



TRUST BANK LIMITED

A Bank for Financial Inclusion

Website: www.tbl.com.bd

CITIZEN'S CHARTER

Updated On 31.12.2023

Citizen's Charter of Trust Bank Limited



1) Vision and Mission:

Vision:

- Build a long-term sustainable financial institution through financial inclusion and deliver optimum value to all stakeholders with the highest level of compliance.

Mission:

- Long term sustainable growth – diversified business with robust risk management.
- Financial inclusion – bring unbanked population into banking network through low cost and technology based service delivery.
- Accountable to all stakeholders – customers, shareholders, employees and regulators.
- Highest level of compliance and transparency at all levels of operation.

Values:

Fair

We treat everyone fairly and with respect.

Dependable

We deliver on our promises.

Reliable

We do our job to the best of our ability

Professional

We foster a professional environment

Dynamic

We are passionate to accomplish

Trustworthy

We do what is right



Citizen's Charter of Trust Bank Limited

Bank's Information:

Registered Office: Shadhinata Tower, Bir Sreshtha Shaheed Jahangir Gate Dhaka Cantonment, Dhaka – 1206.	Websites: <ul style="list-style-type: none">• www.tbl.com.bd• tblcomplaintcell@tblbd.com• https://www.tblbd.com/ibanking
PABX: +8802-44870060	Social Platform: <ul style="list-style-type: none">• https://www.facebook.com/TrustBankLtdBD• https://www.linkedin.com/company/tblbd• https://www.youtube.com/user/TrustBankLimited
24/7 Customer Service: Call Center: 16201 (Local) Overseas Client : +8809612316201	Evening Banking: *** Currently Evening Banking services are not available as per Bangladesh Bank's guidelines.
SWIFT code: TTBLBDDHXXX	Saturday Banking: The following branches provide Saturday Banking Facility: Principal, Gulshan, Khawja Garib Newaz Avenue, KYAMCH Branch
Working Hours: <i>Office Hours:</i> Sunday-Thursday (10:00 AM to 05:00 PM) Saturday (10:00 AM to 01:00 PM) <i>Transaction Hours:</i> Sunday-Thursday (10:00 AM to 03:30 PM) Utility Bills/Govt. Fees Collection Time: Sunday-Thursday (10:00 AM to 01:00 PM)	Foreign Exchange Authorized Dealer Branches (16 Branches): Principal, SKB Branch, Agrabad Branch, Dhanmondi Corporate Branch, Khatunganj Branch, Gulshan Corporate Branch, Dilkusha Corporate Branch, CDA Avenue Branch, Sylhet Corporate Branch, Millennium Corporate Branch, Uttara Corporate Branch, Haliashahar Branch, Karwan Bazar Branch, Narayangonj Branch, Jubilee Road Branch, Elephant Road Branch



Branches Locate all our Branches and Sub Branches at: https://www.tblbd.com/website/BranchList	Branches having Safe Deposit Locker Facility (21 Branches):
ATM/RATM Locate all our Automated Teller Machines at: https://www.tblbd.com/website/AtmList	Principal Branch, Chittagong Cantt. Branch, Dhanmondi Branch, Gulshan Corporate Branch, K Y A M C H Branch, C D A Avenue Branch, Sylhet Corporate Branch, Millennium Corporate Branch , Uttara Corporate Branch, H alishahar Branch, Moulvibazar Branch, Mirpur Branch, Shahjalal Uposhahor Branch, Khulna Branch, Kafrul Branch, Mohakhali Branch, Kustia Branch, Matuail Branch, Centennial Branch, Daulatpur Branch, Mirpur DOHS Branch
T-Lobby & CDM Locate all our T-Lobby & CDM at: https://www.tblbd.com/website/CdmList	



RIGHT/ BANKERS' OBLIGATIONS

CUSTOMERS' RIGHT/ BANKERS' OBLIGATIONS:

TBL shall allow their customers to obtain the following rights, i.e., TBL shall carry out the following obligations to their customers:

(i) Disclosure of Current Interest Rate:

Prior to signing the contract with the consumers for both interest-bearing deposits and loans, TBL shall:

- Inform the customers of the term of the fixed deposit or loan;
- Inform the customers of the chargers, if any, and consequences of premature termination of a fixed deposit or load;
- Inform the customers, whether the interest rate is fixed or variable;
- Inform the basis and frequency, on which interest payments/ deductions are to be effected;
- Explain the method, used to calculate interest/ profit of each product;
- Disclose prominently the total amount of income that the customer shall receive on the fixed deposits;
- Disclose the total cost of credit with break up, if any.
- Notify changes in interest rates, fees, charges, etc.

