

NBP Consumer Charter

NBP while striving to provide best banking experience to its customers is committed to:

Impartial & Just Treatment

- Deal with its consumers fairly and honestly with special attention towards, vulnerable, physically handicapped persons, low income group, and not to discriminate on the basis of race, color, gender, creed, religion, political opinion, culture or ethnicity etc.

Clear & Timely Disclosures

- Ensure banking products & services are based on research commensurate with needs & suitability of the intended customers.
- Provide up to date information about products, services & applicable fees/charges /pricing to consumers in clear & simple manner to facilitate informed decisions.

Financial Education & Awareness

- Provide consumers basic knowledge about product/service they intend to avail. Bank's website is also to be used as a tool to provide basic knowledge of Bank's products & services through brochures / Key Fact Sheets (KFSs) and Frequently Asked Questions (FAQ).

Behavior & Work Ethics

- Provide banking services in a professional manner while maintaining best ethical practices, supplemented by continued training activity for employees across the bank.
- Conduct at periodical intervals, customer satisfaction surveys and mystery shopping exercises to assess the level of application of customer service standards, obtainment of customers' feedback, experiences, preferences and emerging financial or banking needs.

Protection against Fraud & Invasion of Privacy

- Ensure adequate safety protocols both in terms of IT infrastructure and procedural controls for prevention against fraud & invasion of privacy.
- Provide periodical Statement of Accounts to facilitate consumers in reconciliation or point out differences, errors or omissions (if any, within given timeline) to the Bank, besides sending periodical fraud alert through available means of communication.

Complaints handling

- Provide effective customer grievance / complaints handling mechanism, and ensure that information on various modes/channels of complaint lodgment is appropriately displayed at all branches.
- Ensure quality & efficiency of the complaint handling mechanism is periodically tested, reviewed or evaluated. MIS is maintained for root cause analysis and-re-alignment of processes/procedure and internal control measures relating to product delivery or offering of service.

Competition

- Offer product & services at a competitive pricing with fees, charges to commensurate with the market trends and business costs.