

STANBIC IBTC

SERVICE CHARTER



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MESSAGE FROM THE CE

Dear Valued Customer

At Stanbic IBTC, we consistently 'put our clients at the centre of everything we do' as we believe that our customers are central to the business that we conduct. We are committed to providing you with excellent service across all our touch points because we believe that you are critical to our existence as an organisation.

To this end, we are delighted to bring to you the Stanbic IBTC Service Charter. This document stipulates our standards of service delivery by highlighting our commitments, your rights and entitlements, our rights as a bank and financial services group, the promises upon which customers can expect and demand quality service.

It also describes the service experience we are committing to be responsible for on your transactions with us, and provides the channels of complaints that may be adopted when you experience a service failure. For easy access, we have also made this Charter available on our website.

This forms part of the deliberate steps we are taking to standardise our service to you and improve your overall experience.

Thank you for choosing Stanbic IBTC.



DEMOLA SOGUNLE

Chief Executive |
Stanbic IBTC Holdings
PLC

WHAT DRIVES US AT STANBIC IBTC



We are a large and diverse business and our Code of Ethics is captured in our values. Our vision and brand promise are an expression of our commitment and integrity. It outlines how our values apply in the workplace and guides their application in specific situations.

Our Mission

We are committed to solutions that drive your progress.

Our Vision

To be the leading end-to-end financial solutions provider in Nigeria through innovative and customer-focused people.

Strategic objectives to 2023

To be within the top 5 in Market share (in value), ROE and Service by 2023.

Our Common Purpose

Africa Is our home, we drive her growth.

Our Brand Promise

To help move our customers forward. This is reflected in our pay off – Moving Forward – and requires each one of us to commit to understanding our customers' needs and desires and provide them with practical solutions based on their peculiar situations. In doing this, we help them seize opportunities and achieve their goals and ambitions.

Our Service Mantra

Our Service mantra is expressed in the acronym Blue C.A.R.E. which means Customers Are Really Everything.

At Stanbic IBTC, our customers are at the heart of every thought, every action and every thing we do as an organisation.

OUR VALUES

Our values are at the heart of what Stanbic IBTC really stands for.

When fused together, our eight values guide us toward an overall message responsible for how we engage our key stakeholders – our colleagues, customers, and shareholders.

Serving our customers

We realise that the client is at the center of our business and we do everything in our power to ensure that we provide them with the products, services and solutions that suit their needs.

Growing our people

We encourage and help our people to develop to their full potential, and measure our leaders on how well they grow and challenge the people they lead to realise their innate abilities.

Delivering to our shareholders

We understand that we earn the right to exist by providing appropriate long-term returns to our shareholders. We make significant effort to meet our various targets and deliver on our commitments.

Respecting each other

We have the highest regard for the dignity of all people. We respect one another and what Stanbic IBTC stands for.

THESE VALUES ARE:



Working in teams

We are interdependent. We appreciate that, as teams, we are part of a larger value chain that ends with the client. We recognize the fact that we can achieve much greater things collectively than as individuals.

Being proactive

We strive to be forward-thinking by anticipating and staying ahead of our clients' needs rather than reacting to them. Our actions are always carefully thought out with the client in mind, to achieve our desired results.

Constantly raising the bar

We are never complacent but remain confident of our ability to outperform previous successes. We set and achieve ambitious goals and we celebrate success.

Upholding the highest levels of integrity

Our entire business model is based on integrity and trust. We are honest in all our dealings with our stakeholders and our operations are guided by the extant rules and regulations of the countries in which we operate.

BLUE C.A.R.E. VITAL BEHAVIOURS



Through our Blue C.A.R.E. initiative (where C.A.R.E. means Customers Are Really Everything), our staff have committed to demonstrating our C.A.R.E. behaviours in our daily interactions with you. They are the high-leverage actions that we believe create the most impact in client interactions.

IDENTIFIED BEHAVIOURS

DEFINITION

Showing Empathy

Always putting ourselves in the place of the customer to understand the importance of the transaction/activity beyond our internal processes and procedures.

