



## AB Rwanda customer service charter

<b>Date of version:</b>	October,2024
<b>ownership</b>	AB Rwanda Plc
<b>Language version</b>	English
<b>approved by:</b>	AB Rwanda Management Team



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## 1. Introduction to the AB Rwanda Customer Service Charter

Dear customer/stakeholders, At AB Rwanda, we are committed to providing exceptional service to all our customers. This customer Service Charter outlines our dedication to delivering high-quality, responsive, and reliable service. It defines the standards you can expect when interacting with us and establishes the mutual rights and responsibilities we share.

This charter serves as a framework to promote transparency and accountability in our service delivery. We recognize that open communication and customer feedback are essential for continuous improvement. By clearly outlining our promises and commitments, defining rights and obligations, specifying service standards and timelines, and providing information on accessibility along with contact details for inquiries, complaints, and feedback, we aim to foster trust and build lasting relationships with our customers

We invite you to engage with us and share your experiences, helping us enhance our services and meet your needs effectively. Your satisfaction is our priority, and this charter reflects our unwavering commitment to providing you with the best possible service at every touchpoint

## 2. AB Rwanda Promises and commitment to its customers

- i. We will provide clear, relevant and timely information that will help you make informed decisions about your financial needs
- ii. 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
- iii. We will ensure your data is protected and handled with utmost privacy and confidentiality
- iv. We will ensure you enjoy secure and reliable banking
- v. We will treat all your personal information as private and confidential
- vi. We will strive to ensure that your assets with us are protected against fraud, misappropriation or other Misuses
- vii. To maintain consistency of our service standards across all our touch points with you
- viii. To use your feedback in improving our service offering to you

## 3. The rights of AB Rwanda Customers

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 feedback and to complain if you are unhappy with our service
- Access our services in a manner that meets your needs and is convenient to you.
- To receive updates and changes concerning your accounts with AB Rwanda
- To know the features of our products clearly and simply
- To know you how long it takes to deliver

#### 4. Customer Responsibilities

- Manage your account(s) in accordance with the bank's regulations and seek clarification from any AB Rwanda official when needed.
- Giving us your feedback, suggestions and views.
- Comply with all legal requirements and obligations as outlined by the laws and regulations of the Republic of Rwanda.
- Provide complete, accurate, and timely information when requested by AB Rwanda.
- Treat banking staff with courtesy and respect.
- Fulfill payment obligations on time.
- Safeguard your personal information and account assets, including linked mobile numbers, signatures, PINs, and passwords

#### 5. Standard financial services and Timelines

As we strive to enhance our service standards, we are committed to delivering our services efficiently and effectively. Below, we outline the time frames within which you can expect us to provide various services. To achieve this, we will continually seek your feedback and suggestions for improvement, allowing us to better meet your needs

AB Rwanda standard financial services	AB Rwanda standard timeline
1) Cash/cheque withdrawal /deposit over the Counter	▪ Within 10 minutes
2) Cash transaction from the customer's account to Mobile money wallet (*182*4#)	▪ within 3 minutes
3) Cash transaction from Mobile money wallet to the customer's account(*182*4#)	▪ Within 3 minutes
4) <b>eKash Transaction:</b> Transfer funds from your AB Rwanda account to other local financial service providers, Mobile Money, or Airtel Money using our mobile banking short code (*540#)	▪ Within 1 minute
5) Account opening (any account)	▪ Within 10 minutes (after submitting all necessary requirements)
6) Re-activation of a dormant or inactive account	▪ Within 5 minutes
7) Account closing (any account)	▪ Within 5 minutes
8) Cheque book issuance (Kigali clients)	▪ Within 2 business days
9) Cheque book issuance (Musanze branch)	▪ Within 5 Business days
10) Cheque book issuance (express cheques)	▪ Within 4 hours

