

SERVICE CHARTER

. Introduction

At **Bank of Africa Rwanda**, we are committed to delivering excellent banking services and building long-term relationships with our customers. This Customer Service Charter outlines our service standards, our commitment to you and what you can expect when interacting with us through any of our service channels.

About us:

BOA Rwanda is a commercial bank in Rwanda and part of the Bank of Africa Group, a pan-African banking network. It began in 2003 as CFE Agaseke, became Agaseke Bank in 2011 and was rebranded **Bank of Africa Rwanda** in 2015 after the group acquired 90% of shares. BOA Rwanda operates **15 branches** across the country, including **Kigali (Head Office, Kiyovu, Business Center, Nyabugogo, Remera, Kimironko, CHIC, Kimirinko, Kabuga, Gikondo, Gisozi, Nyarugenge and other provinces (Muhanga, Huye, Musanze, Rubavu, Rusizi, Kayonza)**

Our Vision:

To be the preferred bank to our chosen Market

Our Mission:

- To serve our customers with efficiency and courtesy.
- To contribute to the development of all our stakeholders.
- To optimize the growth of Group of Africa through synergies and developments plans.
- To promote the growth and stability of the economies that we operate in.

Our Slogan:

As strong as a Group, as close as a Partner

Our value:

Professionalism: We attain high standards of customer services, accountability, efficiency, respect and confidentiality. We build long-term relationships that are mutually beneficial.

Integrity: We achieve and maintain consistent high levels of honesty, fairness and openness.

Teamwork: This enables us to accomplish our shared values. We build trust, strong relationships, encourage creativity and provide a platform for the generation and implementation of new ideas.

Innovation: We continuously improve the delivery of our products and services. We leverage technology advances, encourage creativity & provide a platform for the generation and implementation of new ideas.

Staff development: Staff are the most valuable asset for achieving our goals. In recognition of this, we provide exceptional opportunities for learning and personal development. We recognize and reward excellent performance.

Customer-focused: We anticipate and understand our customer needs so as to offer imaginative solutions. We work with a sense of urgency, vigor commitment whilst seizing opportunities for all us to excel.



Our Customer Experience Vision

To be the most customer-centric bank, offering simple and innovative experiences.

Our Customer Experience Mission

To understand our customers' needs and consistently provide reliable, innovative, and accessible banking solutions across all channels.

Our Customer Experience (4E's):

1. **Engage:** We actively listen to understand customer needs.
2. **Empathize:** We serve every customer with respect and care.
3. **Empower:** We provide clear guidance for informed decisions.
4. **Execute:** We deliver fast, accurate, and reliable service.

Your Rights as Our Customer:

As our customer, you have the right to:

- Be served with dignity, respect, and professionalism.
- Conveniently access accurate, timely and reliable information.
- Privacy and confidentiality of your information and dealings with us.
- Transparent, fair, and honest dealings with us.
- Share with us your candid feedback.
- Access our services in a manner that meets your needs and is convenient to you.

Our Service Standards :

SERVICE	SPECIFICS	OUR COMMITMENT
Counter/Desk Enquiries	Prompt resolution of all your enquiries	We will provide: <ul style="list-style-type: none"> • Time frame for resolutions within which a response will be made. • Immediate responses on First Contact for regular enquiries which do not require follow-up. • Progress updates every 48 hours for enquiries which require follow up or investigation
Telephone Enquiries	Prompt resolution of telephone enquiries	We will: <ul style="list-style-type: none"> • Answer your call promptly within 3 rings. • Provide immediate responses within the call for enquiries which do not require follow-up. • Provide responses within 5 minutes for enquiries which require a follow-up. • Provide responses within 48 hours for complex enquiries which require follow up.
Email Enquiries	Prompt resolution of email enquiries	We will:



