

# BRAC BANK PLC.

## Citizen Charter

হালনাগাদের তারিখ

৩১-০৭-২০২৪



## Our Vision

Building a profitable and socially responsible financial institution focused on markets and businesses with growth potential, thereby assisting BRAC and stakeholders to build a “just, enlightened, healthy, democratic and poverty-free Bangladesh”.

## Our Mission

- Sustained growth in ‘Small & Medium Enterprise’ sector.
- Continuous low-cost deposit growth with controlled growth in Retained Assets.
- Corporate assets to be funded through self-liability mobilization.
- Growth in assets through syndications and investment in faster growing sectors
- Continuous endeavor to increase fee-based income.
- Keep our debt charges at 2% to maintain a steady profitable growth.
- Achieve efficient synergies between the bank’s branches, SME Unit Offices and BRAC field officers for delivery of remittance and the bank’s other products and services.
- Manage various lines of business in a fully controlled environment with no compromise on service quality.
- Keep a diverse, far-flung team fully motivated and driven towards materializing the bank’s vision into reality.

## Our Values

BRAC Bank is an organization, where its values are at the core of every activity. As a values-based bank, it believes in 3P philosophy of People, Planet and Prosperity. It shares the Principles of Values-Based Banking which underpin all that the bank does.

- **Integrity** - Manifesting the quality of being honest, exhibiting consistent behavioral traits guided by principals of morals and ethical code of conduct defined by the bank.
- **Innovation** - It is an act or process of introducing new ideas, methods, devices or technologies aimed to get better results with less input.
- **Inclusiveness** - ‘Inclusiveness’ means diverse mix of feelings, ideas, and people from all sections or society.
- **Customer Centricity** - ‘Customer Centricity’ means engaging with customers to provide any service and continuously enhancing customer experience.
- **Effectiveness** - ‘Effectiveness’ means producing an output expected by the stakeholders and making an impact to the business.

# Customers' Rights/Bankers' Obligations

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Customers of both deposits and loans have rights to obtain following information from the bank:

- The term of the fixed deposit or loan
  - The charges, if any, and consequences of premature termination of a fixed deposit or loan
  - Whether the interest rate is fixed or variable
  - The basis and frequency on which interest payments or deductions are to be made
  - The method used to calculate interest of each product
  - Total amount of income that the customers shall receive on the fixed deposits
  - The total cost of credit with break up if any
  - A schedule of charges, fees, commissions payable for the products or services that the customers have chosen. To know about all charges, fees, and commissions, click on the link: <https://www.bracbank.com/SoC>.
  - Any additional charges or expenses that the customers must pay to obtain additional service
  - Any changes to the terms and conditions, fees or charges, discontinuation of services or relocation of premises of the bank
  - Any changes in interest rates regarding the product or service
  - To read the Letter of Guarantee carefully prior signing it
  - To seek independent legal advice before acting as a personal guarantor
  - Buying and selling rates of foreign currencies.
  - Financial statement financial performance indicators etc.
16. Banking hours and holiday notices

## Customers' Obligations / Bankers' Rights

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- Bankers have the following expectation from Customers:
- Customers shall follow the banking norms, practices, functional rules etc.
- Customers shall abide by the terms and conditions prescribed for each banking product and services.
- Customers shall maintain disciplinary arrangement at the customer service points.
- Customers shall convey their grievance or query to the bank in proper way or in prescribed form.
- Customers shall convey to the bank any changes in their address, contact numbers, KYC & TP.
- Customers shall not try to show unreasonable persistence, demand, argument & behavior.
- Customers generally shall ask any query at prescribed desk such as Customer Service Desk, Call center, Enquiry email at first instance.
- Customers should avoid misunderstanding as far as possible by placing queries for clarification regarding any products and services.
- Customers should not disclose their Security Items Pin/Password. Like debit card PIN Code, ASTHA Username & Password.

### 1.1 - Citizen Service (Individual) (নাগরিক সেবা)

Serial	Name of Service	Service Providing Method (Physical/Digital/Email)	Required Documents & Place of Receipt	Service Charge and Mode of payment	Timeline for service	Responsible Officer(Name, Designation, Contact Number & email) / Contact Point
1	2	3	4	5	6	7
1	<b>Account opening (Retail)</b>  For Product Specific details visit our website	Physical & Digital	<b>Required Documents:</b> <ul style="list-style-type: none"> <li>- Duly filled in account opening form.</li> <li>- Signature specimen with photograph (2 copies &amp; 1 copy for nominee )</li> <li>- Valid identification document copies (NID/Passport/ Birth Certificate with photo) for account holder &amp; Nominee.</li> <li>- FATCA Form for account holder</li> <li>- Signature declaration form (if sign mismatches with NID)</li> <li>- Supporting address proof Document</li> <li>- Supporting documents for source of fund</li> <li>- Beneficial Owner form along with ID copy for housewife, unemployed/dependent persons and student ( if applicable)</li> <li>- A copy of E-Tin (if available)</li> </ul> <b>** Additional document may require for regulatory perspective based on product and Residency status</b>  <b>Place of Receipt:</b> Branch & Agent Outlet	For Schedule of Charges details/Information visit our website	Same Day to 2 Days	Call Center- 16221, Email- enquiry@bracbank.com

