Customer Service Charter



1. BACKGROUND

The Customer Service Charter (also referred to as Charter) was set up in 2020 with the intention to outline key commitments and service standards when providing service to customers. The Charter encompasses the following considerations:

- The charter is designed to reflect the basic banking services/common services.
- The current prevailing trends of Kenya Banking Industry and the new ways of banking (e.g. digital) have been taken into account.
- The service standards are designed from the customer's perspective in the true spirit of being customer centric.

2. MISSION

To develop motivated professional staff that will profitably deliver high-quality customer services that fill the financial needs of our customers and their businesses.

3. VISION

To be one of the best regarded Banks in Kenya providing the highest-quality products and services.

4. OUR COMMITMENT TO YOU

Paramount Bank top management demonstrates leadership and commitment with respect to customer focus by ensuring that:

- Customer requirements are determined, understood and consistently met.
- The risks and opportunities that can affect conformity of products and services and the ability to enhance customer satisfaction are determined and addressed
- The focus on enhancing customer satisfaction is maintained
- Customer complaints and other customer input/feedback are continually monitored and measured to identify opportunities for improvement.
- We continually look for other ways to interact directly with individual customers to ensure a proper focus to their unique needs/expectations is established and maintained: e.g. customer visits.



5. YOUR RIGHTS AS OUR CUSTOMER

As our customer, you have the right:

- To be served with respect, professionally and timely.
- To complain if you are unhappy with our service.
- To customer information, confidentiality and privacy.
- To receive updates and changes concerning your accounts; and
- To access our facilities and services in a manner that meets your needs and is compliant with all applicable law and risk Procedures.

6. YOUR OBLIGATIONS AS OUR CUSTOMER

As a customer, you have the responsibility:

- To manage the operations of your account(s) in accordance with the regulations, tariff, banking practices and norms, terms and conditions set by the Bank and ask for any clarifications from any official of the Bank.
- To timely update account mandates whenever there are changes, to prevent fraud and avoid delays in service delivery.
- To abide by any legal requirements and other obligations according to laws, rules and regulations of the Republic of Kenya.
- To provide complete, accurate and timely information when requested by the Bank.
- To treat Banking staff members with courtesy and respect.
- To honor payment obligations in a timely manner.
- To Protect your personal information and your account assets including but not limited to the linked mobile numbers, signatures, PINs and Passwords







7. STANDARDS OF SERVICE

As we work towards improving our standards of service, we will endeavour to provide our service efficiently and effectively. To this end, we have set out below the time frames within which you can expect us to deliver the respective services.

	I. WE ARE COMMITTED TO MAKING BANKING EASY					
1.	Serve the majority of customers promptly at all our branches.	We will endeavour to serve within 15 minutes at our branches*.				
2.	Provide you with friendly and helpful service.	We will endeavour to provide updated, comprehensive and courteous service through our various service channels.				
3.	Open savings, current or Term deposit account.	For new bank account opening, we will endeavour to open the account within 24 hours, where all required documents and information are received by the bank *.				
4.	Cheque book issuance	Cheque books will be received not later than 5 business days of launching a request.				
5.	Cheque clearance	For local cheques received before 4 Pm on a business day for clearing, the funds will be made available after one business day.				
6.	Foreign currency remittances.	 Outgoing remittance - if application received before 3.00pm; it will be processed the same day If the application is received after 3.00pm, it will be processed next business day. Incoming remittance - will be processed not later than 1 business day*. 				
7.	Closing account.	If application to close account is received before 2.00pm, it will be processed the same day.				
II. WE ARE COMMITTED TO HELPING WHEN YOU NEED US						
1.	Resolve counter enquiries at our branches.	 We will endeavour to resolve all counter enquiries: Where no follow up is required, within first visit. Where follow-up and feedback is required, not later than five (5) business days from receiving the enquiry. Where enquiry is complex, you will be attended to in an efficient and timely manner and kept updated on the progress. 				
III. WE ARE COMMITTED TO LISTENING						
1.	Seek your thoughts and suggestions on how we can better serve you.	We welcome any suggestions via our branches or write directly to us via customerservice@Paramountbank.co.ke .				
	IV. WE ARE COMMITTED TO PROCESSING YOUR APPLICATION QUICKLY					
1.	Credit Card application	We will endeavour to process applications efficiently and speedily, in accordance with our internal policies, provided all necessary and completed documents have been submitted to the bank.				
2.	Loan application	We will endeavour to process applications efficiently and speedily, in accordance with our internal policies, provided all necessary and completed documents have been submitted to the bank.				

FINANCIAL SERVICE ACCESS					
UNIT	WEEKDAY	SATURDAY	SUNDAY		
HEAD OFFICE	8.30 Am to 5.00 Pm	9.00 Am to 12.30 Pm	-		
WESTLANDS BRANCH	8.30 Am to 4.30 Pm	9.00 Am to 12.30 Pm	-		
PARKLANDS BRANCH	9.00 Am to 5.00 Pm	9.30 Am to 3.00 Pm	10.00 Am to 1.00 Pm		
KOINANGE BRANCH	8.30 Am to 4.30 Pm	9.00 Am to 12.30 Pm	-		
INDUSTRIAL AREA BRANCH	8.30 Am to 4.30 Pm	9.00 Am to 12.30 Pm	-		
MOMBASA BRANCH	8.30 Am to 4.30 Pm	9.00 Am to 12.30 Pm	-		
KISUMU BRANCH	8.30 Am to 4.30 Pm	9.00 Am to 12.30 Pm	-		
ELDORET BRANCH	8.30 Am to 4.30 Pm	9.00 Am to 12.30 Pm	-		
MOBILE/INTERNET BANKING	AVAILABLE 24/7				

CUSTOMER FEEDBACK

Customers may use the contact Centre to lodge complaints, give suggestions or compliments. The Contact Centre may be reached via the below.

PARAMOUNT BANK HEAD OFFICE 4TH FLOOR, SOUND PLAZA, WOODVALE GROOVE STREET MOBILE NUMBER: +254709935000

EMAIL: CUSTOMERSERVICE@PARAMOUNTBANK.CO.KE

WEBSITE: WWW.PARAMOUNT BANK.CO.KE

POSTAL ADDRESS; P.O BOX 14001-00800 NAIROBI, KENYA