(ii) Disclosure of latest Schedule of Charges, Fee, Commission etc. are made:

As financial service provider TBL append (from time to time) a 'Schedule of Charge' incorporating all charges and fees to be levied at the time of service rendered or on request,

- 1) Provide the customers with a schedule of charges, fees, commissions payable for the products or services that the customers have chosen;
- 2) Display prominently their standard fees and charges at all branches;
- 3) Inform the customers of any additional charges or expenses that the customers have to pay, such as searching fees to retrieve available past records etc.

To know about all charges, fees, and commissions, click on the link: <https://www.tblbd.com/sites/default/files/soc/shedule-of-charge-2023.pdf>

(iii) Value Added Services:

TBL shall take written consent from the customers, for any value added services, such as, Debit & Credit Cards, internet banking, Mobile Banking, E-statement, SMS banking, ATM services, Call Center, POS, CDM and App Services etc. and inform the customers of the terms and conditions along with the charges, levied for that (if any).



(iv) Guarantor:

Prior to accepting a person as guarantor, TBL (in writing) ensure to:

- 1) Advise the person of the quantum and nature of his / her potential liabilities;
- 2) Advise the person to seek independent legal advice before acting as a personal guarantor;

(v) Miscellaneous Disclosure:

- 1) Buying and selling rates of foreign currencies;
- 2) Financial statement, financial performance indicators, etc.;
- 3) Banking hours and holiday notices;
- 4) Operating cycle or road map of services (indicators showing desk number, floor number, room number etc.);
- 5) Showcasing products and services at branches & website.
- 6) Regulatory notifications
- 7) Service Road Map (e.g indicators showing desk name, floor number, room number etc.)

(vi) Privacy and Confidentiality:

1. TBL engagement with customer will be treated with extreme privacy and confidentiality.
2. TBL will not use customer's personal and business information for marketing purposes by any one including ourselves unless under their specific authorization.
3. TBL will not divulge any information relating to customer's accounts to any third party, other than in the following exceptional circumstances:
 - a) If TBL need to disclose the information as required by law or if solicited by the regulatory bodies.
 - b) If there is a duty towards the public authorities to reveal the information.
 - c) If Bank's interest and / or any risk mitigating strategy require to furnish the information (for example to prevent fraud).
 - d) If customer instruct Bank in writing or otherwise to reveal the information.



CUSTOMERS' OBLIGATIONS/ BANKER'S RIGHT:

(i) GENERAL

1. Consciously read and understand all relevant product features, terms & conditions, tariff, banking practices, norms, etc and ask bank –officers/staffs immediately for any clarifications.
2. Helping us meeting the “Know Your Customer (KYC)” , “Customer Due Diligence (CDD)” obligations by making complete & correct disclosure about their identity , occupation, address etc. of his/her own and that of associated parties like co-applicant , delegate, nominee, beneficial owner, signatories etc. At the time of opening account and at periodical intervals as per regulatory requirements from time to time.
3. Notifying us whenever address, contact, number, transaction profile, mandate, ownership etc. require any change and keeping the account up-to-date and active.
4. Taking precautions that are indicated for protection of their accounts.
5. Availing services like Automated Teller Machine (ATM), Online Banking, BEFTN, App etc. To reduce risks associated with cash transactions.
6. Following the banking norms, practices, functional rules and abide by the terms and conditions prescribed for each banking products and services.
7. Customers shall maintain disciplinary arrangements at the customer service points.
8. Cooperating in paying government Tax, VAT, Excise Duty etc.. applicable to their accounts and also complying to instructions like Hold, Freeze, etc. from any regulatory body.
9. Paying applicable charges return of cheques, remittances, collections etc. The details of fees & charges are available on the Bank’s web site and also with branches.
10. Providing valuable feedback and grievances on our services so as to enable us to correct our mistakes and improve our customer service and responding to Bank on any query to keep customers’ account updated and to provide required services.
11. Customers should avoid misunderstanding as much as possible.



FAIR BANKING PRACTICES:

Customers are requested to:

01. Ensuring safe custody of cheque book, credit & debit cards and statements.
02. Checking details of the cheque, namely date, amount in words & figures, crossing, writing from the left and crossing out blank spaces etc. before issuing it.
03. Abstaining from issuing cheque without adequate available balance or with alterations and give clear instruction during Positive Pay verification in clearing and over counter to Bank staff (as applicable).
04. Maintain minimum account balance as required by the Bank.
05. Noting down account numbers, details of FDR, locker numbers, etc. separately and confidentiality.
06. Informing loss of demand draft, debit/credit card, cheque leave(s) book, key of locker, password, PIN, important banking instrument etc. immediately to the branch.
07. Paying interest/charges, installments, locker rent and other dues on time to ensure uninterrupted services.
08. Not signing blank cheque(s), so also not record specimen signature on cheque book and keeping ATM card & PIN together or not to write PIN on unsecured documents.
09. Informing the branch immediately, when a Minor turn into Major or in the event of the unfortunate demise of any of the account holders and produce required document on time to serve the customer better.
10. Checking statements, transaction vouchers, bank communications addressed to him/her and notifying bank immediately i.e immediate after transaction on any discrepancies. Customers are also expected to retain applicable banking records/instruments—like copy of statements, offer letter, loan agreements, guarantees etc. as applicable to reduce any dispute with bank or other customer/associated parties.