2	<b>Account opening (SME-Proprietorship)</b>  For Product Specific details visit our website	Physical & Digital	<b>Required Documents:</b> <ul style="list-style-type: none"> <li>- Duly filled in account opening form.</li> <li>- Signature specimen with photograph (2 copies of Proprietor &amp; 1 copy for Nominee)</li> <li>- Valid identification document copies (NID/Passport/ Birth Certificate with photo) for account holder &amp; Nominee.</li> <li>- Valid Trade License copy</li> <li>- Entity FATCA Form</li> <li>- A copy of E-Tin (if available)</li> <li>- Business Specific Approval from concerned authority (if required)</li> </ul> <b>Place of Receipt:</b> Branch & Agent Outlet	For Schedule of Charges details/Information visit our website	Same Day to 2 Days	Call Center- 16221, Email- enquiry@bracbank.com
3	<b>Account opening (SME-Partnership)</b>	Physical	<b>Required documents:</b> <ul style="list-style-type: none"> <li>- Duly filled in account opening form.</li> <li>- Signature specimen with photograph for all Partners</li> <li>- Valid identification document copies (NID/Passport/ Birth Certificate with photo) for all Partners</li> <li>- Valid Trade License copy</li> <li>- Certified Copy of the partnership deed (if registered)</li> <li>- Notarized Copy of the partnership deed (if unregistered)</li> <li>- Partnership Resolution signed by all partners (or meeting quorum As per Deed)</li> <li>- Entity FATCA Form</li> <li>- A copy of E-Tin for Business name (if available)</li> <li>- Business Specific Approval from concerned authority (if required)</li> </ul> <b>Place of Receipt:</b> Branch	For Schedule of Charges details/Information visit our website	Same Day to 3 Days	Call Center- 16221, Email- enquiry@bracbank.com

4	<b>Account opening (Corporate)</b>  For Product Specific details visit our website	Physical	<b>Required Documents:</b> <ul style="list-style-type: none"> <li>- Duly filled in account opening form.</li> <li>- Signature cards of Signatories</li> <li>- Valid Trade License copy.</li> <li>- Valid ID documents (NID/ Passport copies) for all Signatories, At least Five Directors (including nominated directors) and beneficial owners with 20% or more ownership.</li> <li>- Individual Information Form for all signatories, At least Five Directors (including nominated directors) and BO from for beneficial owners with 20% or more ownership</li> <li>- Passport size photographs of all Signatories, At least Five Directors and Beneficial owners having 20% or more ownership</li> <li>- Entity FATCA Form</li> <li>- Board Resolution (BR) with A/C opening &amp; operating instruction</li> <li>- Photocopy of MOA &amp; AOA (certified by RJSC).</li> <li>- Certificate of incorporation from RJSC (certified by RJSC)</li> <li>- Latest form (xii) &amp; (x) copy where applicable</li> <li>- Approval from concerned authority (if required)</li> <li>- Certificate for Commencement of Business (certified by RJSC) for Public Limited Company</li> <li>- A copy of E-Tin (if available)</li> </ul> <b>Place of Receipt:</b> Branch	For Schedule of Charges details/Information visit our website	2 Days to 5 Days	Call Center- 16221, Email- enquiry@bracbank.com
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5	<b>Account opening (Probashi)</b>  For Product Specific details visit our website	Physical & Email	<b>Required Documents:</b> <ul style="list-style-type: none"> <li>- Duly filled in account opening form.</li> <li>- Signature specimen with photograph (2 copies for account holder &amp; 1 copy for nominee)</li> <li>- Valid passport copies for account holder</li> <li>- Valid NID/passport copies for nominee</li> <li>- FATCA Form for account holder</li> <li>- Valid VISA/work permit for local passport holder</li> <li>- A copy of E-Tin (if available)</li> <li>- Foreign passport mention with No VISA required to travel in Bangladesh</li> <li>- Present foreign address with valid proof copy( utility, telephone bill, driving license etc)</li> <li>- Permanent address with valid proof copy (utility, telephone bill, NID etc)</li> <li>- Income proof (pay slip, bank statement)</li> </ul> <b>Place of Receipt:</b> Branch & Probashi Unit (Head office)	For Schedule of Charges details/Information visit our website	Same Day to 3 Days	Call Center- 16221, Email- enquiry@bracbank.com
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6	<b>Account opening (FCY)-OBU</b>  For Product Specific details visit our website	Physical & Email	<b>Required Documents:</b> <ul style="list-style-type: none"> <li>- Duly filled in account opening form</li> <li>- Photographs of the client and the nominee (attested by account holder/ client).</li> <li>- Photocopy of Valid passport with due attestation. In case of foreign passport, attested photocopy of ‘no visa required for travel to Bangladesh’ page is required.</li> <li>- Valid NID/Passport copies of nominee</li> <li>- Present foreign address proof document: Residency Permit/ Work ID/ Utility Bill / Driving License/ Government issued ID card/ Rent Receipts Overseas Bank’s Statement / Social Security card etc.</li> <li>- Copy of PR/ Work/Residency Permit or Valid VISA. Entry VISA with due attestation. If the permit is in any other language other than English or Bangla, translation will be required along with notarization or translated by Google</li> <li>- Income Proof document</li> <li>- E-TIN /Tax return document (if applicable)</li> <li>- FATCA form</li> </ul> <b>Place of Receipt:</b> Branch & Probashi Unit (Head office)	For Schedule of Charges details/Information visit our website	Same Day to 3 Days	Call Center- 16221, Email- enquiry@bracbank.com
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7	<b>Account opening (Agent Banking)</b>  For Product Specific details visit our website	Physical & Digital	<p><b>Required Documents (Retail):</b></p> <ul style="list-style-type: none"> <li>- Duly filled in account opening form.</li> <li>- Signature specimen with photograph (2 copies &amp; 1 copy for nominee )</li> <li>- Valid identification document copies (NID/Passport/ Birth Certificate with photo) for account holder &amp; Nominee.</li> <li>- FATCA Form for account holder</li> <li>- Supporting address proof Document</li> <li>- Supporting documents for source of fund</li> <li>- Beneficial Owner form along with ID copy for housewife, unemployed/dependent persons and student ( if applicable)</li> <li>- A copy of E-Tin (if available)</li> </ul> <p><b>Required Documents (SME-Proprietorship):</b></p> <ul style="list-style-type: none"> <li>- Duly filled in account opening form.</li> <li>- Signature specimen with photograph (2 copies of Proprietor &amp; 1 copy for Nominee)</li> <li>- Valid identification document copies (NID/Passport/ Birth Certificate with photo) for account holder &amp; Nominee.</li> <li>- Valid Trade License copy</li> <li>- Entity FATCA Form</li> <li>- A copy of E-Tin (if available)</li> <li>- Business Specific Approval from concerned authority (if required)</li> </ul> <p><b>Place of Receipt:</b> Agent Outlet</p>	For Schedule of Charges details/Information visit our website	Same Day to 2 Days	Call Center- 16221, Email- enquiry@bracbank.com
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8	Account Closing	Physical	<p><b>Required Documents:</b></p> <ul style="list-style-type: none"> <li>• <b>Individual</b> - Account closing request from the account holder duly signed for individual account , in case of joint account signature of all signatory will be required</li> <li>• <b>Sole Proprietorship Account</b> - Account closing request by the proprietor.</li> <li>• <b>Partnership</b> - Resolution from the partners or letter from partners who are empowered to close the account as specified in the partnership deed.</li> <li>• <b>Limited Company</b> <ul style="list-style-type: none"> <li>- Board Resolution for Close the Account</li> <li>- Unused instrument/ Cheque leaves &amp; debit Card (if applicable)</li> <li>- For Branch/Liaison office closure approval from BIDA is required</li> </ul> </li> </ul> <p><b>Place of Receipt :</b> Branch &amp; Agent Outlet</p>	For Schedule of Charges details/Information visit our website	Same Day to 2 Days	Call Center-16221, Email-enquiry@bracbank.com
9	Account/Card information Update	Physical , Digital & Email	<p><b>Required Document:</b></p> <ul style="list-style-type: none"> <li>- Duly filled prescribed customer request form</li> <li>- Documentation required as per Account Information update Type basis.</li> </ul> <p><b>Place of Receipt:</b> Branch, Call center, Agent Outlet &amp; Internet Banking</p>	For Schedule of Charges details/Information visit our website	Same Day to 2 Days	Call Center-16221, Email-enquiry@bracbank.com
10	Dormant Account Activation	Physical , Digital & Email	<p><b>Required Documents:</b></p> <ul style="list-style-type: none"> <li>- Duly filled Dormant Account activation Form,</li> <li>- Updated trade license (in case of business account),</li> <li>- Proof of profession/Source of fund document</li> <li>- Other necessary document which are mandatory for account opening but were not taken during account opening.</li> </ul> <p><b>Place of Receipt:</b> Branch, Agent Outlet &amp; Internet Banking</p>	For Schedule of Charges details/Information visit our website	Same Day to 2 Days	Call Center-16221, Email-enquiry@bracbank.com