		<ul style="list-style-type: none"> • Provide responses within 12 hours where follow-up is not required. • Provide responses within 48 hours where follow-up is required.
Written Enquiries	Prompt response to written enquiries.	We will: <ul style="list-style-type: none"> • Provide responses within 24 hours upon receipt. • Provide a reasonable resolution time frame with regular progress updates for complex enquiries which require investigations
Customer Complaints	Prompt, consistent and fair resolution of complaints.	We will: <ul style="list-style-type: none"> • Provide responses immediately upon receipt of complaints which do not require follow-up. • Provide responses within 24 hours for complaints which require follow-up. • Provide responses within 24 hours with progress updates every 48 hours and resolution within 30 days for complex complaints which require investigations.
Customer feedback and suggestions	Actively seek views, thoughts and suggestions	We will actively encourage and seek our customers' candid feedback through transactional triggered surveys, social media, contact numbers, email, website(chatbot), SMS and our staff.
Product Application processing	Efficiently and promptly process all applications	We will endeavor to process applications efficiently, speedily and in accordance with our internal policies and procedures, provided all prerequisites are met by the customer.

Our Service Standards :

SERVICE	SPECIFICS	OUR COMMITMENT
BRANCH SERVICES		
General Enquiries	Wait Time	

ACCOUNT SERVICES		
Personal Account Opening	Account opening in system	5 minutes after all requirements are submitted
	Welcoming SMS	Within 24hours
	Electronic Banking set-up	5 minutes after opening account
	Debit Card/Cheque book ordering	Immediately after the account is funded, it's upon request
	Debit Card/PIN ready for collection	The customer is informed about collection after 2 working days
Business Accounts	Account opening on system	7 minutes
	Debit Card/Cheque Book ordering	Immediately after the account is funded, it's upon request
	Debit Card/PIN ready for collection	2 days ready for collection @branch 2 days
	Cheque Book ready for collection	2 working days from date of funding the account
	Statement on Email set up	5 minutes
Diaspora Accounts	Receipt of Application Documents via Registered Mail	24 hours once all the requirements are fulfilled
Account Update Request/Reactivation	Process Application	5 minutes
Account Closure Request	Process Application	5 minutes

LOANS :

SERVICE	SPECIFICS	OUR COMMITMENT
Personal Loan unsecured	Post Approval Process	1 working day
	Approval Process	1 working day
Personal Loan secured	Post Approval Process	2 working day
	Approval Process	2 working day
Vehicle Loan	Post Approval Process	2 working day
	Approval Process	2 working day
Mortgage Loan	Post Approval Process	2 working days
	Approval Process	2 working days

BUSINESS LOANS :

Investment loan	Post Approval Process	3 working days
	Approval Process	3 working days
Invoice discount facility	Post Approval Process	3 working days
	Approval Process	3 working days

Credit line/Contract line	Post Approval Process	3 working day
	Approval Process	3 working days
Working capital facility	Post Approval Process	3 working days
	Approval Process	3 working days
Asset finance	Post Approval Process	3 working days
	Approval Process	3 working days

TRADE SERVICES :

Bank Guarantees	Bid Bonds	1 working day
	Performance bonds	1 working day
	Advance Payment Guarantees	1 working day
	Financial institution Guarantees	1 working day
Letters of Credits	Issuance of Import Letter of Credit	2 working days

DIGITAL BANKING SERVICES:

Mobile solutions	Mobi Uptime	100% of the time
	Balance Enquiry	Instant
	Local transfer	Instant
	Mini Statement Enquiry	Instant
	RRA/Airtime / other service	Instant
Internet Banking solutions	Business /Individual Accounts: Set up	5 minutes
	RRA/Airtime / other service	Instant
	Amendments	15 minutes
	Internet Banking uptime	100% of the time
Debit cards	Elite card	2 working days
	Blue card	2 working days
ATM	ATM Uptime	100% of the time
	ATM Cash Withdrawal/Balance Enquiry/Mini-statement request	100% of the time
	Serviceable Money Available	100% of the time
	Accuracy of Cash Dispensed	100% of the time
	Reversal of Cash Retraction (Branch ATM)	24 hours
	Reversal of Transactions (BOA ATM)	24 hours
	Captured ATM Card	10 minutes– On site ATM