11) Sms alerts registration (mobile banking)	<ul style="list-style-type: none"> <li>▪ Within 5 minutes</li> </ul>
12) Internal transfer processing	<ul style="list-style-type: none"> <li>▪ Within 5 minutes</li> </ul>
13) Local transfer processing (Normal/RTGS)	<ul style="list-style-type: none"> <li>▪ Within 5 hours</li> </ul>
14) Loan application processing	<ul style="list-style-type: none"> <li>▪ Within <b>5</b> working days ( after submitting all necessary requirements)</li> </ul>
15) Loan Application processing(repeat Micro)	<ul style="list-style-type: none"> <li>▪ Within 3hours (after submitting all necessary requirements)</li> </ul>
16) Loan Application processing(agriculture loan)	<ul style="list-style-type: none"> <li>▪ Within 3 working days (after submitting all necessary requirements)</li> </ul>
17) Loan disbursement	<ul style="list-style-type: none"> <li>▪ Within 1 hour</li> </ul>
18) The institution clearance letters confirmations	<ul style="list-style-type: none"> <li>▪ Within 1 hour</li> </ul>
19) Account statement requests	<ul style="list-style-type: none"> <li>▪ Within 10 minutes</li> </ul>
20) Responding to client letter / Complain in writing	<ul style="list-style-type: none"> <li>▪ 5 working days</li> <li>▪ If the letter requires investigation and management intervention can reach to 15 Working days</li> </ul>
21) Telephone enquiries	<ul style="list-style-type: none"> <li>• Provide immediate responses within the call for enquiries which do not require follow-up.</li> <li>• Provide responses <b>within 30 minutes</b> for enquiries which require the staff to consult other team members.</li> <li>• Provide responses <b>within 5 working days</b> for complex enquiries which require approvals but a customer will be updated on the progress.</li> </ul>
22) Email Enquiries	<ul style="list-style-type: none"> <li>• Provide responses <b>within 1 working day</b> for general enquiries.</li> <li>• Provide responses <b>within 5 working days</b> for complex enquiries which require the staff to consult other team members or approvals but a customer will be updated on the progress.</li> </ul>
23) Counter Enquiries	<ul style="list-style-type: none"> <li>• Immediate responses on First Contact for regular enquiries which do not require follow-up.</li> <li>• Provide <b>within 5 working days</b> for enquiries which require follow-up or investigation or</li> </ul>

	approvals but a customer will be updated on the progress.
24) Clean up customer in CRB report	<ul style="list-style-type: none"> <li>▪ Within 3 days</li> </ul>

## 6. Branch Working Hours and Available Financial Services

Branch Name	Branch Working Hours	Available Financial Services
<b>Nyarugenge</b>	<ul style="list-style-type: none"> <li>• Monday to Friday: <b>9AM to 5PM</b></li> <li>• Saturday: <b>9AM to 1PM</b></li> <li>• Umuganda days: <b>1PM to 5PM</b></li> <li>• Sunday and Public holidays: <b>closed</b></li> </ul>	<ul style="list-style-type: none"> <li>• Loans requests and processing</li> <li>• Cash transactions</li> <li>• Banking services</li> <li>• General enquiries or requests</li> </ul>
<b>Kimironko</b>	<ul style="list-style-type: none"> <li>• Monday to Friday: <b>9AM to 5PM</b></li> <li>• Saturday: <b>9AM to 1PM</b></li> <li>• Umuganda days: <b>1PM to 5PM</b></li> <li>• Sunday and Public holidays: <b>closed</b></li> </ul>	<ul style="list-style-type: none"> <li>• Loans requests and processing</li> <li>• Cash transactions</li> <li>• Banking services</li> <li>• General enquiries or requests</li> </ul>
<b>Gisozi</b>	<ul style="list-style-type: none"> <li>• Monday to Friday: <b>9AM to 5PM</b></li> <li>• Saturday: <b>9AM to 1PM</b></li> <li>• Umuganda days: <b>1PM to 5PM</b></li> <li>• Sunday and Public holidays: <b>closed</b></li> </ul>	<ul style="list-style-type: none"> <li>• Loans requests and processing</li> <li>• Cash transactions</li> <li>• Banking services</li> <li>• General enquiries or requests</li> </ul>
<b>Nyabugogo</b>	<ul style="list-style-type: none"> <li>• Monday to Friday: <b>9AM to 5PM</b></li> <li>• Saturday: <b>9AM to 1PM</b></li> <li>• Umuganda days: <b>1PM to 5PM</b></li> <li>• Sunday and Public holidays: <b>closed</b></li> </ul>	<ul style="list-style-type: none"> <li>• Loans requests and processing</li> <li>• Cash transactions</li> <li>• Banking services</li> <li>• General enquiries or requests</li> </ul>
<b>Musanze</b>	<ul style="list-style-type: none"> <li>• Monday to Friday: <b>9AM to 5PM</b></li> <li>• Saturday: <b>9AM to 1PM</b></li> <li>• Umuganda days: <b>1PM to 5PM</b></li> <li>• Sunday and Public holidays: <b>closed</b></li> </ul>	<ul style="list-style-type: none"> <li>• Loans requests and processing</li> <li>• Cash transactions</li> <li>• Banking services</li> <li>• General enquiries or requests</li> </ul>