11	<b>FDR/DPS Open</b>  For Product Specific details visit our website	Physical , Digital & Email	<b>Required Documents:</b> - Duly signed prescribed single page of FD/DPS Account - Opening Form - Nominee assignment page with photograph (name written at the back) along with valid ID, attested by the applicant (if - nominee is not same as operative account). - Income TAX Return Submission Copy (PSR) if FDR amount is BDT 10 Lac and above  <b>Place of Receipt:</b> Branch, Agent Outlet & Internet Banking	For Schedule of Charges details/Information visit our website	Same Day to 2 Days	Call Center-16221, Email-enquiry@bracbank.com
12	<b>FDR/DPS Encashment</b>	Physical , Digital & Email	<b>Required Documents:</b> Duly signed prescribed single page of FD/DPS closure Form  <b>Place of Receipt:</b> Branch, Agent Outlet & Internet Banking	For Schedule of Charges details/Information visit our website	Same Day to 2 Days	Call Center-16221, Email-enquiry@bracbank.com
13	<b>Probashi Remittance(Inward)</b>	Physical/Digital	<b>Required Documents:</b> For Cash pick up Remittance mode: 1. Verified NID Card 2. Original Passport 3. Chip Based Driving license	<b>Service Charge:</b> As per Schedule of Charges <b>Mode of Payment:</b> Cash pick up, BEFTN, NPSB, bKash, Brac Bank Account	1. Cash pick up : Same day if customer visits branch & agent Bankng within 4PM 2. BEFTN : Same day if Instructions receive within 2pm 3. NPSB, bKash , BRAC BANK account : Real time	Respective Relationship Manager / Dealing Office /Probashi Remittance team

