

**bpr**

**BANK**

- **Imitangire ya serivisi**
- **Service charter**
- **Notre charte de service client**



# service charter

## 1.0 INTRODUCTION

Our customer service charter defines our commitment to delivering delightful customer experiences on and across all our customer touch points. It also defines our values, your rights as our customer, what to expect from us, how you can help us serve you better and how to contact us for enquiries, service complaints and feedback.

### 1.1. About Us

We are a subsidiary of KCB Group which is the largest bank in East and Central Africa by asset base with a rich heritage of over 120 years and an extensive branch network within Kenya, Uganda, Tanzania, Rwanda, Burundi, South Sudan and Ethiopia. We pride ourselves in nurturing a personalized, one-branch-network concept in providing financial services which meet our customers' needs and preferences. Our service delivery embodies our vision and core values, and which also forms the cornerstone of our decisions and actions.

#### 1.1.1. Our Vision

To be the preferred financial solutions provider in Africa with global reach.

#### 1.1.2. Our Mission

To drive efficiency whilst growing market share to be the preferred financial solutions provider in Africa with global reach.

#### 1.1.3. Our Core Values

- Closer: in touch with our customer looking out for our colleagues. proactive, enhancing their lives.
- Connected: one team going beyond banking to lifestyle, connected to new ideas digital enabled.
- Courageous: never accepting the status quo-acting with purpose and direction the head and the heart guided us.

#### 1.1.4. Our Customer Experience Vision

To build a community of delighted believers who advocate KCB/BPR globally.

#### 1.1.5. Our Customer Experience Mission

To make every Customer contact a delightful and memorable experience by converting delighted Customers one at a time into a community of believers through our values of Closer, Connected and Courageous.

## 1.2. Our Customer Experience Creed:(4E's)

- To Nurture your Emotions: By listening to you, being pleasant and professional in our interactions with you.
- To Meet your Expectations: By tailoring our solutions to meet your needs, preferences and expectations.
- To Lessen your Effort: By providing you with an array of options to access our services, effortlessly, reliably, securely, and conveniently.
- To Excel in Execution: By delivering personalized services with reasonable accuracy and speed, in a polite, objective, and professional conduct.

## 1.3. 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.

## 1.4. How you Can Help us:

You can help us meet our service standards and deliver on our promise to you by:

- Providing complete, accurate and timely information or documentation.
- Giving us your candid feedback, suggestions and views.
- Managing your financial information and account(s) in accordance with set regulations and terms and conditions
- Abiding by legal requirements and other obligations as required by laws that govern the industry and our state.
- Treating our staff with respect and courtesy.

**our  
service  
standards**

## 2.0. OUR SERVICE STANDARDS:

We are committed to providing you with the highest standard of service as follows:

SERVICE	SPECIFICS	OUR COMMITMENT. (WITHIN WORKING HOURS)
<b>Counter Enquiries</b>	Prompt resolution of all your enquiries	<p>We will provide:</p> <ul style="list-style-type: none"> <li>• Time frame for resolution within which a response will be made.</li> <li>• Immediate responses on First Contact for regular enquiries which do not require follow-up.</li> <li>• Progress updates every 48 hours for enquiries which require follow-up or investigation.</li> </ul>
<b>Telephone Enquiries</b>	Prompt resolution of telephone enquiries	<p>We will:</p> <ul style="list-style-type: none"> <li>• Answer your call promptly within 3 rings.</li> <li>• Provide immediate responses within the call for enquiries which do not require follow-up.</li> <li>• Provide responses within 30 minutes for enquiries which require follow-up.</li> <li>• Provide responses within 48 hours for complex enquiries which require follow-up.</li> </ul>
<b>Email Enquiries</b>	Prompt resolution of email enquiries	<p>We will:</p> <ul style="list-style-type: none"> <li>• Provide responses within 12 hours where follow-up is not required.</li> <li>• Provide responses within 48 hours where follow-up is required.</li> </ul>
<b>Written Enquiries</b>	Prompt response to written enquiries.	<p>We will:</p> <ul style="list-style-type: none"> <li>• Provide responses within 24 hours upon receipt.</li> <li>• Provide a reasonable resolution time frame with regular progress updates for complex enquiries which require investigations.</li> </ul>
<b>Customer Complaints</b>	Prompt, consistent and fair resolution of complaints.	<p>We will:</p> <ul style="list-style-type: none"> <li>• Aspire to achieve 15% Customer Effort Score.</li> <li>• Provide responses immediately upon receipt of complaints which do not require follow-up.</li> <li>• Provide responses within 24 hours for complaints which require follow-up.</li> <li>• Provide responses within 24 hours with progress updates every 48 hours and resolution within 30 days for complex complaints which require investigations.</li> </ul>
<b>Customer feedback and suggestions</b>	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.
<b>Product Application processing</b>	Efficiently and promptly process all applications	We will endeavor to process applications efficiently, speedily and in accordance with our internal policies, provided all prerequisites are met by the customer.

