BNB Customer Service Charter

www.bnb.bt

BNB's commitment to you

At Bhutan National Bank, we are unwavering in our commitment to delivering banking services that are transparent, accessible, and ethically grounded. We believe financial solutions must be intuitive, responsive, and purpose-driven, executed by professionals who uphold the highest standards of conduct and care.

This Customer Service Charter defines the foundational service standards we are accountable to. It reflects both our current offerings and the strategic aspirations that guide our ongoing pursuit of operational excellence and service innovation.

Through consistent delivery and meaningful engagement, we strive to reaffirm our role as Bhutan's trusted financial partner - one that earns confidence not only through performance, but through principle.

Bhutan National Bank - service rooted in values, progress inspired by trust.

Sonam Tobgay,
Chief Executive Officer

BNB

Bhutan National Bank

This Customer Service Charter outlines the standards we uphold to serve you better, guided by our core values of **DELIGHT** - Discipline, Entrepreneurship, Learning, Integrity, Grit, Humility, Teamwork. At BNB, our customers are at the heart of everything we do.

Our Commitment:

- **Excellence:** Uphold superior service standards through unwavering professionalism, operational efficiency, and thoughtful care.
- **Accountability:** Ensure our services comply with all relevant laws, regulations, and ethical standards.
- **Accurate and Timely information:** Provide precise, relevant, and current insights to empower sound financial decision-making and uphold professional integrity.
- **Fairness:** Be impartial and transparent in all dealings, and resolve complaints fairly, respectfully, and in a timely manner.
- **Privacy and Confidentiality:** Safeguard all personal and financial information with uncompromising standards of privacy, data protection, and regulatory compliance.
- **Transparency and Reliability:** Communicate openly and deliver consistent, dependable service across all our channels.
- **Respond and Improve:** Actively engage with client feedback, address concerns with urgency and professionalism, and integrate insights to drive continuous service enhancement.

Customer Rights:

- **Be Treated with Respect:** Receive courteous, professional, and non-discriminatory service at all times.
- **Clear and Accurate Information:** Access timely, relevant, and accurate information.
- **Confidentiality and Privacy:** Have your personal and financial information protected and used responsibly.
- **Reliable and Accessible Services:** Expect consistent service through all our channels.

Customer Responsibilities:

- **Provide Accurate Information:** Provide complete, accurate, and current information to ensure seamless service delivery and regulatory alignment.
- **Protect Your Credentials**: Keep your PINs, passwords, and account information secure, and report any suspicious activity immediately.
- **Understand What You Sign:** Review and understand all product terms and conditions thoroughly before making any financial commitment.
- **Use Services Responsibly:** Use our banking services for lawful purposes and as per agreed terms.
- **Stay Informed:** Keep track of important updates by regularly visiting our official social media pages, consulting bank officials, or checking in-app notifications through mPay.
- **Keep Account Information Updated:** Update your contact details and KYC documents regularly.
- **Share Feedback:** Share your feedback or suggestions through our customer service counters, contact center agents, or by completing the feedback and complaint form available at all branch offices and on our official website.
- **Treat Our Staff with Respect:** Engage Interact with bank staff in a manner that reflects courtesy, professionalism, and mutual respect - upholding the dignity of every exchange.

Service Standards:

SERVICE	TIMEFRAME
Account opening	1 working day (if all documents are in order)
Customer queries	Acknowledged within 1 working hour
Cash transactions	Within 20 minutes (branches)
Loan applications	Acknowledged within 1 working day
Cheque clearance	Within 20 minutes (intra bank); 1 working day during weekdays (inter-bank)
Complaint resolution	Acknowledged within 1 working hour
Debit card issuance	Printed within 2 working days (delivery subject to your location)

Channels to reach us

You can access our services and support through:

- **Branches** and **Extensions** across the country.
- **BNB mPay** mobile application
- **Call Center:** 6070
- **Email:** contact@bnb.bt
- **Website:** www.bnb.bt
- **Social Media:** **Facebook:** BhutanNationalBank
  WhatsApp: +975 17 123 004
  Instagram: bnbbhutan