







Our Service Promise

At Bank Kigali, our Vision is to be the leading provider of the most innovative financial solutions while our mission is to be the leader in creating value for our stakeholders by providing the best financial services to businesses and individual customers, through motivated and professional staff. Our services are founded on the core values of Customer Focus, Integrity, Quality and Excellence.

OUR CUSTOMER SERVICE PROMISE:

We endeavor to meet and exceed our customer service expectation through:

-  Innovative products and services
-  Developing our staff who provide the service
-  Developing technology based delivery channels
-  Creating extensive branch network to make our services more accessible

1. We are committed to meet and exceed your expectation

Service	Detail	Requirement	Timeline	Accessibility of Service
1.New Bank A/C	Checking account Saving account	<ul style="list-style-type: none"> • Passport photo, valid ID or passport copy • Filling application form • Minimum deposit of RWF 10.000or equivalent for foreign currency. 	20 Mins.	BK Branches
	Diaspora account	<ul style="list-style-type: none"> • Passport photo, valid ID or passport copy • All the above documents need to be notarized by nearby Embassy if you are outside the Country • Minimum deposit of RWF 10.000 or equivalent for foreign currencies 	20 Mins.	www.bk@bk.rw or email bk@bk.rw
2. Safe Box Rentals	Safe to keep valuable properties	<ul style="list-style-type: none"> • Make a contract with us • Account with BK with funds 	15 Mins.	HQ ONLY
3. Bank letters	Account Statement Recommendation To whom	<ul style="list-style-type: none"> • Fill a request form • Funds on the account 	5 Mins.	BK Branches
	Balance confirmation	<ul style="list-style-type: none"> • Write a requesting letter • Funds on the account 	2 days	HQ
4. Bank Instruments	Cheque book Rwf ONLY	<ul style="list-style-type: none"> • Fill a form • Funds on the account 	2 - 3days	BK Branches/E-Banking /Mobile Banking
	Payment order (Foreign/local currencies)	<ul style="list-style-type: none"> • Fill application form • Availability of funds on the account • Instrument for account holders only 	2- 3 days	BK Branches/E-Banking/Mobile Banking
	Receipt book	<ul style="list-style-type: none"> • Fill a form +funds on the account 	2 - 3days	BK Branch Or

	(Current/saving accounts)	<ul style="list-style-type: none"> • Used by only the account owner • Savings accounts use only receipt book 		request through E-Banking/Mobile
	Bank Receipt	<ul style="list-style-type: none"> • Fill a receipt ,if only you are an account signatory • It is chargeable 	Instant	BK Branches
5.Card services	Visa debit card Master debit card	<ul style="list-style-type: none"> • Fill a request form • Must be account holder 	Instant	BK Branches
	Credit card <ul style="list-style-type: none"> ✓ Classic ✓ Gold ✓ Platinum 	<ul style="list-style-type: none"> • Fill application form • Salaried account holder • Business person • Copy of a Valid ID or passport • Copy of contract for salaried customers • Passport photo 	2 Weeks	BK Branches/ www.bk.rw or bk@bk.rw
	Prepaid card	<ul style="list-style-type: none"> • Fill application form • Copy of a Valid ID or passport • Passport photo • Funds to buy the card 	Instant	HQ ONLY
6.ATMs	Automated Teller Machine Services	<ul style="list-style-type: none"> • Visa, Master, Amex, Dinners club international, UPI, Smartcash, Discovery 		BK Braches & Offsite location on www.bk.rw
7.POS Machines	Point of sale merchants to facilitate card payments	<ul style="list-style-type: none"> • All cards except AMEX 		Selected Merchants
8.Transfers	Local transfer	<ul style="list-style-type: none"> • Use payment order to transfer on a BK account or to other local Banks • Or register on Digital Banking channels 	Instant	BK Branches/E-Banking/Mobile Banking
	Cheque from other Banks	<ul style="list-style-type: none"> • Present cheque with the account number • Any currency is acceptable 	1day	BK Branches
	BK Cheque	<ul style="list-style-type: none"> • Present cheque with the account number 	Instant	BK Branches

	International transfer (SWIFT)	<ul style="list-style-type: none"> • Use a payment order or the bank's receipt • Details of the beneficiary should be presented as well 	Instant 2 days	BK Branches
9.Digital Services	E-banking/Mobile Banking <ul style="list-style-type: none"> ✓ Check balance ✓ Statement of account ✓ Funds transfer ✓ Bill payment ✓ RRA payments ✓ Exchange rate 	<ul style="list-style-type: none"> • Fill a form • Copy of valid ID or passport 	Instant	BK Branches
	E-Tax-Pay RRA taxes in RWF/USD	<ul style="list-style-type: none"> • Fill a form • Have an active email • Company owners should visit the nearest branch or send a person with full power of attorney 	Instant	BK Branches bk@bk.rw
10.Loans	Retail customers <ul style="list-style-type: none"> ✓ Overdrafts ✓ Personal loans ✓ Vehicle loans ✓ Mortgage loans 	<ul style="list-style-type: none"> • 3months operational account • Fill a required form • Copy of valid ID or passport • Employment contract & certificate • Security required on loans for 5M and above 	1day 5 days	BK Branches Call 4455 or email bk@bk.rw

	SME and Corporate ✓ Project financing ✓ Mortgage loan ✓ Vehicle loan ✓ Seasonal loan ✓ Stock loan ✓ Invoice discounting ✓ Equipment loan ✓ LPO financing	<ul style="list-style-type: none"> • Write a letter requesting for a loan • 3 months operational account • Provide a security • copy of land documents • Copy of valid ID or passport 	2weeks	BK Branches
	BONDS/Guarantees	<ul style="list-style-type: none"> • Write a letter requesting for a guarantee • Funds on the account 	Same day	BK Branches
11.Other service provided	Remittances	<ul style="list-style-type: none"> • Western union • Money gram 	Instant	BK Branches
	Cash payments	<ul style="list-style-type: none"> • IREMBO payment • RRA Tax payment • Traffic fines payment • WASAC payment • School fees payment 	Instant	BK Branches

2. We are committed to improve customer Experience

No	Experience	Service Level Agreement
1.	Aim to respond to written inquiries promptly	1 st call or follow up within 24hrs
2.	Aim to resolve phone inquiries promptly	2 day and maximum 1 week for investigations
3.	Aim to resolve counter queries	Within 1 st visit or follow up within 24hrs
4.	Aim to answer your call promptly at our contact center or call back	Within 3 rings 24/7 or call back in 1 hour
5.	To unblock/re-issue pin on mobile, E-Banking & Cards	Instant
6.	To issue a formal bank letter (good standing)	Same day
7.	To issue balance confirmation	2 Business days
8.	Audit certificate	2 Business days

Bank of Kigali is consistently working towards improving service delivery across our branch network. We value your feedback and we endeavor to carry out a customer service survey and review this charter annually for better Customer Experience.

For and on behalf of Bank of Kigali Plc

Rose NGABIRE
Head of Customer Experience Management

Desire RUMANYIKA
Chief Operating Officer