# branch service

## BRANCH SERVICES

General Enquiries	Wait Time	15 minutes
<b>ACCOUNT SERVICES</b>		
Personal Account Opening	Account opening on system	7 minutes after all requirements are submitted
	Welcoming sms	Within 48hours
	Electronic Banking set-up	15minutes
	Instant Debit Card/Paperless PIN ready for collection	7 minutes
	Debit Card/Cheque book ordering	Immediately after the account is funded and cheque requested for Kigali Branches 4days upcountry
	Debit Card/PIN ready for collection	The customer is informed for collection after 7 working days
Date of ordering cheque	Cheque Book ready for collection	3 working days from.
	Statement on Email set up	5 minutes
Business Accounts	Account opening on system (BPM)	7 minutes
	Debit Card/Cheque Book ordering	Immediately after the account is funded, it's upon request
	Debit Card/PIN ready for collection	Ready for collection @branch 1month prior
	Cheque Book ready for collection	3 working days from date of funding the account
	Statement on Email set up	5 minutes
	E-statement set-up	15 minutes
Stop Payments on Cheques	Submission and confirmation of instructions	Instant on request
Statements Production	Current Accounts	10 minutes on request
	Savings Accounts	10 minutes on request
	Loan Accounts	10 minutes on request
	Credit Card	10 minutes on request
	Pre-Paid Cards	10 minutes on request
Diaspora Accounts	Receipt of Application Documents via Registered Mail	24 hours once all the requirements are fulfilled
Account Update Request	Process Application	15 minutes
Account Closure Request	Process Application	15 minutes
Account Statements Request	On Request	10 minutes



<b>ALTERNATE BANKING SERVICES</b>		
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
	Cash Deposit	Instant
	Reversal of Cash Retraction (Branch ATM)	24 hours
	Reversal of Transactions (BPR-POS)	7 days
	Reversal of Transaction (Non BPR-POS)	30 days
	Captured ATM Card	15 minutes– On site ATM
		24hrs – Offsite ATM
	Deactivation of Lost/Stolen ATM Card	Immediately on request
Replacement of ATM Card	7 days	
Internet banking	Individual Accounts: Set up	30 minutes
Password Reset		15 minutes or instantly if using the self-reset option.
Internet banking	Amendments	30 minutes
	Business Accounts: Set up	1 hour
	Password Reset	15 minutes or instantly if using the self-reset option
Mobi	Mobi Uptime	100% of the time
	Balance Enquiry	Instant
	Airtime Purchase	Instant
	Mini Statement Enquiry	Instant
	Account to Account transfer	5 minutes
<b>TRANSACTIONAL BANKING</b>		
Teller Transaction Time	Cash Deposit into Account	3 minutes
	Cash Withdrawal from Account	3 minutes
	Bankers Cheque Repurchase	5minutes
	Funds Transfer from Account to Account	5minutes
	Foreign Currency Transaction	5 minutes
	Western Union/MoneyGram Services	5 minutes
Cheque Clearing	In-house Cheques	1 hour
	Cheques deposited before noon	Same day
	Cheques deposited afternoon	Next working day