## 7. Credit outlet Working Hours and Available Financial Services

Credit outlet Name	Working Hours	Available Financial Services
<b>Rwamagana</b>	<ul style="list-style-type: none"> <li>• Monday to Friday: <b>9AM to 5PM</b></li> <li>• Saturday: <b>closed</b></li> <li>• Umuganda days: <b>closed</b></li> <li>• Sunday : <b>Closed</b></li> </ul>	<ul style="list-style-type: none"> <li>• Loans requests and processing</li> <li>• Banking services requests</li> <li>• General enquiries or requests</li> </ul>

	<ul style="list-style-type: none"> <li>Public holidays: <b>closed</b></li> </ul>	
<b>Kabarondo</b>	<ul style="list-style-type: none"> <li>Monday to Friday:<b>9AM to 5PM</b></li> <li>Saturday: <b>closed</b></li> <li>Umuganda days: <b>closed</b></li> <li>Sunday :<b>Closed</b></li> <li>Public holidays: <b>closed</b></li> </ul>	<ul style="list-style-type: none"> <li>Loans requests and processing</li> <li>Banking services requests</li> <li>General enquiries or requests</li> </ul>
<b>Nyagarate</b>	<ul style="list-style-type: none"> <li>Monday to Friday:<b>9AM to 5PM</b></li> <li>Saturday: <b>closed</b></li> <li>Umuganda days: <b>closed</b></li> <li>Sunday :<b>Closed</b></li> <li>Public holidays: <b>closed</b></li> </ul>	<ul style="list-style-type: none"> <li>Loans requests and processing</li> <li>Banking services requests</li> <li>General enquiries or requests</li> </ul>
<b>Kirehe</b>	<ul style="list-style-type: none"> <li>Monday to Friday:<b>9AM to 5PM</b></li> <li>Saturday: <b>closed</b></li> <li>Umuganda days: <b>closed</b></li> <li>Sunday :<b>Closed</b></li> </ul> Public holidays: <b>closed</b>	<ul style="list-style-type: none"> <li>Loans requests and processing</li> <li>Banking services requests</li> <li>General enquiries or requests</li> </ul>
<b>Gicumbi</b>	<ul style="list-style-type: none"> <li>Monday to Friday:<b>9AM to 5PM</b></li> <li>Saturday: <b>closed</b></li> <li>Umuganda days: <b>closed</b></li> <li>Sunday :<b>Closed</b></li> <li>Public holidays: <b>closed</b></li> </ul>	<ul style="list-style-type: none"> <li>Loans requests and processing</li> <li>Banking services requests</li> <li>General enquiries or requests</li> </ul>
<b>Rubavu</b>	<ul style="list-style-type: none"> <li>Monday to Friday:<b>9AM to 5PM</b></li> <li>Saturday: <b>closed</b></li> <li>Umuganda days: <b>closed</b></li> <li>Sunday :<b>Closed</b></li> </ul> Public holidays: <b>closed</b>	<ul style="list-style-type: none"> <li>Loans requests and processing</li> <li>Banking services requests</li> <li>General enquiries or requests</li> </ul>
<b>Rusizi</b>	<ul style="list-style-type: none"> <li>Monday to Friday:<b>9AM to 5PM</b></li> <li>Saturday: <b>closed</b></li> <li>Umuganda days: <b>closed</b></li> <li>Sunday :<b>Closed</b></li> <li>Public holidays: <b>closed</b></li> </ul>	<ul style="list-style-type: none"> <li>Loans requests and processing</li> <li>Banking services requests</li> <li>General enquiries or requests</li> </ul>
<b>Muhanga</b>	<ul style="list-style-type: none"> <li>Monday to Friday:<b>9AM to 5PM</b></li> <li>Saturday: <b>closed</b></li> <li>Umuganda days: <b>closed</b></li> <li>Sunday :<b>Closed</b></li> <li>Public holidays: <b>closed</b></li> </ul>	<ul style="list-style-type: none"> <li>Loans requests and processing</li> <li>Banking services requests</li> <li>General enquiries or requests</li> </ul>
<b>Nyanza</b>	<ul style="list-style-type: none"> <li>Monday to Friday:<b>9AM to 5PM</b></li> <li>Saturday: <b>closed</b></li> <li>Umuganda days: <b>closed</b></li> <li>Sunday :<b>Closed</b></li> </ul> Public holidays: <b>closed</b>	<ul style="list-style-type: none"> <li>Loans requests and processing</li> <li>Banking services requests</li> <li>General enquiries or requests</li> </ul>
<b>Huye</b>	<ul style="list-style-type: none"> <li>Monday to Friday:<b>9AM to 5PM</b></li> <li>Saturday: <b>closed</b></li> </ul>	<ul style="list-style-type: none"> <li>Loans requests and processing</li> <li>Banking services requests</li> </ul>