14	Remittance (Inward)	Physical/Email/ Digital/ Courier/ Post office	<b>Required Documents:</b> i) Remittance purposewis Suporting documents (If applicable) (ii) Form C (If appliable) (iii) Invoice Agreement (If applicable) <b>Place of Receipt:</b> Branch, Email (enquiry@bracbank.com)	As per Schedule of Charges Mode of Payment: Account Credt, EFT, RTGS	For BBL account same day if documents recceive and comply before 2PM ,for other Bank customers documents need to reeive before 1PM & comply	Respective Relationship Manager / Dealing Office /Commercial inward remittance Unit
15	Remittance(outward)	Physical/Email	<b>Required Documents:</b> i) Remittance Request Form (ii) Form TM (iii) Letter of undertaking (iv) Relevant document as per GFET <b>Place of Receipt:</b> Branch, Email	As per Schedule of Charges Mode of Payment: Account Debit	Same Day to 5 Days depending on the complexity of the request	Respective Relationship Manager / Dealing Officer
16	Student File Open	Physical	<b>Required Documents:</b> i) Student File Opening Form (ii) Remittance Request Form (iii) TM Form (iv) Relevant document as per GFET <b>Place of Receipt:</b> Branch	As per Schedule of Charges Mode of Payment: Account Debit	Same Day to 1 Day	Respective Relationship Manager / Dealing Officer

17	Positive Pay	Physical/Digital/Email	<b>Required Documents:</b> No document required. <b>Place of Receipt:</b> 1. Registered email related with account need to email positivepay@bracbank.com 2. Call centre: 16221 3.Branch 4.Astha	N/A	Same day and advance	Respective Relationship Manager / Dealing Officer/ Call centre agents
18	Cheque clearing	Physical/Digital	<b>Required Documents:</b> Cheque instrument <b>Place of Receipt:</b> Branch and Head office	As per Schedule of Charges	Same day if receive within Cut off time	Respective Relationship Manager / Dealing Officer
19	Shanchayapatra Purchase & Encashment	Physical	<b>Required Documents:</b> <b>Purchase:</b> Complete Prescribed Form, Debit Authority, NID copy for each (Applicant & Nominee), Two copies passport sized Photo for each (Applicant & Nominee), eTIN, Tax Certificate/PSR (if cumulative investment amount is above BDT 5 lacs), Pension related documents/Form PSP-2, Birth Certificate/Passport copy of Minor nominee, NID Copy & Contact Number of Introducer (in case of minor nominee).  <b>Pre Mature Encashment:</b> Customer Declaration Form, Encashment Form, Discharge the SP Instrument/Acknowledgement Receipt, share the OTP generated by NSD system.  <b>Place of Receipt:</b> Branch	Not Applicable	3 Working days	Respective RM/Branch Personnel, Call Center - 16221 or email to Enquiry (enquiry@bracbank.com)

20	Wage Earner Bond, Dollar Investment Bond, Dollar Premium Bond	Physical	<b>Required Documents:</b> Govt. Prescribed Form (Diaspora), Customer Declaration Form, Proof of remittance (Diaspora), Employment/Business certificate of Diaspora, NID copy of Bond Holder/Diaspora, Valid Local or Foreign Passport copy of Bond Holder/Diaspora, Valid Visa Copy of Bond Holder/Diaspora, Two (2) copies photograph of each (Bond holder & nominee), NID/ Passport copy of nominee, Bank Account: FCY AC for DIB, FCY & BDT AC for DPB & WEDB. <b>Place of Receipt:</b> Branch	Not Applicable	3 Working days	Respective RM/Branch Personnel, Call Center - 16221 or email to Enquiry (enquiry@bracbank.com)
21	Prize Bond purchase / Sale	Physical	<b>Required documents:</b> Photo ID (if amount exceeds 50K) <b>Place of Receipt:</b> Branch	<b>Charge:</b> Not Applicable <b>Mode of Payment:</b> Cash	Banking Hour	Head Teller, Branch
22	Locker Service	Physical	<b>Required Documents:</b> <ul style="list-style-type: none"> <li>- Duly filled in account opening form.</li> <li>- Signature specimen with photograph (2 copies &amp; 1 copy for nominee )</li> <li>- Valid identification document copies (NID/Passport/ Birth Certificate with photo) for account holder &amp; Nominee.</li> <li>- FATCA Form for account holder</li> <li>- Signature declaration form (if sign mismatches with NID)</li> <li>- Supporting address proof Document</li> <li>- Supporting documents for source of fund</li> <li>- Beneficial Owner form along with ID copy for housewife, unemployed/dependent persons and student ( if applicable)</li> <li>- A copy of E-Tin (if available)</li> </ul> <b>** Additional document may require for regulatory perspective based on product and Residency status</b>  <b>Place of Receipt:</b> Branch & Agent Outlet	As per Schedule of Charges	3 working days	Locker Custodian

23	Foreign Currency Selling/ Buying (Cash)	Physical	<b>Required Documents:</b> 1. Passport 2. Visa 3. Air/Bus Ticket, OTC <b>Place of Receipt:</b> Branch	1. Commission+ Tax 2. Endorsement Fee + VAT (As per SOC)	Banking Hour	Call Center-16221, Email-enquiry@bracbank.com
24	Pay Orders	Physical	<b>Required Documents:</b> Photo ID (Non Account Holder) <b>Place of Receipt:</b> Branch	As per Schedule of Charges	Banking Hour	Call Center-16221, Email-enquiry@bracbank.com
25	Cash Withdrawal/ Deposit	Physical/ Digital	<b>Required Documents:</b> Negotiable Instruments, Debit Card <b>Place of Receipt:</b> Branch, ATM & CRM booth	Not Applicable	Banking Hour, 24/7 for Digital Transactions	Concerned FTE, Self Transaction
26	Astha Registration	Digital	No hard copy document required. By downloading Astha App, with Debit Card/ Credit Card/ Account number customer can register in Astha App. Customer must have access to his/her registered mobile number to verify his/her authenticity.	Not Applicable	Instant	Call Center-16221, Email-enquiry@bracbank.com
27	Card Service(Debit Card)	Physical	Debit cards are issued with every Savings/Current account by default. Accounts are onboarded physical /digital channels. Therefore, no additional document collected for Debit card.	As per Schedule of Charges Mode of Payment: Account Debit	0-7 Working Days	Call Center-16221, Email-enquiry@bracbank.com