	Reversal of Transaction (Non-BOA-ATM)	30 days
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TRANSACTIONAL BANKING :

Teller Transaction	Cash Deposit into Account	3 minutes
	Cash Withdrawal from Account	3 minutes
	Bankers Cheque Repurchase	5minutes
	Funds Transfer from Account to Account	5 minutes
	Foreign Currency Transaction	5 minutes
	Western Union	5 minutes
Cheque Clearing	In-house Cheques	1 hour
	Cheques deposited before noon	Same day
	Cheques for other banks deposited after 1.00pm	Next working day

REMITTANCE SERVICES:

Standing Order	Set-up	Same day
	Amendments	Same day
	Cancellations	Same day
Outwards Remittances	Local Transfer Processing	10 minutes
	SWIFT Processing	1 hour
Inward Remittances	Local Transfer Incoming	Instant
	SWIFT Processing	30 minutes
Return of Funds	RTGS	Instant
	SWIFT	Same day
Salary bulk Processing	BOA Customers	Instant
	Other bank customers	10 minutes

Review of the Charter :

- To continuously deliver exceptional customer experience, we will:
- Regularly monitor and assess our services against the standards outlined in this charter.
- Review the service standards annually, considering customer feedback and the evolving business environment.
- Conduct an independent review of the charter every 2 Years.

Our Branch Network:

Branch and Head office opening hours	The head office is in Kiyovu, KN 67 St and there are eight branches in Kigali and six in the countryside.		
	Days	Head Office	Branches
	Monday to Friday	8:30 am-5:30 pm	9 am-5:00 pm
	Saturday	Off	9:00 am – 2:00 pm
	Saturday UMUGANDA	Off	1:00 pm – 5:00 pm

No	NAMES	REGION	ADDRESS
1.	Business Center /Head Office	Kigali	Address: KN 67St, Kiyovu
2.	Main Branch	Kigali	Address: Chic complex ground floorKN2
3.	Nyarugenge Branch	Kigali	Address: K.I.C house – KG 11 AVE
4.	Remera Branch	Kigali	Address: Land trade house –KG 11 AVE
5.	Nyabugogo Branch	Kigali	Address: Karinda house – KG 11 AVE
6.	Kimironko Branch	Kigali	Address: Promise house/KG 11 AVE
7.	Gikondo Branch	Kigali	Address: RIO house/KG 11 AVE
8.	Gisozi Branch	Kigali	Address: Umukindo House KG693 st,
9.	Kabuga Branch	Kigali	Address: KK3 Raod, P.O. Box 265, Kigali RWANDA
10.	Kayonza Branch	Eastern	Address: RN3, P.O. Box 265, Kigali RWANDA
11.	Muhanga Branch	Southern	Address: RN1, P.O. Box 265, Kigali RWANDA
12.	Huye Branch	Southern	Address: RN1 – P.O. Box 265 – Kigali – RWANDA
13.	Rusizi Branch	Western	Address: RN6 – P.O. Box 265 Kigali – RWANDA
14.	Musanze Branch	Northern	Address: RN4 – P.O. Box 265 – Kigali – RWANDA
15.	Rubavu Branch	Western	Address: RN4 – P.O. Box 265 – Kigali – RWANDA

HOW TO CONTACT US:

Physical Address

Bank of Africa KN 67St, Kiyovu, Postal Address ,Bank of Africa Plc, 265 Kigali-RWANDA, Kigali-Rwanda Call line:+250788 172600 or 5120 For any complaint, please contact us: 5120/+250788 172600 Chabot: INTUMWA Chabot via our website Social media: Facebook, Instagram, Twitter, LinkDin



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