





## SERVICE STANDARDS FOR INTERNAL CUSTOMERS

	SERVICE TYPE	SERVICE TIME	REQUIREMENTS FROM CUSTOMER
1	Account opening	1 working day	Completed account opening forms
2	DDACC & RTGS transfers	Within 1 hour	Transfer instruction by 14:30hrs
3	Internal Transfers	Within 30 minutes	Instructions letters before 14:30hrs
4	Standing orders	In line with standing order instructions	Approved standing order instruction
5	Stop Payments	Within 30 minutes	Completed Stop payment form
6	Cash/ Cheque Deposit	5 minutes at counter	Completed deposit slip
7	Cash Withdraw/Cheque Encashment	7 minutes at the counter	Provide Positive identification document
8	Cash Exchange/Balance inquiry	Within 5 minutes at counter	Completed slip
9	Cheque book issuance	1 working day *Provided cheques books are in stock	Cheque book requisition slip or memo
10	Account statement	Within 10 minutes	Statement requisition slip/memo
11	Account closure	1 working day	Clearance memo from HR
12	Reference Letters	1 working day	Submit written request

## Do you have a Complaint?

Kindly refer to our complaints resolution procedure below;

HAVE A COMPLAINT?	COMPLAINTS PROCESS
	Log your complaint to the Manager-Front Office in writing via email, fax, or in person, or by recording in the complaints register placed in the Banking Hall.  Your complaint should be resolved within ten working days
	Escalate your complaint to the Assistant Director banking division or Assistant Director Operations Regional Office  Your complaint should be resolved within five working days from the point of escalation
	Feel free to escalate your complaint to the Director- Banking, Currency and Payments Systems Department or Director-Regional Office  Your complaint should be resolved within five working days from the point of escalation
	If your complaint is still not satisfactorily addressed by the Director, feel free to write to the Deputy Governor-Operations  Your complaint should be resolved within five working days from the point of escalation

## OUR CONTACT DETAILS

### Banking Division

BOZ Head Office  
P.O Box 30080, LUSAKA  
Telephone: (+260) 211 228888  
Fax: +260-211-227567  
Email: [banking.customerservice@boz.zm](mailto:banking.customerservice@boz.zm)  
Website: <http://www.boz.zm>

BOZ Regional Office  
P.O BOX 71511, NDOLA  
Telephone: +26(0212) 611633-52  
Fax: +260 212 614251  
Email: [banking.customerservice@boz.zm](mailto:banking.customerservice@boz.zm)  
Website: <http://www.boz.zm>

Our Office Hours: Monday – Friday 08.15 – 14.30hrs  
The Bank is closed for business on weekends and Holidays



Bank of Zambia



Banking, Currency and Payment Systems Department

**CUSTOMER SERVICE CHARTER**

for

Banking Division

## BANKING DIVISION AT YOUR SERVICE

The Bank of Zambia through Banking Division provides banking services to Government and commercial banks, and is a Settlement Agent as provided in the National Payment Systems Act. The Bank also offers limited banking services to internal customers. These services are offered at both Head and Regional Offices.

Our mission as Banking Division is "To deliver efficient and effective banking services, to all our customers".

Our service delivery, decisions and actions are underpinned by the Bank of Zambia's value system embedded in its Vision, Mission and Core Values.

## OUR COMMITMENT TO YOU

- **EXCELLENCE**

We will endeavor to consistently deliver high level of service with excellence

- **ACCOUNTABILITY**

We will ensure that all our services comply with relevant laws and regulations and will take responsibility for the decisions and actions we take

- **FAIRNESS**

We will be impartial and ethical in all our dealings with you and ensure that your complaints are resolved fairly and in a timely manner

- **CONFIDENTIALITY**

We will treat all your account information as private and confidential and ensure that the usage of your information is safe and secure

- **RELIABILITY**

We will ensure that we provide you with secure and reliable banking services

- **TRANSPARENCY**

We will provide you with clear, relevant and timely information on all our services

## OUR SERVICE GUARANTEE

We guarantee to provide quality service by:

- Identifying ourselves when we speak to you;
- Seeking to understand your requirements and identify what is important to you;
- Listening actively and responding to your needs;
- Being clear and helpful in our dealings with you and giving reasons for our decisions;
- Acting with care and diligence as we serve you and to conduct ourselves honestly and with integrity

## OUR SERVICE PROMISES ARE TO;

- Welcome you with a smile 😊
- Greet you
- Know our Jobs
- Treat your concern as our concern

## SERVICE STANDARDS FOR GRZ CUSTOMERS

	Service Type	Service Time	Requirements from Customers
1	Account opening	Within 2 working days.	completed authorized account opening forms/documents
2	Receiving and validation of letters and Backing sheets	Within 20minutes per Letter/ Backing sheet.	Authorized instruction letters and Backing sheets.
3	Processing of RTGS/ Internal transfers.	Within 1hour of receipt of valid instruction	Authorized instruction letters and Backing sheets.
4	Bulk Cash Deposit	Within 2 hours	Completed Deposit slips
5	Cheque clearing	Same day value	Deposit Slip & Cheques
6	Account Maintenance Charges	Last day of every month.	Sufficiently funded Accounts.
7	Provision of Electronic statements	By 8.30 AM every morning	Letter duly signed by authorized signatories
8	Adhoc Statements	Within 1 hour	Submit Letter duly signed by authorized signatories

## SERVICE STANDARDS FOR GRZ CUSTOMERS

	Service Type	Service Time	Requirements from Customers
9	Provision of Monthly Statements	By the 10th working day of every month	Letter duly signed by authorized signatories
10	Standing orders for monthly statements	By the 5th working day of every month	Letter signed and approved by authorized account signatories.
11	Audit Confirmation	Within 2 working days of receipt of duly authorized instructions	Audit confirmation request authorised by account signatories
12	Closure of Accounts	1 working day	

## SERVICE STANDARDS FOR COMMERCIAL BANK CUSTOMERS

	SERVICE TYPE	SERVICE TIME	Requirements from Customers
1	Receiving and validation of letters	Within 10 minutes at counter	Authorized instruction letters.
2	RTGS transfers	Within 1 hour of receipt of valid instructions	Approved and authentic Instructions submitted by 15:00hrs
3	Adhoc Statements	Within 1 hour	Letter duly signed by authorized signatories
4	Recovery of Bank Penalties	Within 24 hours of the letter of notification	Sufficient funds on settlement accounts
5	Processing of Internal transfers (Intra-account transfer)	Within 1 hours of receipt of valid Instruction	Submit correctly authorized instruction letters as per account mandates
6	Provision of core banking system weekly statements.	Every Thursday by 08:30Hrs	
7	Notification of ZECHL collateral requirements.	On the 1st working day of every month	Request approved by authorized account signatories.
8	Audit Confirmation	Within 2 working days of receipt of duly authorized instructions	