STANBIC IBTC
SERVICE CHARTER

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MESSAGE FROM THE ACTING CHIEF EXECUTIVE

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.**

KUNLE ADEDEJI
Acting 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 2025

To be within the top 5 in Market share (in value), ROE and Service by 2025.

OUR COMMON PURPOSE

Africa is our home, we drive her growth.

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 everything we do as an organisation.

OUR VALUES

Our values are at the heart of what Stanbic IBTC 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.

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 recognise 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.

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 prod-ucts, 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.

Upholding the highest levels of integrity
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.

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 or 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 and so on) 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 first 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.

THE RIGHTS AND 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 also includes full customer 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 access to information regarding his or 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 YOUR PARTNER

1. **Respect**
   Treat the employees of Stanbic IBTC with courtesy and respect.

2. **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.

3. **Provide information**
   Provide information requested by Stanbic IBTC employees 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.

4. **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-accounts, and 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.

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

6. **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

Face to Face

Emails

Letters

Mobile App, USSD and Short code

Online Account, Social media and Web Chat

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

1. Aim to serve you promptly in all our locations and at all our touchpoints
2. Help you make the right choices for your money and you
3. Aim to open your accounts seamlessly and promptly
4. Process your transaction requests promptly
5. Aim to provide you with friendly and helpful service whenever you deal with us
6. Provide you solutions to help manage your accounts digitally
7. Help you manage your accounts and provide you with periodic statements
8. Provide easy channels to make complaint or suggestion

OUR COMMITMENT TO SERVE YOU

We aim to answer your call promptly when you call us	We are always available to pick your calls.
We aim to resolve phone enquires promptly	Where no follow up is required within first call. Where follow up is required, between 24 and 48 hours of first call or in line with regulatory timelines as applicable.
We respond to written enquires promptly	Respond to and acknowledge receipt of written enquiries within three business days.
We resolve customer complaints fairly, consistently, and promptly	We will take your complaints seriously and resolve as quickly as possible to your satisfaction.
We actively seek your thoughts and suggestions on how we can better serve you	We will always reach out to you to get feedback on our products and services to enable us to serve you better. Encourage you to complete and submit feedback

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 to 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 at any of our touch points.
- **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, that is do we make it easy for you to use our products and services?
- **Customer Resolution Survey [CRS]:** This is aimed at improving our quality of responses, and the timeliness of resolving your requests or complaints.

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 ensure we serve you better.

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, 0201 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.

Stanbic IBTC Asset Management
Tel: 0700 0080 0900, 0201 280 1266
0201 280 5595
Email:
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Stanbic IBTC Capital
Tel: +234 0201 422 8855
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Website: www.stanbicibtccapital.com
Address: IBTC Place, Walter Carrington Crescent, Victoria Island, Lagos.

Private Banking
Platinum Support Centre
Tel: 0201 422 2222
Emails: platinumsupportcentreteam@mail.standardbank.com

Stanbic IBTC Insurance Brokers
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Email:
insurancesolution@stanbicibtc.com
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Stanbic IBTC Trustees
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THANK YOU