28	Card Service(Credit Card)	Physical & Digital	1. Credit Card Service Form – 2 2. Supporting documents (only if request is placed through branch, CPV is conducted for all requests) <ul style="list-style-type: none"> <li>For office address change: Visiting card/Joining letter/Transfer letter/ Salary certificate</li> <li>For Resident address: Utility bill/Home rental deed</li> <li>For Cell/E-Mail update: NID/Smart ID</li> <li>For TIN: TIN certificate copy</li> <li>PSR: Latest Return submit acknowledgement slip/Income tax certificate</li> <li>Date of birth/Name/ Parents name: NID/Smart ID</li> <li>For NID: NID copy</li> <li>For Passport: Passport copy</li> <li>Letter of Authorization: written application, NID of cardholder, Authorized person's NID, Cell number, Email</li> </ul>	Not Applicable	3 working days	Call Center-16221, Email-enquiry@bracbank.com
29	Card Service (Prepaid Card)	Physical & Digital	* Prepaid Card Application form, * National ID, * 1 copy of Passport Sized photo, * Duly Filled KYC form, * De-dupe & Sanction screening, * NID verification copy	As per Schedule of Charges	7 Working Days	Call Center-16221, Email-enquiry@bracbank.com
30	Personal Loan	Physical/Digital/Email	<b>Required Documents:</b> <ol style="list-style-type: none"> <li>Duly filled up loan application form</li> <li>NID of applicant</li> <li>E-TIN/Tax return receipt</li> <li>Passport size photograph of applicant</li> <li>TD advice copy</li> <li>Bank statement</li> </ol> <b>Place of Receipt:</b> Branch, Email, Physically received by Relationship Manager	<b>Service Charge:</b> As per Retail Loan Schedule of Charges <b>Mode of Payment:</b> Account Debit	0-2 days	Respective Relationship Manager

31	Auto Loan	Physical/Digital/Email	<b>Required Documents:</b> 1. Duly filled up loan application form 2. NID of applicant 3. E-TIN/Tax return receipt 4. Passport size photograph of applicant 5. Bank statement 6. Proof of income document (As applicable for customer segment) 7. Car quotation 8. Cheque as per requirement of Bank 9. NID of guarantor Passport size photograph of guarantor <b>Place of Receipt:</b> Branch, Email, Physically received by Relationship Manager	<b>Service Charge:</b> As per Retail Loan Schedule of Charges <b>Mode of Payment:</b> Account Debit	3-4 Days	Respective Relationship Manager
32	Home Loan	Physical/Digital/Email	<b>Required Documents:</b> 1. Duly filled up loan application form 2. NID of applicant and co-applicant 3. E-TIN/Tax return receipt 4. Passport size photograph of applicants 5. Bank statement 6. Proof of income document (As applicable for customer segment) 7. Required legal documents 8. Copy of approval plan (if applicable) 9. Required permission from concern authority (if applicable) 10. Cheque as per requirement of Bank 11. NID of guarantor (if applicable) 12. Passport size photograph of guarantor (if applicable) <b>Place of Receipt:</b> Branch, Email, Physically received by Relationship Manager	<b>Service Charge:</b> As per Retail Loan Schedule of Charges <b>Mode of Payment:</b> Account Debit	7-8 days	Respective Relationship Manager

33	Secured Facilities(Loan/cr edit Card)	Physical/Digital/Email	<b>Required Documents:</b> 1. Duly filled up loan application form 2. NID of applicant 3. E-TIN/Tax return receipt 4. Passport size photograph of applicant 5. TD advice copy 6. Bank statement <b>Place of Receipt:</b> Branch, Email, Physically received by Relationship Manager	<b>Service Charge:</b> As per Retail Loan Schedule of Charges <b>Mode of Payment:</b> Account Debit	0-1 days	Respective Relationship Manager
34	Endorsement (Card)	Physical	<b>Required Documents:</b> - Passport - Service Request Form <b>Place of Receipt:</b> Branch	Not Applicable	Banking Hour	Call Center-16221, Email-enquiry@bracbank.com
35	Endorsement (Cash)	Physical	<b>Required Documents:</b> :1. Passport 2. Visa 3. Air/Bus Ticket, OTC <b>Place of Receipt:</b> Branch	As per Schedule of Charges	Banking Hour	Call Center-16221, Email-enquiry@bracbank.com
36	Card holder information update	Physical/Digital	<b>Required Documents:</b> Complete Service Request Form & Supporting documents (copy of NID, Passport, TIN, TC/PSR, Utility Bill, Rental Agreement etc.) <b>Place of Request:</b> Branch, Call center	As per Schedule of Charges	3 working days	Call Center-16221, Email-enquiry@bracbank.com
37	Card Replacement	Physical/Digital	<b>Required Documents:</b> Complete service request form. <b>Place of Receipt:</b> Branch, Call Center, Email(enquiry@bracbank.com)	As per Schedule of Charges	3 working days	Call Center-16221, Email-enquiry@bracbank.com
38	Card Activation	Digital	Call Center, Astha App	Not Applicable	Instant	Call Center-16221, Email-