# Remittance services



## REMITTANCE SERVICES

Standing Order	Set-up	Same day
	Amendments	Same day
	Cancellations	Same day
	RTGS Processing – Local Currency	30 minutes
	SWIFT Processing	30 minutes
Inward Remittances	RTGS – Both Local Currency and Foreign Currency	30 minutes
	SWIFT Processing	30 minutes
Return of Funds	RTGS	Same day credit – For instructions received before 2.30pm
		Next working day credit - For instructions received after 2.30pm
	SWIFT	1 day
Salary Processing	Cheque Clearing	24 hours- In-house
		24 hours – Interbank
	Processing on Quick Pay	Same day credit – For instructions received before 4.00 pm
Next working day credit- For instructions received after 4:00 pm		

## TRADE SERVICES

Bank Guarantees	Bid Bonds	From 1 to 5 working days (1 day if cash covered)
	performance bonds	From 1 to 5 working days (1 day if cash covered)
	Advance Payment Guarantees	From 1 to 5 working days (1 day if cash covered)
	Financial institution Guarantees	From 1 to 5 working days (1 day if cash covered or secured by counter guarantee)
Letters of Credits	Issuance of Import Letter of Credit	1-10days

# Trade services



<b>LOANS AND ADVANCES</b>		
Salary Advance	Approval Process	30 minutes
	Post Approval Process	1 hour
Personal Loan Unsecured	Approval Process	2 working days
	Post Approval Process	3 working days
Personal Loans secured	Approval Process	3 working days
	Post Approval Process	3 working days
Personal mortgage/ purchase	Approval Process	4 working days
	Post Approval Process	3 working days
Personal Mortgage Construction	Approval Process	4 working days
	Post Approval Process	3 working days
SME Loans	Approval Process	4 working days
	Post Approval Process	3 working days
		5 working days – Where perfection of securities is required.
Corporate Mortgages	Approval Process	9 working days
	Post Approval Process	5 working days
Corporate Loans	Approval Process	9 working days
	Post Approval Process	5 working days
Corporate facilities renewal	Approval Process	8 working days
	Post Approval Process	3 working days
Corporate Facilities (New)	Approval Process	5 working days
	Post Approval Process	3 working days
Overdraft Facilities (Renewal)	Approval Process	2 days
	Post Approval Process	1 day
<b>CUSTODY SERVICES</b>		
Shares	Purchase	Sent to brokers within 2 hours of receipt
	Sale	Sent to brokers within 2 hours of receipt

Shares Certificate	Immobilization	2 days
Private Transfer of Shares	Shares in CDS Account	Up to 1 month
	Shares in Certificate form	Up to 3 months
CDS Account	Account Opening	2 working days
	Account Activation	2 working days
	Account Amendment- Signature/address/name/ mandates	2 days
Shares	Sales orders	Sent to the broker within 1 day of the receipt
	Purchase orders	Sent to the broker within 1 day of the receipt
Dividend Cheques	Stop Payments on Dividend Cheques	15 minutes

### CREDIT CARD AND PREPAID CARDS SERVICES

New Credit Card	Approval	2 days
	Ready for collection	10 working days
New Pre-Paid Card	Approval	1 working day
	Ready for collection	10 working days
Enhancement of Credit Card Limit	Approval	1 day
	Loading of new limit	Same day of approval
Amendment of Account Details	Email/postal address, phone number, repayment percentage/ mode, statement receipt mode (postal/email), statement cycle, bank a/c details.	1 day
Card Maintenance	Reactivation of dormant Credit Card	15 minutes
	Blocking of lost/misplaced Cards	Immediately after reporting
	Replacement of damaged/lost Cards	10 working days
	Card renewal on expiry	10 working days
	Request for e-Statement access	2 working days
	Destruction of Cards not collected	3 months from date of receipt at the branch
	Reversal of Transactions (Non-POS)	5 working days
	Reversal of Transactions (POS)	5 working days
	Chargeback on Disputed Transaction – VISA Card	30 days – Chargeback
		Additional 30 days- If recommended for arbitration
	MasterCard	45 Days – Chargeback
Additional 45 days- If recommended for arbitration		

### MONEY MARKETS SERVICES

Fixed Deposits	Processing & set up of new instructions	5 minutes
	Issuance of Receipt	2 minutes
	Processing of Uplift/Pre-closure instructions	5 minutes

### **(i). Review of the Charter**

To continuously deliver exceptional customer experience, we will:

- Monitor and evaluate our services against the set standards on this charter.
- Annually review the service standards set on this charter according to your feedback and the current business outlook.
- Independently review the charter every 3 years.

