

**TIB
DEVELOPMENT
BANK**
Your Partner for Growth

**TIB DEVELOPMENT BANK
CUSTOMER SERVICE CHARTER
2019**

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TIB Development Bank Limited
Customer Service Charter-May 2019

DOCUMENT REVIEW, RECOMMEDATION, ENDORSEMENT, APPROVAL AND ADOPTION




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1.0 INTRODUCTION

The TIB Development Bank Customer Service Charter guides the behavior of our staff and sets out minimum standards of service delivery.

TIB customer service aims at outlining our belief in providing quality customer service to all our clients and stakeholders, listening to our customers and understands their needs, while building a long lasting relationship with them by delivering best products and technological solutions that meet their needs and expectations.

2.0 OUR VISION

To be a premier Development Financier in Tanzania

3.0 OUR MISSION

To provide affordable development financing for an exclusive, diversified, vibrant and competitive national economy.

4.0 OUR VALUES

Our commitment is reinforced through our values of *Integrity, Innovation, Excellence and Customer Centricity* which outlines our belief in Service Quality.

VALUE	DESCRIPTION
Integrity	We are true to ourselves, our bank, and our nation. We endeavour to do the right thing even when no one is watching. Our pursuit of national development is not distracted by any incentive whatsoever. We are focused on our mission to ensure development projects are adequately funded.
Excellence	We are determined to deliver superior work. We aim to get every assignment right the first time. We ensure every shilling of investment brings the desired social and economic outcomes. We avoid wastage of resources by ensuring every activity is properly planned and implemented on schedule, budget and specifications.
Innovativeness	We develop effective financing solutions based on deep insight of development financing challenges facing our society and economy. We are not contented with status quo; instead we strive for better and more effective solutions. We continuously improve our ideas, solutions, and methods of work. We are quick in converting ideas into plans, products, and projects for the social and economic wellbeing of our society.
Customer	We attribute our existence to our customers. We take the initiative to

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VALUE	DESCRIPTION
Centricity	understand our customers' needs and provide effective solutions in a timely, courteous, friendly and supportive manner. Our plans and activities are driven by the need to satisfy our customers by providing appropriate and relevant financial solutions.

5.0 OUR MOTTO

Your partner for growth

6.0 PURPOSE

Our Customer Service Charter states our commitment to provide customers with quality services and provides standards by which to measure our performance. It also provides our employees with clear standards to strive for in service excellence and to achieve Vision and Values identified in our Strategic Plan.

This customer service charter is for information purposes only and does not create any legally binding rights, obligations or liability on TIB Development Bank Ltd or its subsidiaries.

7.0 SERVICE COMMITMENT TO OUR CUSTOMERS

7.1 General Service

We commit to respect our customers to provide prompt friendly, courteous and efficient customer service at all times and remain professional. If you are making a request that requires action, we will provide you with special forms to fill in.

We will take ownership of your enquiry, follow-up and keep you informed of progress to completion. We will be realistic about what we can do and in what timeframes. We will provide you with accurate and consistent information. We will show respect for your privacy in your dealings with us and the confidentiality of information discussed.

We will strive to excel in providing excellent customer service through continuous improvement, customer surveys and identification of new technologies to assist in the customer experience. We will actively seek your feedback on our services to ensure they meet your needs.

7.2 Face to face

Our frontline customer service employees will wear a name badge for ease of identification. We will provide you with information as to what is happening within the bank and provide relevant options and available services to you. We will listen to you and discuss your requirements fully.

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We will try our best to satisfy your request at the time of your visit; when enquiries are technical or specialized in nature, the appropriate officer will be called to assist if available, or contact will be made within 24 hours to arrange an appointment or to discuss the matter over the phone.

7.3 Over the telephone

Bank has a designated call center. Phones will not go unanswered and we will ensure your calls are answered promptly; within thirty seconds.

We will introduce ourselves using first names and business unit name and provide a direct contact number for further communications where necessary.

7.4 In writing or email

We will write to you in clear, concise language that is easily understood. We will respond to your email within 24 hours of receipt and your letter and general correspondence relating to bank's business within 5 working days of receipt. We will acknowledge your correspondence, and where possible, provide an expected completion date and details of the employee responsible for the response.

7.5 Via the website or social media

We will maintain our website with relevant and up-to-date information that is easily understood and accessible. We will post interesting, engaging, relevant and up-to-date information on our social media platforms that encourages interaction and feedback. We will respond to enquiries and posts on our social media platforms in a timely and professional manner.

We will continue to review the bank's web-based and social media platforms to further engage and connect with our clients.

8.0 MEASURING AND IMPROVING THE QUALITY OF OUR SERVICE

We will measure and improve the quality of our service by conducting an annual 'Customer Satisfaction survey' obtaining feedback from the stakeholders using feedback forms and customer service surveys. We will continue to provide quality training and coaching for our staff using effective internal systems and corporate reporting to measure our performance recognising our staff for customer service delivery excellence.

9.0 HELPING US TO HELP YOU

You can help us to meet our commitments by:

- i. Respecting the rights of, and being civil towards employees other customers;

- ii. Being open and honest with us by providing accurate and complete details when contacting us;
- iii. Letting us know when your situation changes, for example, if your address or personal details;
- iv. Contacting the bank to make an appointment if you have any enquiry;
- v. Contacting the employee referred on any correspondence sent to you;
- vi. Using appropriate channels for customer requests, complaints or compliments;
- vii. Working with us to help solve problems telling us where we fall short on our service in any aspect so that we may improve our services to you;
- viii. Helping us recognise our employees by telling us when you have received excellent customer service.

9.0 CUSTOMER SERVICE FEEDBACK

As we strive to deliver exceptional customer service, we encourage you to provide feedback. Whether you have a request for action, a compliment or a complaint, we would like to hear from you. We have placed suggestions/customer comments boxes at the reception areas in all our offices. Further, comments can be submitted through our website. All comments/suggestions will be handled timely and with utmost confidentiality.

10.0 CONTACTS

If you have enquiries, concerns or comments please contact us through:

Head Office:

Mlimani City Office Park Building No.3,
Sam Nujoma Road,
P.O.Box 9373,
Dar es Salaam, Tanzania.
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