						enquiry@bracbank.com
39	Limit Enhancement	Physical	<p><b>Common Documents:</b></p> <ul style="list-style-type: none"> <li>- Credit card limit enhancement request letter or request by writing/email/via 'At Your Service' portal - to increase existing credit card limit</li> <li>- Copy of NID</li> <li>- Copy of NID verification</li> <li>- CIB Undertaking and Subject Data Form</li> </ul> <p><b>For Salaried:</b></p> <ul style="list-style-type: none"> <li>- Visiting Card/ Office ID</li> <li>- Original/Photocopy of latest LOI/pay slip (not older than 45 days of receiving date). For grid based Govt. employees only any one of those documents say Gazette letter/ Posting letter/ Transfer letter/ Pay slip/ Salary Certificate/ Printed website information/ Visiting card/ Office ID.</li> <li>- 3 months bank statement required but not older than 1 month of receiving date. No Bank statement is required for Grid based fast track employees.</li> <li>- A copy of renewed contract letter required if applicant job status is contractual.</li> <li>- If partial cash salary paid or full salary paid in cash; Recent 3 months Cash vouchers required along with cash salary verification request letter for verification by CVU (mandatory).</li> <li>- Any cash salaried previously approved can be considered under level-1. Multiplier as per multiplier criteria mentioned in PPG.</li> </ul> <p><b>For Self-Employed and Non-Professional (Businessman):</b></p> <ul style="list-style-type: none"> <li>- Visiting Card</li> <li>- Copy of latest Trade License (for proprietorship)</li> <li>- Copy of latest Trade License, Certificate of Incorporation, MOA, Form-X &amp; XII/Recent Board (for Limited company,</li> </ul>	As per Schedule of Charges	5 working days	<p>Call Center- 16221, Email- enquiry@bracbank.com</p>

			<p>Applicant's share must be 10% of total share)</p> <ul style="list-style-type: none"> <li>- Copy of latest Trade License and Partnership Deed (for Partnership, Applicant's Share must be 30% of total share)</li> <li>- Company Bank Statement of last 12 months (for all)</li> <li>- Personal Bank Statement of last 12 months (for Limited Company)</li> </ul> <p><b>For Landlord</b></p> <ul style="list-style-type: none"> <li>- Rental Receipt/Copy of Rental Agreement(s) with the tenants</li> <li>- Rental agreement is mandatory for institutional tenant</li> <li>- Copy of Title Deed</li> <li>- Lease Deed with AC Land Mutation/Lease Mutation</li> <li>- Updated holding TAX</li> <li>- Partition deed for single build with multiple owners</li> <li>- Bank Statement of last 12 months eTIN (Mandatory)</li> </ul>			
40	Credit Card Closure (Secured)	Physical	No additional documents required	As per Schedule of Charges	3 working days	Branch

41	Credit Card Closure (Unsecured)	Digital	Call to BRAC Bank Call Centre using registered mobile number, retention is attempted and if cardholder is not retained, card is sent for closure	As per Schedule of Charges	5 working days	Call Center-16221, Email-enquiry@bracbank.com
42	NOC (Credit Card)	Digital	No additional documents required	Free of Charge	Instantly generated after successful closure of credit card	Call Center-16221, Email-enquiry@bracbank.com
43	NOC (Loan)	Physical/Email	<b>Required Documents:</b> No customer instruction required. System Generated NOC available upon loan closure  <b>Place of Receipt:</b> Branch, Email	Not Applicable	Instantly generated after successful closure of credit card	Call Center-16221, Email-enquiry@bracbank.com

## 1.2 - Institutional Service (প্রাতিষ্ঠানিক সেবা)

Serial	Name of Service	Service Providing Method (Physical/Digital/Email)	Required Documents & Place of Receipt	Service Charge and Mode of payment	Timeline for service	Responsible Officer(Name , Deignation, Contact Number & email) / Contact Point
1	2	3	4	5	6	7
1	Import through LC	Physical	<b>Required Documents:</b> 1. Documentary Credit Application 2. Contract/Pro-forma Invoice/Indent 3. Insurance coverage documents 4. IMP Form/TM form 5. Required regulatory documents like Trade License, IRC, e-TIN, BIN, Membership Certificate, Last year tax submission proof etc. 6. Approval from concerned authorities, where applicable. <b>Place of Receipt:</b> Trade service: Anik Tower, Motijheel & Agrabad	As per Schedule of charges or credit approval	One Working Day	<b>Email-</b> trade.ops@bracbank.com