### **(ii). How to Contact Us**

Postal Address:

BPR BANK RWANDA PLC,  
P.O. Box 5620, KIGALI.  
Email: [Contactus@bpr.rw](mailto:Contactus@bpr.rw) / [info@bpr.rw](mailto:info@bpr.rw)  
Call line: +250 788140000 or 5222 +250 788187200 or 1500

**For any complaint, please contact us:**

Call: 5222/ 1500 or +250788140000/ +250788187200  
Email: [contactus@bpr.rw](mailto:contactus@bpr.rw), [info@bpr.rw](mailto:info@bpr.rw)

**Twitter Handle:** @BPRbank.rw

**Facebook :** BPR Bank Rwanda Plc

**Chatbot:** INTUMWA Chatbot via our website:

[www.bpr.rw](http://www.bpr.rw) / SMS: 6005 / WhatsApp: +250791700721

In case you are not satisfied with the response for your complaint please contact consumer protection committee via email: [ConsumerProtectionCommittee@bpr.rw](mailto:ConsumerProtectionCommittee@bpr.rw)



# our branch network

### 3.0. Our Branch Network

We provide a seamless one-branch network service model to allow our customers conveniently access financial services across Rwanda.

NO.	NAMES	REGION
1	BPF BRANCH	KIGALI A
2	HOF BRANCH	KIGALI A
3	KAMONYI BRANCH	KIGALI A
4	MIC BRANCH	KIGALI A
5	MUGINA OUTLET	KIGALI A
6	MUSAMBIRA OUTLET	KIGALI A
7	NYABUGOGO BRANCH	KIGALI A
8	NYAMIRAMBO BRANCH	KIGALI A
9	BUGESERA BRANCH	KIGALI B
10	GASHORA OUTLET	KIGALI B
11	GIKONDO BRANCH	KIGALI B
12	GISOZI BRANCH	KIGALI B
13	KABUGA BRANCH	KIGALI B
14	KBC BRANCH	KIGALI B
15	KICUKIRO BRANCH	KIGALI B
16	KIMIRONKO BRANCH	KIGALI B
17	KINAMBA OUTLET	KIGALI B
18	KISIMENTI BRANCH	KIGALI B
19	MASAKA OUTLET	KIGALI B
20	RUHUHA BRANCH	KIGALI B
21	BASE BRANCH	NORTH
22	BUKURE OUTLET	NORTH
23	BUNGWE BRANCH	NORTH
24	BURERA BRANCH	NORTH
25	BUSOGO BRANCH	NORTH
26	CYANIKA BRANCH	NORTH
27	GAKENKE BRANCH	NORTH
28	GATUNA OUTLET	NORTH
29	GICUMBI BRANCH	NORTH
30	KAJEVUBA BRANCH	NORTH
NO.	NAMES	REGION
31	KINIHIRA BRANCH	NORTH
32	KINYABABA OUTLET	NORTH
33	KINYAMI BRANCH	NORTH
34	MUSANZE BRANCH	NORTH

35	NKOTSI OUTLET	NORTH
36	REMERA OUTLET	NORTH
37	RUGENGABARI OUTLET	NORTH
38	RULI BRANCH	NORTH
39	RULINDO OUTLET	NORTH
40	RUSHAKI OUTLET	NORTH
41	RUSHASHI BRANCH	NORTH
42	RUTARE BRANCH	NORTH
43	CYARUBARE OUTLET	EAST
44	FUMBWE BRANCH	EAST
45	GISHARI BRANCH	EAST
46	KAYONZA BRANCH	EAST
47	GISHARI BRANCH	EAST
48	KABARONDO BRANCH	EAST
49	KABARORE BRANCH	EAST
50	KARANGAZI OUTLET	EAST
51	KAREMBO OUTLET	EAST
52	KAYONZA BRANCH	EAST
53	KIGABIRO OUTLET	EAST
54	KIRAMURUZI BRANCH	EAST
55	KIREHE BRANCH	EAST
56	MATIMBA BRANCH	EAST
57	MIMURI OUTLET	EAST
58	MUGERA OUTLET	EAST
59	MUHURA BRANCH	EAST
60	MUTENDERI OUTLET	EAST
61	NASHO OUTLET	EAST
62	NGARAMA BRANCH	EAST
63	NGOMA BRANCH	EAST
64	NYAGATARE BRANCH	EAST
65	RUKARA BRANCH	EAST
66	RUKOMO BRANCH	EAST
67	RWAMAGANA BRANCH	EAST
68	RWIMIYAGA OUTLET	EAST
69	SAKE BRANCH	EAST



