 5 Business Days
Medium : 7 Business Days

BANK GUARANTEE AND LETTER OF CREDIT (CASH COVERED)

Service time
 Within 1-3 Business days

PLEASE NOTE:

We will endeavor to process loan applications effectively and speedily, in accordance with our internal policies, provided all necessary and completed documents have been submitted to us.

Delivery would depend on the type of the facility, related requirements and/or approval conditions.

If you are not satisfied with the manner in which your query or complaint was handled or the solution provided, you may refer the matter to Customer Service for further resolution.

We value your feedback and we endeavor to carry out a Customer Service Survey and review this Charter on annual basis to serve you better.



WE ARE ON YOUR SIDE!

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 Info@imbank.co.rw
 www.imbankgroup.com/rw/
 @imbankrw @imbankrw
 @imbankrwanda