



SBM Bank Kenya Limited is a leading and trusted financial institution owned by SBM Holdings – Mauritius, a group majority owned by the Government of Mauritius and associated entities. It is also listed on the Stock Exchange of Mauritius.

We are well positioned to offer an unprecedented banking experience in Kenya through our solution centric orientation, ability to structure transactions, provide foreign exchange and cross border banking whilst serving our customer base through our digital platforms and extended branch network across the Country.

Our global network spans across Mauritius, India and Madagascar allowing our customers to effectively trade across the Indian Ocean Rim.

At SBM Bank Kenya Limited, we are driven by a deep commitment to offer world class standards in service delivery; in line with our Customer First Culture. This Customer Service Charter is therefore an expression of our commitment to improving our service and communication with you.

1. Objective:

- To offer you a meaningful and memorable Customer experience through our products and services
- To continuously improve on the service we offer to you
- To maintain consistency of our service standards across all our touch points with you
- To use your feedback in improving our service offering to you

In this regard, this Customer Service Charter:

- Shares our core values, promise and commitment
- Defines the standards of service you should expect from SBM Bank
- Advise you on how to access our products and services
- Guides you on how to communicate with the bank on issues of concern, suggestions and compliments

2. Our Core Values:

- Customer Centricity:** Putting our customers first in everything we do
- Respect:** Treating our employees with integrity and respect - and expecting the very highest performance in return
- Integrity:** Adhering to the highest ethical standards
- Prudence:** Being prudent in taking risks with shareholder and depositor funds
- Trustworthiness:** Committing to world class standards in every area of our business

3. Our Promise:

i. Simplicity:

We will provide you with banking solutions that are easy to use, understand and maintain

ii. Experience:

We will provide you with professional, timely and friendly services We will treat you with respect, fairness, understanding and courtesy. We will exercise high standards of service delivery with utmost integrity. We will ensure that you can easily and conveniently access banking services through our various channels

iii. Clear Communication:

- We will ensure all our correspondences with you are clear, courteous and professional
- We will provide banking solutions with adequate information suitable to your needs
- We will provide clear, relevant and timely information that will help you make informed decisions about your financial needs
- We will strive to communicate any changes to product & services terms and conditions within reasonable time via your preferred mode of communication as indicated at the time of product or service sign up or via Bank's identified means that are both suitable and convenient to you

iv. Security and Privacy:

- We will ensure your data is protected and handled with utmost privacy and confidentiality
- We will ensure you enjoy secure and reliable banking
- We will treat all your personal information as private and confidential
- We will strive to ensure that your assets with us are protected against fraud, misappropriation or other misuses

v. Availability:

We are available to respond to your queries, complaints and feedback at all our Branches and Head Office during working hours and through our 24/7 Contact Centre

4. Our Commitment:

We are committed to providing the highest standard of service, as we believe you are the heart of our business. At SBM Bank Kenya, we thrive in; responsiveness, efficiency, integrity, fairness and stellar quality of services. We commit on the following:

1. Availability of our services and products in our branch network and the following alternate channels:

- ATMs
- Agency banking
- Mobile banking
- Mfukoni internet banking
- Card network

2. Timely and efficient services as follows:

Service	Promise
Customer waiting time	10 minutes
Customer serving time at the counter	5 minutes for simple transactions 10 minutes for complex transactions
Debit card/PIN issuance and activation	20 minutes
Renewal of debit cards	10 minutes
RTGs and TTs	Same day (received by 2:30 pm)
EFT	Same day (received by 4:00 pm)
Savings account opening	Same day (with complete documentation)
Current account opening (individual)	Same day (with complete documentation)

Corporate account opening	Maximum of 4 days (with complete documentation)
Cheque book processing	4 working days
Bankers cheque processing	10 minutes

3. Resolution of customer issue of concern as follows:

Service	Promise
Simple queries	Immediate feedback from our dedicated staff
Complex matters requiring reference	Resolution within 7 days, with written update on status for queries whose resolution takes longer than 7 days
Written complaints	Acknowledgement within 24 hours of receipt and resolution within 7 days

N.B. Swift code: SBMKKENA

4. Being open and transparent in our dealings with you by sharing information through the following:

- Product brochures
- Published general tariff guide
- Displayed forex boards
- Shared facility Term Sheets and Letters of Offer
- Information shared on our website: www.sbmbank.co.ke

5. Offering a personalized service experience through our dedicated staff complement of:

- Personal Bankers
- Customer Experience Advisors
- Relationship Officers
- Contact Centre Officers

6. Listening to your feedback (compliment or complaint) on the following channels and using the same to improve our services:

Email : atyourservice@sbmbank.co.ke
Branch : Visit any of our branches (www.sbmbank.co.ke/visit-us)
Telephone : +254 709 800 000 / +254 730 175 000
Twitter : @sbmbankkenya
Facebook : SBM Bank Kenya
WhatsApp : +254 773 758 196

We remain alert and sensitive to your suggestions or complaints and ensure they are treated with utmost sincerity, confidentiality and fairness. We are committed to resolving any complaint at the first point of contact, if not we will endeavor to resolve any complaints within 48 hours. For complaints that may take longer to resolve we will ensure that we provide you with regular updates on the progress and proposed solutions.

For more information of the Charter feel free to contact the following:

Customer Experience
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