CUSTOMER SERVICE CHARTER

OUR PROMISE TO YOU

NBS Bank
Your Caring Bank
A member of the NICO Group

SERVICE REQUIRED	TIMELINE
GENERAL ENQUIRIES	5 MINUTES
BANK STATEMENT (FROM 2012)	5 WORKING DAYS
ENQUIRY – TRANSACTION DOCUMENT KEPT IN-BRANCH	24 HOURS (1 WORKING DAY)
ENQUIRY - TRANSACTION DOCUMENT FILED OFFSITE (WITHIN 7 YEARS)	5 WORKING DAYS
ACCOUNT OPENING (PERSONAL)	24 HOURS*
ACCOUNT OPENING (BUSINESS)	2 WORKING DAYS*
REACTIVATION OF DORMANT ACCOUNT	10 MINUTES*
REGISTER E-BANKING SERVICES (Mobile, Internet, Airtel Money, Mpamba, SMS Alerts, E-Statements)	24 HOURS (1 WORKING DAY)
RESET EAZYMOBILE PIN (Mobile Banking)	24 HOURS (1 WORKING DAY) IMMEDIATE
RESET EAZYONLINE PIN (Internet Banking)	
SAFE PAYMENT CASH WITHDRAW OVER THE COUNTER (Below K1,000,00)	Less Than 5 Minutes
SAFE PAYMENT CASH WITHDRAW OVER THE COUNTER (Above K1,000,00)	Less Than 10 Minutes
NORMAL CASH WITHDRAWAL OVER THE COUNTER (Below K1,000,000)	10 MINUTES
NORMAL CASH WITHDRAWAL OVER THE COUNTER (Above K2,000,000)	15 MINUTES
CASH DEPOSIT (Under K500,000 FROM K1,000 NOTES)	10 MINUTES
CHEQUE WITHDRAWAL (Third Party Cheques)	30 MINUTES
CHEQUE DEPOSIT	10 MINUTES
ISSUING BANKERS CHEQUE	1 HOUR
CHEQUE CLEARING (NBS)	1 Working Day
CHEQUE CLEARING (Other Banks)	3 WORKING DAYS
CHEQUE CLEARING (Manual)	8 WORKING DAYS
CHEQUE BOOK (Within Blantyre)	2 WORKING DAYS
CHEQUE BOOK (Outside Blantyre)	4 WORKING DAYS
SALARY PROCESSING	24 WORKING HOURS (1 WORKING DAY)
RESOLVE TELEPHONE QUERIES	WITHIN 1st CALL (when no follow up is required) WITHIN 1 WORKING DAY (when follow is required) WITHIN 3 WORKING DAYS (when escalation is complex)
RESPOND TO WRITTEN ENQUIRIES	WITHIN 3 WORKING DAYS (upon receipt)
RESPOND TO EMAILS	WITHIN 1 WORKING DAY (upon receipt)
OVERDRAFTS (Personal Accounts)	3 WORKING DAYS *
PERSONAL LOAN / SHORT TERM LOAN	3 WORKING DAYS*
EMPLOYER SUPPORTED LOAN	3 WORKING DAYS *
ASSET FINANCE LOAN	7 WORKING DAYS
MORTGAGE	21 WORKING DAYS
LETTERS OF CREDIT (Cash Covered)	4 WORKING DAYS (Below 5 million) *
GUARANTEES	4 WORKING DAYS*
CERTIFICATIONS	2 WORKING DAYS
DEBIT CARD	10 WORKING DAYS
CREDIT CARD	5 WORKING DAYS*
INSTANT CARD	48 HOURS
NEW CARD PIN /reset	24 HOURS
CLAIMS ON FAILED TRANSACTIONS	2 WORKING HOURS
CLAIMS ON FAILED ATM AND POS TRANSACTIONS(NBS)	24 HOURS
CLAIMS ON FAILED ATM AND POS TRANSACTIONS (Other Banks)	3 WORKING DAYS
GREET WITH A SMILE	EVERYTIME