70	BUHANDA BRANCH	SOUTH
71	BUSANZE OUTLET	SOUTH
72	BUSORO OUTLET	SOUTH
73	BYIMANA OUTLET	SOUTH
NO.	NAMES	REGION
74	GASARENDA BRANCH	SOUTH
75	GIKONKO BRANCH	SOUTH
76	GISAGARA OUTLET	SOUTH
77	HUYE BRANCH	SOUTH
78	KADUHA OUTLET	SOUTH
79	KIGEMBE OUTLET	SOUTH
80	KINAZI OUTLET	SOUTH
81	KIRUHURA OUTLET	SOUTH
82	KIYUMBA OUTLET	SOUTH
83	MAMBA OUTLET	SOUTH
84	MUGANZA OUTLET	SOUTH
85	MUGOMBWA OUTLET	SOUTH
86	MURAMA OUTLET	SOUTH
87	MUSANGE OUTLET	SOUTH
88	MUSEBEYA OUTLET	SOUTH
89	MUSHA OUTLET	SOUTH
90	MUSHISHIRO OUTLET	SOUTH
91	NTYAZO OUTLET	SOUTH
92	NYAGISOZI OUTLET	SOUTH
93	NYAMABUYE BRANCH	SOUTH
94	NYAMAGABE BRANCH	SOUTH
95	NYANZA BRANCH	SOUTH
96	NYARUGURU BRANCH	SOUTH
97	RANGO OUTLET	SOUTH
98	RUHANGO BRANCH	SOUTH
99	RUHASHYA OUTLET	SOUTH
100	RUSATIRA BRANCH	SOUTH
101	RWOTSO OUTLET	SOUTH
102	SAVE OUTLET	SOUTH
103	BIGOGWE BRANCH	WEST

104	BIREMBO OUTLET	WEST
105	BUGARAMA OUTLET	WEST
106	BUGARAMA CITE BRANCH	WEST
107	BUSASAMANA OUTLET	WEST
108	GAKERI OUTLET	WEST
109	GASHARI BRANCH	WEST
110	GATEGA OUTLET	WEST
111	KABAYA BRANCH	WEST
112	KAGANO OUTLET	WEST
113	KANAMA BRANCH	WEST
114	KARENTERA OUTLET	WEST
115	KARONGI BRANCH	WEST
116	KAYOVE BRANCH	WEST
NO.	NAMES	REGION
117	KIBOGORA BRANCH	WEST
118	KIVUMU OUTLET	WEST
119	MACUBA OUTLET	WEST
120	MAHEMBE OUTLET	WEST
121	MBUGANGARI OUTLET	WEST
122	MUBUGA BRANCH	WEST
123	MUKAMIRA BRANCH	WEST
124	MURUNDA OUTLET	WEST
125	NGORORERO BRANCH	WEST
126	NYAKABUYE OUTLET	WEST
127	NYAKARENZO OUTLET	WEST
128	RAMBURA OUTLET	WEST
129	RUBAVU BRANCH	WEST
130	RUBENGERA BRANCH	WEST
131	RUBONA OUTLET	WEST
132	RUSIZI BRANCH	WEST
133	RUTSIRO BRANCH	WEST
134	RWIMBOGO OUTLET	WEST
135	SHANGI BRANCH	WEST
136	SHYIRA OUTLET	WEST
137	TWUMBA OUTLET	WEST



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