



CUSTOMER SERVICE CHARTER





INTRODUCTION

The Customer Service Charter outlines the NIC Bank Group ("NIC") commitment in delivering the highest standards of customer service at all times and at each customer touch point. Our commitment is reinforced through our values of Passion, Integrity, Professionalism, Responsiveness and Innovation which outline our belief in Service Quality, Team Work and listening to our customers and understand their needs, while building enduring relationships with them by delivering superior products and technological solutions that meet their expectations.

The Customer Service Charter outlines the standards of service you can expect in your dealings with us. We recognize that there will always be room for improvement, and as we establish new and better ways of working, we will formalize processes and procedures and include them here in our Customer Service Charter. This Customer Service Charter is for information purposes only and does not create any legally binding rights, obligations or liability on the part of NIC Bank Ltd and its subsidiaries.

SERVICE COMMITMENT TO OUR CUSTOMERS

We commit to deliver innovative financial products and services with passion so that you feel valued and special.

Our Vision

To establish long term, profitable customer relationships through the provision of a complete range of banking and financial services.

Mission Statement

To be the leading financial services provider

to our target market; we are committed to the highest standards of service and to exceeding our stakeholders' expectations.

Our Core Values

- **Integrity:** Being honest and having strong moral principles
- **Professionalism:** Showing confidence and skill
- **Responsiveness:** Turnaround time is key-exceed expectations
- **Passion:** Showing boundless enthusiasm for what you do
- **Innovation:** Coming up with fresh new ways of doing things

OUR COMMITMENT TO YOU

We will continuously work towards improving the Standards of Service, we aim to provide our service efficiently and effectively. NIC's relationship with customers will be guided by the following key principles:

Accountability

We will ensure that all our products and services comply with relevant laws and regulations of the Republic of Kenya. Also endeavor to explain and help you to understand the financial benefits of our products and services that you are interested in, how they work, and the risks involved.

Fairness

We will act fairly and reasonably towards you in a consistent and ethical manner. Your needs and expectations shall be at the core of our business.

Privacy and Confidentiality

We will treat all your personal information as



private and confidential, and ensure that it shall be secure. Your personal information will not be revealed unless otherwise authorized by you or required by the law to do so.

Reliability

We will co-operate as an industry so that you enjoy secure and reliable banking, payment systems and other financial products and services that you can trust.

Transparency

We will provide you with clear, relevant and timely information to help you make informed decision about our products and services. Where applicable, a set of Terms and Conditions indicating your liabilities, rights and obligations relating to our financial products or services will be made readily available to you.

We will inform you, through various channels (e.g. over the website, social media, by telephone, email, sms, at our various branches) of available products and services. You can contact us for information or to provide feedback through the nearest branch; or our customer contact center through customercare@nic-bank.com /020 2888217/ 0711041111/ 0732141111 or visit www.nic-bank.com.

RIGHTS OF OUR CUSTOMERS

- You have the right to be served with respect, professionally and timely.
- You have the right to report any service delivery failure; complaint
- You have a right to customer information confidentiality
- You have a right to receive updates concerning your accounts from us.

REVIEW OF THE CHARTER

We will review this charter every year and work towards delivering our service goals over the coming years.

OUR ORGANIZATION

With over 55 years of banking experience in East Africa and regional network of 30 branches that covers Uganda, Tanzania and Kenya, NIC is a financially sound and secure institution.

From an institution that provided hire purchase facilities to business traders in 1959, NIC has grown and transformed itself over the years to become one of the strongest local brand and a market leader in Asset Financing.

Customer Complaints and Comments:

We are committed to providing the best possible services to you, our customers. If you have a complaint or suggestion, please let us know by communicating either by telephone, letter or email to the address provided in the contact. NIC Bank guarantees confidentiality and privacy in respect of our submitted complaints. Your comments and complaints are important to us.

We will:

- Welcome customer comments and complaints
- Investigate any complaints about our service and reply within 5 working days
- Learn from customer comments and complaints and improve our services

For more details on our complaints handling procedure, contact us through our customer contact center on 020 2888217/ 0711041111/ 0732141111/ customercare@nic-bank.com or visit www.nic-bank.com.



COMPLAINT ESCALATIONS

If you are not satisfied with the outcome of your complaint or how it was handled, you may refer the matter to either of the following:-

1. The Director Technology & Operations NIC Bank Limited

P.O. Box 44599-00100 Nairobi – Kenya
Tel: +254-020-2888000
Email: customercare@nic-bank.com
Twitter: @nicbankkenya
Facebook: <https://www.facebook.com/nicbankkenya> Website www.nic-bank.com

2. The Group Managing Director NIC Bank Limited

P.O. Box 44599-00100 Nairobi – Kenya
Tel: +254-020-2888000
Email: customercare@nic-bank.com
Twitter: @nicbankkenya
Facebook: <https://www.facebook.com/nicbankkenya> Website www.nic-bank.com

Or if you are still not satisfied with our resolution, you may refer the matter to:-

The Chief Executive Officer

Kenya Bankers Association
13th Floor, International House, Mama Ngina Street P.O. Box 73100– 00200 NAIROBI
Telephone: 254 20 2221704/2217757/2224014/5
Cell: 0733 812770/0711 562910
Fax: 254 20 2221792
Email: ceo@kba.co.ke
Website: www.kba.co.ke

CUSTOMER FEEDBACK

If you have enquiries, concerns or comments, please contact us through: NIC Bank Customer Contact Center

NIC House, Masaba Road off Bunyala Road
P.O. Box 44599 – 00100 GPO, Nairobi - Kenya
Tel: +254 (0) 20 2888217 / 0711041111 / 0732141111 Email: customercare@nic-bank.com
Twitter: @nicbankkenya
Facebook: <https://www.facebook.com/nicbankkenya> Website: www.nic-bank.com