Communicating Effectively

Being persistent in interacting with all relevant parties using available channels (emails, one-on-one conversations, phone etc.) with a focus on providing timely service to the customer.

Providing Solutions

Understanding the customer's need(s) and applying relevant, available solutions or be creative within the ambit of internal and external regulations in meeting the needs of the customer.

Getting It Right the 1st Time

Paying attention to details and ensuring customers' transactions are dealt quickly and effectively in line with the customers' needs and internal processes.

Speaking Up

Addressing challenges, unacceptable behavior and service inhibitors by reaching out to relevant stakeholders for quick resolutions.

OUR QUALITY STANDARDS



Our quality standards are the operational priorities that guide the consistency of our delivery of customer experience, especially as modelled in our BLUE C.A.R.E. (Customer Are Really Everything) initiative. They provide parameters for making quality decisions in our delivery of service. They are essential in establishing Stanbic IBTC as a market leader in service delivery.

C Consideration

- We have the deepest regard for our clients and are genuinely concerned about their well-being.
- We are committed to delivering exceptional and consistent service experience that matches their expectations.
- We will ensure that clients are provided with accurate and timely information on products and services to enable them make informed decisions.
- We act with diligence, honesty and integrity.

A Accessibility

- We ensure that clients are able to reach us easily through our many touch points - our branches, phone calls, emails, social media and across all our electronic channels.
- In the branches on weekdays/hours 8.00am -4.00pm.
- On digital channels.
- (Mobile App, Internet Banking, USSD etc.) - all day, everyday, all year round.
- Our customer contact centers.

R Responsiveness

- We are committed to dealing your requests efficiently and within the shortest possible time.
- We will respond to correspondences promptly.
- We will carry you along in the resolution of your request or complaint.
- We will notify you promptly about changes to our products, processes and regulations that impact you.

E ase

- We ensure that clients are able to transact with us with ease.
- We are committed to providing solutions that move you forward.
- We will make it easy for you to access any of our products and service.

THE RIGHTS & RESPONSIBILITIES OF OUR CUSTOMERS



1 Right to Respect

A right to be treated with courtesy and respect. A right to be treated according to Stanbic IBTC's service and brand values and service promise.

2 Right to Redress

A right to report a complaint about our service delivery or failure to deliver on our promise and customer expectations.

3 Right to confidentiality

A right to financial privacy and confidentiality (subject only to the limitations of regulatory disclosure requirements).

4 Right to be treated fairly

Right to be treated fairly regardless of their financial knowledge or status, physical ability, age, gender, tribe or religion.

5 Right to safety

Customers shall be provided with a safe and conducive environment, channels and platforms.

6 Right to choose

Liberty to choose from our products and services without restrictions or compromising quality. This right extends to opting out when services are no longer satisfactory.

7 Right to be informed

A right to accurate and timely information on products and services to enable consumers make informed decisions. This also includes full customer access to information regarding his/ her personal business as well as other information, given that such information does not infringe upon the rights of other customers.

YOUR OBLIGATION TO US AS OUR PARTNER



Respect: Treat the staff members of Stanbic IBTC with courtesy and respect.

Honor Financial Obligations: Fulfil your obligations in contractual relationships with Stanbic IBTC. Notify us of challenges that may constrain your ability to meet contractual obligations.

Provide information requested by Stanbic IBTC staff members accurately, thoroughly and in a timely manner. A timely provision of requested information will enable us deliver prompt services or resolution of issues that affect you.

Protect Financial Instruments and Information: Your personal information such as Bank account numbers, Personal Identification Number (PIN), Bank Verification Number (BVN), One Time Passwords (OTP), Cheque Books, Retirement Savings Account [RSA] PIN, Mutual fund E-account, payment cards must be protected. Records of financial transactions such as card receipts, account statements and transaction statements must also be safeguarded, disposed or transmitted securely to avoid unauthorised access.

Abide by the stipulated legal requirements and other obligations that customers must meet according to laws, rules and regulations of our country.

Report unethical or fraudulent Practices, and Error: Take immediate steps to notify us of observed compromise to personal information. Report cases of any misconduct and malpractice by our staff members to Us, and then to the regulator if dissatisfied with our resolution.