2	Import without LC (DA/DP/TT)	Physical	<b>Required Documents:</b> 1.Contract/Pro-forma Invoice/Indent 2. Insurance coverage documents 3. IMP Form/TM form 4. Required regulatory documents like Trade License, IRC,e-TIN, BIN, Membership Certificate, Last year tax submission proof etc. 5. Approval from concerned authorities, where applicable. 6. Undertaking as per GFET format for advance payment <b>Place of Receipt:</b> Trade service: Anik Tower, Motijheel & Agrabad	As per Schedule of charges or credit approval	One Working Day	<b>Email-</b> trade.ops@bra cbank.com
3	Delivery Order/Shipping Guarantee	Physical	<b>Required Documents:</b> Complete request/application/docs, available fund and/or limit and no anomaly <b>Place of Receipt:</b> Trade service: Anik Tower, Motijheel & Agrabad	As per Schedule of charges or credit approval	One Working Day	<b>Email-</b> trade.ops@bra cbank.com
4	Import Bill Document arrival notice	Physical	<b>Place of Receipt:</b> Trade service: Anik Tower, Motijheel & Agrabad	Not Applicable	Instant after receiving document from courier	<b>Email-</b> trade.ops@bra cbank.com
5	Import Bill Document Delivery/Endorsement	Physical	<b>Required Documents:</b> Complete request/document with no anomaly <b>Place of Receipt:</b> Trade service: Anik Tower, Motijheel & Agrabad	As per Schedule of charges or credit approval	Three working days	<b>Email-</b> trade.ops@bra cbank.com



6	Import Financing	Physical	<b>Required Documents:</b> Customer Appplication and required regulatory documents based on type of Financing requested (PIF/UPAS) <b>Place of Receipt:</b> Trade service: Anik Tower, Motijheel & Agrabad	As per Schedule of charges or credit approval	One Working Day	<b>Email-</b> trade.ops@bra cbank.com
7	EDF	Physical	<b>Required Documents:</b> Customer Appplication and required regulatory documents for EDF <b>Place of Receipt:</b> Trade service: Anik Tower, Motijheel & Agrabad	As per Schedule of charges or credit approval	Subject to receipt of fund from Central Bank.	<b>Email-</b> trade.ops@bra cbank.com
8	Bank Guarantees	Physical	<b>Required Documents:</b> 1. Customer Application 2. Offer letter/notification of award/ contract, agreement etc 3. Valid approval 4. Disbursement Authority/Limit note 5. Required regulatory documents like valid Trade License, TIN, VAT, MOA, AOA, CIB etc. <b>Place of Receipt:</b> Trade service: Anik Tower, Motijheel & Agrabad	As per Schedule of charges or credit approval	One Working Day	<b>Email-</b> trade.ops@bra cbank.com
9	Export LC Advising	Physical	<b>Required Documents:</b> Regulatory Documents like Trade License, TIN, VAT, ERC, Membership of related association, BIDA/DOT permission. <b>Place of Receipt:</b> Trade service: Anik Tower, Motijheel & Agrabad	As per Schedule of charges or credit approval	One Working Day	<b>Email-</b> trade.ops@bra cbank.com

10	Export LC/Contract Lien	Physical	<b>Required Documents:</b> 1. Regulatory Documents like Trade License, TIN, VAT, ERC, Membership of related association, BIDA/DOT permission, Bonded ware-house copy (where applicable) 2. Original LC/Contract 3. Customer's request letter <b>Place of Receipt:</b> Trade service: Anik Tower, Motijheel & Agrabad	As per Schedule of charges or credit approval	One Working Day	Email- trade.ops@bra cbank.com
11	Export Bill send for Collection	Physical	<b>Required Documents:</b> Complete set of Substitute Documents with no anomaly <b>Place of Receipt:</b> Trade service: Anik Tower, Motijheel & Agrabad	As per Schedule of charges or credit approval	One Working Day	Email- trade.ops@bra cbank.com
12	Export LC Transfer	Physical	<b>Required Documents:</b> 1. Regulatory Documents like Trade License, TIN, VAT, Membership of related association, DOT permission 2. Original Export LC 3. Customer's request letter <b>Place of Receipt:</b> Trade service: Anik Tower, Motijheel & Agrabad:	As per Schedule of charges or credit approval	LC received by BBPLC. in swift: 24 hours Sales Contract: 1 day LC received by other banks in swift: 3 days	Email- trade.ops@bra cbank.com
13	Document Substitute	Physical	<b>Required Documents:</b> Complete set of Export Documents with no anomaly <b>Place of Receipt:</b> Trade service: Anik Tower, Motijheel & Agrabad:	As per Schedule of charges or credit approval	3 to 5 days After receiving document from 2nd Beneficiary	Email- trade.ops@bra cbank.com

14	Export Financing	Physical	<b>Required Documents:</b> 1. Customer request letter 2. Credit approval 3. Related export documents. <b>Place of Receipt:</b> Trade service: Anik Tower, Motijheel & Agrabad:	As per Schedule of charges or credit approval	One Working Day	<b>Email-</b> trade.ops@bra cbank.com
15	Cash Incentives	Physical	<b>Required Documents:</b> 1. Application in Central bank's prescribed format 2. Copy of Export order, export & Import documents 3. Certificate from concerned association as per Circular 4. Certificate from External auditor <b>Place of Receipt:</b> Trade service: Anik Tower, Motijheel & Agrabad:	As per Schedule of charges or credit approval	Upon receipt of claimed fund from Bangladesh Bank.	<b>Email-</b> trade.ops@bra cbank.com
16	Automated Challan System(ACS)	Physical/Email	<b>Required Documents:</b> i) ACS Request Form (ii) Relevant informations as per Request Form <b>Place of Receipt:</b> Branch	As per schedule of charges Mode of Payment: Account Debit	Same Day if received within cut- off time	Respective Relationship Manager/Dealin g Room
17	Payorder	Physical	<b>Required Documents:</b> Customer request <b>Place of Receipt:</b> Branch	As per schedule of charges Mode of Payment: Account Debit	Same Day if received within cut- off time	Respective Relationship Manager