	<ul style="list-style-type: none"> <li>• Umuganda days: <b>closed</b></li> <li>• Sunday :<b>Closed</b></li> <li>• Public holidays: <b>closed</b></li> </ul>	<ul style="list-style-type: none"> <li>• General enquiries or requests</li> </ul>
<b>Nyamagabe</b>	<ul style="list-style-type: none"> <li>• Monday to Friday:<b>9AM to 5PM</b></li> <li>• Saturday: <b>closed</b></li> <li>• Umuganda days: <b>closed</b></li> <li>• Sunday :<b>Closed</b></li> <li>• Public holidays: <b>closed</b></li> </ul>	<ul style="list-style-type: none"> <li>• Loans requests and processing</li> <li>• Banking services requests</li> <li>• General enquiries or requests</li> </ul>
<b>karongi</b>	<ul style="list-style-type: none"> <li>• Monday to Friday:<b>9AM to 5PM</b></li> <li>• Saturday: <b>closed</b></li> <li>• Umuganda days: <b>closed</b></li> <li>• Sunday :<b>Closed</b></li> <li>• Public holidays: <b>closed</b></li> </ul>	<ul style="list-style-type: none"> <li>• Loans requests and processing</li> <li>• Banking services requests</li> <li>• General enquiries or requests</li> </ul>
<b>Nyamata</b>	<ul style="list-style-type: none"> <li>• Monday to Friday:<b>9AM to 5PM</b></li> <li>• Saturday: <b>closed</b></li> <li>• Umuganda days: <b>closed</b></li> <li>• Sunday :<b>Closed</b></li> <li>• Public holidays: <b>closed</b></li> </ul>	<ul style="list-style-type: none"> <li>• Loans requests and processing</li> <li>• Banking services requests</li> <li>• General enquiries or requests</li> </ul>
<b>Rwamagana</b>	<ul style="list-style-type: none"> <li>• Monday to Friday:<b>9AM to 5PM</b></li> <li>• Saturday: <b>closed</b></li> <li>• Umuganda days: <b>closed</b></li> <li>• Sunday :<b>Closed</b></li> <li>• Public holidays: <b>closed</b></li> </ul>	<ul style="list-style-type: none"> <li>• Loans requests and processing</li> <li>• Banking services requests</li> <li>• General enquiries or requests</li> </ul>

## 8. Access to AB Rwanda Digital Financial Services

Digital channel	Timeline	Available Financial Services
<b>Push and pull</b>	24/7 ( Monday to Sunday)	<ul style="list-style-type: none"> <li>• Transfer funds from Mobile money wallets to AB Rwanda accounts</li> <li>• Transfer funds from AB Rwanda accounts to Mobile money wallets</li> <li>• <b>Accessibility: *182*4#</b></li> </ul>
<b>Mobile banking/eKash</b>	24/7 ( Monday to Sunday)	<ul style="list-style-type: none"> <li>• eKash Transaction: Transfer funds from your AB Rwanda account to other local financial service providers, Mobile Money, or Airtel Money using our mobile banking short code (*540#)</li> <li>• Checking balance and Mini statement of the account</li> <li>• <b>Accessibility: *540#</b></li> </ul>