OUR VARIOUS CHANNELS



Telephone



E-mails



Internet Banking
Social Media /
Web Chats



Face to Face



Mobile APP,
USSD & Shortcode



Letters

WE ARE COMMITTED TO MAKING THINGS EASY FOR YOU. AS SUCH, WE:



**Aim to serve you promptly
in all our locations and at all
our touchpoints**

**Help you make the right
choices for your money
and you**

**Aim to open your accounts
seamless and promptly**

**Process your transaction
requests promptly**

**Aim to provide you with
friendly and helpful service
whenever you deal with us**

**Help you manage your
accounts and provide you
with periodic statements**

**Provide you solutions
to help manage your
accounts digitally**

**Provide easy channels to
make a complaint or
suggestion**

OUR COMMITMENT TO SERVE YOU:



We aim to answer your call promptly when you call us

We aim to resolve phone enquiries promptly

We respond to written enquiries promptly

We resolve customer complaints fairly, consistently and promptly

We actively seek your thoughts and suggestions on how we can better serve you

We are always available to pick your calls.

Where no follow up is required, within 1st call.
Where follow up is required, between 24- 48 hours of 1st call or in line with regulatory timelines as applicable.

Respond to and acknowledge receipt of written enquiries within 3 business days.

We will take your complaints seriously and resolve as quickly as possible to your satisfaction.

We will always reach out to you to get feedback on our products and services to enable us serve you better.
Encourage you to complete and submit feedback forms.

HOW DO WE MEASURE SUCCESS?



Our staff members are committed to delivering excellent services to you at all times. We will hold ourselves accountable internally and ensure we keep to our service promises.

To enable us measure our service delivery and continuously find innovative ways to serve you better, we will be engaging you via surveys periodically to get your feedback and find out your satisfaction levels based on your service experience with us.

Such surveys include:

- Net Promoter Scores [NPS]: where we find out how likely you are to refer us to your family and friends based on your service experience.
- Customer Satisfaction Surveys [CSAT]: this is to measure your level of satisfaction with our services.
- Customer Effort Surveys [CES]: this is aimed at reducing customer efforts by measuring the ease of service experience with us i.e. do we make it easy for you to use our products and services.
- These surveys may come in form of phone calls or emails. You can also provide your feedbacks via our website, contact centers or any of our digital channels.

Kindly oblige us as we partner together to move you forward.

CUSTOMER FEEDBACK OR COMPLAINTS



We are committed to making sure that your service experience is memorable at all times. However, in the event that our service delivery does not meet your expectation, please reach out to us through any of our contact details below.

Stanbic IBTC Bank

Tel: 0700 909 909 909, 01-422 2222; 0700
CALL STANBIC
(0700 2255 7826242)

Emails:

ComplaintsNigeria@stanbicibtc.com

CustomerCareNigeria@stanbicibtc.com

Website : www.stanbicibtcbank.com

Address: IBTC Place, Walter Carrington
Crescent, Victoria Island, Lagos

Private Banking

Platinum Support Center

Tel: 01 422 444

Emails:

[platinumsupportcenterteam@
mail.standardbank.com](mailto:platinumsupportcenterteam@mail.standardbank.com)

Stanbic IBTC Pension Managers

Tel: +234 1 271 6000

Email:

pensionsolution@stanbicibtc.com

Website :

www.stanbicibtcpension.com

Address: The Wealth House
Plot 1678 Olakunle Bakare Close Off
Sanusi Fafunwa Street, Victoria Island,
Lagos

Stanbic IBTC Asset Management

Tel: +234 1 280 5595, +234 1 280 1266

Email: assetmanagement@stanbicibtc.com

Website :

www.stanbicibtcassetmanagement.com

Address: The Wealth House

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Lagos

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Address: The Wealth House

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Fafunwa Street, Victoria Island, Lagos



ESCALATION CHANNELS

For all escalations, please contact:

Email:customerexperience@stanbicibtc.com



THANK YOU



Stanbic IBTC *IT CAN BE*™
A member of
Standard Bank Group