



CUSTOMER  
SERVICE  
CHARTER

# WHO WE ARE

For over three decades, the Victoria Commercial Bank (VCB) PLC has consistently embraced innovation and upheld the highest standards of banking excellence to provide its customers with The Ultimate Experience. This commitment permeates every interaction with the bank, as customer satisfaction constitutes the driving force behind our every action. *VCB PLC, a high-end SME Corporate Bank, has garnered acclaim for its niche private banking model, catering to business entities and high net-worth individuals.* Awarded as the Most Customer-Centric Bank, the bank's achievements are firmly grounded in the passion and dedication of its staff who continue to personify the bank's customer-centric values. Addressing the financial needs of customers and tailoring solutions for every individual and business we serve is not just a goal but a fundamental part of our identity.

## FOREWORD

The Victoria Commercial Bank PLC's Service Charter is more than a document. It embodies our pledge to transparency, efficiency and unwavering customer focus. We invite you to explore the intricacies of our service commitments, complaint resolution mechanisms, and the principles that underpin our operations. In our 37-year pursuit of excellence and fostering lasting relationships, you will discover within these pages a profound dedication to exceed customer expectation at every interaction.

## VISION

We envision a banking experience where transparency, and innovation converge to redefine the standards of service excellence in the financial industry.

In this regard, our Customer Service Charter:

*Shares our core values and commitment to you.*

*Outlines the service standards you can hold us to.*

*Shares clear information on how you can access our products services and tariffs.*

*Guides you on how to contact us on compliments, concerns and complaints.*



# OUR COMMITMENT TO YOU

## **Fairness:**

We treat all customers equally ensuring transparent processes and unbiased treatment. Fairness extends to product pricing, terms, and dispute resolution.

## **Reliability:**

Our services are dependable and consistent.

We honour commitments and deliver on promises made to our customers.

## **Equity:**

We promote equal access to financial services.

Equity ensures that everyone has a fair chance to benefit from our offerings.

## **Responsiveness:**

We listen actively to customer feedback.

Swift responses to inquiries, complaints, and needs are integral to our service.

# OUR CUSTOMER RIGHTS:

Right to services of reasonable quality.

Right to the information necessary to gain full benefit from the bank's services.

Right to the protection of health, safety, and economic interests; and

Right to compensation for loss or injury arising from defects in our services.

Right to respectful, professional, and timely service.

Right to information.

Right to privacy and confidentiality of all personal information.

Right to report service delivery failures/complaints.

Right to know about the annual financial performance.

Right to receive updates on your accounts.

# OUR PRODUCTS AND SERVICES

- E-Banking
- Credit Card Facilities
- Treasury Services
- Savings Facilities
- Trade Finance Services
- Transactional Accounts
- Foreign Exchange Trading
- Credit Facilities
- Lending Services

# OUR CUSTOMERS AND PARTNERS

- Private Corporations
- Industry Regulators and Players (CBK, KRA, KBA), Auditors
- Development Finance Institutions (DFIs)
- High Net Worth Individuals (HNIs)
- Suppliers & Service Providers
- Small and Medium Sized Enterprises
- Individuals
- Suppliers and Service Providers
- Correspondent banks
- Non-governmental Institutions

## CUSTOMER RESPONSIBILITY

### 1. Account Security:

- Safeguard your account details, PINs, and passwords to prevent any unauthorized access.
- Promptly report any lost or stolen Cards to ensure swift action to secure your account.

### 2. Communication:

- Keep us informed about any changes in your contact details to ensure seamless communication.
- Notify us promptly about any discrepancies or unauthorized transactions on your account.
- Update the bank about significant changes about you or your business that has a bearing on our banking relationships
- Consciously read and understand all relevant product feature, terms & conditions, tariff, banking practices and norms and ask for any clarification from any official of the bank.

### 3. Transaction Verification:

- Verify transaction details before authorizing them, to avoid errors and prevent potential issues.
- Exercise due care in all transactions with the bank.

### 4. Regular Account Monitoring

- Regularly review your account statements and alerts for accuracy and report any discrepancies promptly.

### 5. Compliance with Terms

- Adhere to the terms and conditions outlined in agreements and contacts with VCB PLC.