<b>18</b>	<b>BEFTN/RTGS</b>	Physical/ Email /Digital	Customer request	As per schedule of charges Mode of Payment: Account Debit	Same Day if received within cut- off time	Respective Relationship Manager/Dealin g Room
<b>19</b>	<b>Salary Transfer</b>	Physical/ Email /Digital	Customer request	As per schedule of charges Mode of Payment: Account Debit	Same Day if received within cut- off time	Respective Relationship Manager / Dealing Office

### 1.3 - Internal Service (অভ্যন্তরীণ সেবা)

Serial	Name of Service	Service Providing Method	Required Documents & Place of Receipt	Service Charge and Mode of payment	Timeline for service	Responsible Officer(Name, Deignation, Contact Number & email) / Contact Point
1	2	4	5	6	7	8
1	Compensation and tax related queries	Email	PIN and query details	Not Applicable	3 working days	Associate Manager/Manager <b>Email:</b> Comp&Reward Team@bracbank.com
2	Staff loan (Personal/Auto/Motorcycle)	Shubidha App (PL), Loan module in MyBBL (Auto/MC)	Duly completed application form	Not Applicable	3 working days	Associate Manager/Manager <b>Email:</b> Comp&Reward Team@bracbank.com
3	Staff loan (HBL)	Physical	Property papers, legal vetting & required approval	Not Applicable	30 working days	Associate Manager/Manager <b>Email:</b> Comp&Reward Team@bracbank.com
4	Providing statements & certificates	Employee Self-service in MyBBL	Request in MyBBL	Not Applicable	3 working days	Associate Manager/Manager <b>Email:</b> Comp&Reward

						Team@bracbank.com
5	Providing Tax certificates (ex-employees)	Email	Employee PIN and request details	Not Applicable	3 working days	Associate Manager/Manager <b>Email:</b> Comp&Reward Team@bracbank.com
6	Medical Bill Claim	Through vendors portal	Scan copy of bills, prescriptions and reports	Not Applicable	5 working days	Name: Nafisa Nawal Designation: Officer, HR Operations Mobile Number: 01701209051 Email:nafisa.nawal@bracbank.com
7	TA/DA Bill Reimbursement	* Digital * Physical	<b>Required Documents:</b> <u>Digital</u> - Softcopy of all documents as attachment <u>Physical</u> - Original copy of all documents <b>Place of Receipt:</b> <u>Digital</u> - ERP System <u>Physical</u> - Payments & Asset Management, Finance	Not Applicable	3 working days	Payments & Asset Management, Finance

8	Leave Application	Through HRIS	Not Applicable	Not Applicable	1 working day (depends on approval from line manager)	Name: Kakoli Rashid Designation: Associate Manager, HR Operations Mobile Number: 01713277908 Email: kakoli.rashid@bracbank.com
9	NOC/ Experience Certificate	NOC & VISA through ERP, Experience certificate through email	Travel details and personal information	Not Applicable	1 working day	Name: Syed Mahmud Hasan Designation: Senior Manager, HR Operations Mobile Number: 01730077564 Email:syedmahmud.hasan@bracbank.com
10	Employee ID Card	HR & DSS	New Joiner Staff information received from HR & Existing Staff applied for ID Card from HR Apps.	Not Applicable	3-5 Working Days	Name: Prabir Sharam, Ass. Manager, Cell:- 01701-209062, email:- prabir.sharma@bracbank.com
11	Business card Requisition	Digital/Email	Filled up Form in BBL HR App	Not Applicable	7 working day	Md. Alauddin, Officer, Procurement, 01847419304, md.alauddin34372@bracbank.com



**Subject:** Evidence and progress report on the "Citizen Charter Implementation Plan" for the first quarter (October–December 24) Submission.

Annual Action Plan for the Bank's 2024–2025 Citizen Charter Implementation

Activities	Performance Indicator	Annual target 2024-25	Implementation progress year 2024-2025				Annual Achievement	Implementation Division	Evidence submission
			1st quarter (July-September, 2024)	2nd quarter (October - December, 2024)	3rd quarter (January-March, 2025)	4th quarter (April-June, 2025)			
1	2	3	4	5	6	7	8(7+6+5+4)=	9	10
Quarterly update of citizen charter	Updated for 1st and 2nd quarter	To be updated 4 times	Done	Done	Done	N/A	N/A	Customer Experience	Website upload
Arranging training on citizen charter	A. Training Program, B. Workshop Session C. Others	4 training/works hop to be organized	N/A	Done	Done	N/A	N/A	Customer Experience & Online Banking	Website upload
Organizing briefing sessions with stakeholders on banking services	Seminar arrangement	2 briefing session to be organized within June 2025	N/A	Done	N/A	N/A	N/A	Customer Experience	Website upload
Implementation of decision of the monitoring cell of citizen charter	Report preparation	1. Finalizing the report. 2. Uploading the final report on website	Done	Done	Done	N/A	N/A	BRAC Bank	N/A

*Mehnaz Akter*  
Seal and signature of the Reporting Officer

**Mehnaz Akter**  
Manager (PIN: 30179)  
Complaint Mgt. and BPR  
Customer Experience, Digital Banking  
BRAC Bank PLC.

*Tasvira Alam Mallick*  
Focal Pont of Citizen Charter of BRAC bank PLC

**Tasvira Alam Mallick**  
Head of Customer Experience  
PIN: 26086  
Digital Banking Division  
BRAC Bank PLC.



Evidence of the training session on citizen charter