## 9. Customer Touchpoints and Contact Information

Channels	Contacts	Description
Head office- Kigali	AB Rwanda Plc P.O. Box 671, 15 KN 78 St, Kigali Rwanda Email: <a href="mailto:info@abr.rw">info@abr.rw</a> Phone number: 0788198300 or 5400	<ul style="list-style-type: none"> <li>• General enquires,</li> <li>• correspondence</li> <li>• any complaint</li> </ul>
Fraud or corruption Reporting	<ul style="list-style-type: none"> <li>• <b>Phone number:</b> 0795035287 (Call/SMS/WhatsApp)</li> <li>• <b>Email:</b> <a href="mailto:nofraud@abr.rw">nofraud@abr.rw</a></li> <li>• <b>Suggestion boxes:</b> inside our branches and credit outlets</li> </ul>	<ul style="list-style-type: none"> <li>• Fraud detection</li> <li>• Corruption or suspicious activities observed within premises</li> </ul>
Facebook :	<a href="https://www.facebook.com/abbankrwanda">https://www.facebook.com/abbankrwanda</a>	<ul style="list-style-type: none"> <li>• Comments , Feedbacks</li> <li>• Check our product and services</li> </ul>
Chatbot: INTUMWA Chatbot	Chatbot: INTUMWA Chatbot via our website: <a href="http://www.abr.rw">www.abr.rw</a>	<ul style="list-style-type: none"> <li>• Complaints to National Bank of Rwanda</li> <li>• Other Complaints or clarification to the services or products</li> </ul>
Branch	AB Rwanda staff	<ul style="list-style-type: none"> <li>• General enquires</li> </ul>
Credit outlets	AB Rwanda staff	<ul style="list-style-type: none"> <li>• General enquires</li> </ul>
Suggestion boxes		<ul style="list-style-type: none"> <li>• Available at each branch</li> </ul>
Website	<a href="https://abr.rw/">https://abr.rw/</a>	<ul style="list-style-type: none"> <li>• Our Financial services.</li> <li>• General information about AB Rwanda and Recent updates.</li> </ul>

## 10. Anti-Fraud and corruption measures: AB Rwanda

At AB Rwanda, we recognize that trust is essential to our relationships with customers and stakeholders. As a dedicated financial service provider, we are fully committed to combating fraud and corruption, which undermine our integrity and jeopardize the financial well-being of those we serve.

Guided by our principles of transparency, accountability, and ethical practices, we aim to foster a secure and fair environment where clients can confidently access our financial services, knowing their interests are protected. We encourage you to join us in this crucial fight against fraud and corruption.

### 10.1 Prohibited Practices

- Do not provide cash or cash equivalents (bribes, transport fees, gifts, etc.) to our employees for purposes not outlined in our services.
- Do not give money to our staff to pay your loans on your behalf. Make your loan payments directly to your account via branch channels or your phone.
- Do not submit false applications to obtain loans or advantages you are not qualified for, including creating fake documents or providing inaccurate information about income, assets, or other financial details.
- Do not share your loan with our staff.



- Do not use falsified identification or documents to open accounts or access services.
- Do not engage in insider trading or share confidential information for unauthorized purposes

## 10.2 Consequences of Fraud and Corruption

- We will discontinue processing your loans and sponsoring your business.
- Your company will be blacklisted and will no longer be financed by AB Rwanda.
- You will be reported to the appropriate law enforcement authorities for criminal proceedings.
- You may face civil legal action for any losses incurred by AB Rwanda due to fraudulent activities.
- Your account may be frozen or closed, prohibiting further transactions.
- You will not meet your project financial obligations as you have gave or shared part of needed money to someone also

## 10.3 Fraud and Corruption Reporting

If you encounter any instances of corruption or fraud while interacting with our staff, please report them through the following channels:

- **Phone:** 0795035287 (Call/SMS/WhatsApp)
- **Email:** [nofraud@abr.rw](mailto:nofraud@abr.rw)
- **Suggestion Boxes:** Available inside our branches and credit outlets

Your vigilance helps us maintain the integrity of our services and protect the financial well-being of all our clients. Thank you for your cooperation

## 11. Review of the Customer Service Charter

The purpose of this review is to identify areas for improvement and ensure that the Customer Service Charter remains a relevant and effective guide for our operations. By continuously assessing our performance, we can enhance customer satisfaction and strengthen our relationships with our clients. Therefore, to consistently deliver exceptional customer experiences in line with our commitments:

- We will regularly assess our services against the standards outlined in this customer service charter.
- We will conduct an annual review of the service standards based on your feedback and the current business landscape, making necessary updates to the customer service charter.



## 12. Disclaimer

- This Service Charter provides an overview of the services offered by AB Rwanda and the standards we aim to uphold. These standards might be affected by the accuracy of information provided, customer cooperation, and any unforeseen events beyond our control, including adherence to our Business Continuity Plan.
- While we strive for accuracy, we reserve the right to change or update this document without notice. This charter does not establish a contractual obligation, as service details may vary based on individual circumstances. We encourage customers to reach out to our representatives for tailored support.
- AB Rwanda is committed to quality service; however, we are not liable for any losses or damages arising from the use of this charter or reliance on its content without our involvement.
- By reading this document, you acknowledge and accept this disclaimer. Thank you for choosing AB Rwanda.