### 6. Timely Payments

- Ensure timely payments on loans, credit cards, and other financial obligations.

### 7. Adherence to Security Guidelines

- Follow security guidelines provided by VCB PLC to minimize risks associated with online and offline transactions.

### 8. Privacy Protection

- Respect the privacy and confidentiality of your account information and transactions.

# ACCESSIBLE CHANNELS

Victoria Commercial Bank PLC has a complaints resolution system which addresses the concerns of our esteemed customers. This customer-centric approach provides a seamless line of communication between you and us.

## Customer Complaints and Comments

We are committed to providing reasonable solutions for all your complaints in the course of our banking relationship. If you have a complaint or suggestion, please let us know by communicating either by telephone, letter or email to the address provided in the contact. The bank guarantees confidentiality and privacy in respect of our submitted complaints. Your comments and complaints are important to us.

We will:

- Welcome customer comments and complaints.
- Investigate any complaints within a reasonable period but not less than two working days, where feedback may take longer due to the complexity of matter, the bank will keep you updated on the status.
- Learn from customer comments and complaints and improve our services.

## CONTACT US:

**Helpline:** For assistance, call our Service Desk on 0709 876 000 / 221

**Email Support:** Utilize our centralised email platform at [servicedesk@vicbank.com](mailto:servicedesk@vicbank.com) for swift and documented communication.

**In-Person Assistance:** Visit any of our six branches to speak directly with specialized customer service representatives

**Digital Prowess:** Utilize our secure online platform for efficient complaint submission and tracking.

## PROCEDURE:

**Immediate:** Upon receiving a complaint, an immediate acknowledgment is issued via email.

**Dedicated Resolution Team:** A specialized team is assigned to handle complaints promptly and efficiently.

**Transparent Tracking:** Advanced tracking systems provide real-time updates on the status of the complaint.

**Resolution within 48 Hours:** Striving to resolve complaints within 48 hours from receipt, aligning with global industry standards.

**BRANCH NETWORK:** Our extensive branch network ensures accessibility with dedicated service points in key locations for face-to-face assistance.

- **UPPERHILL 001 +254 709 876 100**
- **WESTLANDS 002 +254 709 876 200**
- **RUARAKA 003 +254 709 876 300**
- **LUNGALUNGA 004 +254 709 876 400**
- **TWO RIVERS 005 +254 709 876 500**
- **NYALI 006 +254 709 876 600**

## **SERVICE TARGETS**

**1. Response Time:** Victoria Commercial Bank PLC commits to responding to customer inquiries within 48 hours of receipt, ensuring timely and efficient assistance.

**2. Issue Resolution:** Our goal is to resolve customer issues and concerns promptly, aiming for a resolution in no more than three business days from the initial report.

**3. Service Availability:** Victoria Commercial Bank PLC pledges to maintain a high level of service availability, striving for a 99.9% uptime for our online platforms and customer support channels.

**4. Customer Communication:** Regular updates will be provided to customers regarding the status of their requests or reported issues at least once every two business days until the matter is fully resolved.

**5. Customer Satisfaction:** Victoria Commercial Bank PLC aims for a minimum customer satisfaction rate of 90%, regularly seeking feedback to identify areas for improvement and enhance overall service quality.

**6. Service Quality Standards:** We commit to delivering services that adhere to industry best practices and comply with relevant regulations, ensuring a consistent and reliable experience for our customers.

**7. Training and Development:** Victoria Commercial Bank PLC will invest in continuous training and development for our support team to enhance their skills and knowledge, ultimately improving the quality of assistance provided to customers.

**8. Data Security and Privacy:** Ensuring the security and privacy of customer data is a top priority for Victoria Commercial Bank PLC, and we will consistently implement measures to safeguard sensitive information.

**9. Accessibility:** Victoria Commercial Bank PLC is dedicated to making our services accessible to all customers, including those with disabilities. We will work towards compliance with accessibility standards and regulations.

**10. Feedback Mechanism:** Victoria Commercial Bank PLC encourages customers to provide feedback on our services, and we commit to reviewing and addressing customer feedback to drive continuous improvement in our service delivery.