GENERAL TERMS AND CONDITIONS OF SERVICES:

01. **Service Charges and Tariff:** Bank provides various services to customers & clients for which fees, service charges, commissions are levied which are compiled in the schedule of charges / Tariff. These charges are reviewed / revised from time to time and usually notified through our branch offices, branch display and website. The prevailing schedule of charge is available in the bank's website www.tbl.com.bd .
02. **Account Dormancy:** Ensuring customers safety and security is Bank's prime duty. Non maintenance of account transactions for longer period may call for declaring the account as dormant or unclaimed to restrict potential unauthorized transactions. This status can be regularized with customer's positive initiation & verification, for balances remaining unclaimed for more than 10 years will be subject to respective provision of the Bank Company Act.
03. **CDD information sharing & A/C closure on CDD failure:** Bank updates customer/clients information as per regulatory requirements time to time. In the event, the documents are not updated despite repeated reminders, temporary restrictions in account conduct may be imposed until the requirements are met. In case of unsatisfactory CDD, account can be closed with notice.
04. **Banks resolution of cross-border transactions:** Bank is committed to complying with legitimate international regulations-like sanctions, FATCA etc. that are imposed by relevant regulatory authorities' time to time. As such cases, the Bank may not allow certain transaction and service and which may be also subject to disclosure to respective international regulatory bodies.
05. **Confidentiality and disclosure:** Whilst the Bank maintains strict confidentiality in all matters relating to customer's account(s) and business, however, Bank is also liable to make disclosure to regulatory authorities of the country.
06. **Electronic/Digital Banking:** Customers are expected to be aware of their responsibilities in relation to using – Internet Banking, 24 Hours Call Center, SMS banking, ATM by ensuring appropriate platform, channel, password, mandate, indemnity, etc.
07. **Concern on Associated Party:** Customers must be aware of the risk and responsibility of delegate, joint account holder, company signatory, supplementary card holder, etc (as applicable) and immediately notify the Bank on any discrepancy with these associated party. In the event of dispute raised to Bank, the operation of the account may be suspended temporarily by the Bank till either amicable or legal resolution is not achieved.
08. **Termination of Banking Relationship:** Customer can close his/her Bank account at any time without assigning any reason with written closing instruction. Similarly, on regulatory mandated reason Bank may close customers account at any time but with notice and on other grounds giving reasonable prior written notice. During such termination of relationship all related dues, outstanding charges, Tax, Vat, Excise duty etc. need to be settled and unused cheque leaves, cards, any other device/instrument provided by the Bank need to be returned to Bank.



2) Our offered services:

2.1 Service for the citizen

No.	Name of the Service	Service Delivery Method	Required Documents and Place of Delivery	Service Price and Payment Method	Duration of Service Delivery.	Responsible Officer (Name, Designation, Phone, Number and Email)
	Current Accounts Savings Deposits: SB A/C - Workers of Garments SB A/C - Cleaning Staff of DCC SB A/C – Farmers SB A/C - Workers of Footwear & Leather Trust Sristi Account Trust Privilege Account Trust Pothokoli Trust Porua Account Trust Shohopathi Special Notice Deposit (SND)	Through Branch	General Requirement: *Duly filled up Account Opening Forms as applicable. *Supporting documents for income source matched with occupation/nature of business. *For verification original document must be presented to Bank. Documents Required for Individual Account: *2 Passport size photographs of the applicant (s) duly attested by the introducer (where applicable). *NID / Passport /Registered Birth Registration Certificate (with attested photo if not registered) *1 Passport size photograph of Nominee duly attested by the A/C Holder	For Schedule of Charges details/Information visit our website.	Same Day to 3 Days	Call Center- 16201, Email- tblcomplaintcell@tblbd.com

			<p>*Nominee's NID/Passport /Registered Birth Registration Certificate (with attested photo if not registered).</p> <p>*Proof of Address: Electricity Bill / WASA Bill / Gas Bill / BTCL / Current Rent or lease Agreement / Holding Tax receipt from City Corporation or Municipality.</p> <p>*Up to date E-TIN Certificate (if applicable).</p> <p>*Service ID Card/ Business Trade license/Pension Book/House Rent Agreement.</p> <p>*For student/housewife's account/unemployed person: service id/trade license/ Pension Book/proof of House Rent of the beneficial owner.</p> <p>Additional documents for NRB Customer:</p> <p>*Passport with valid VISA / work permit (for foreign passport customer needs to submit "No Visa required for Bangladesh" page of passport).</p> <p>*Proof of Employment/Pay slip/employment certificate/agreement.</p>			
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			<p>*Documents must in English</p> <p>*Any document sent from abroad by customer must be verified and attested by any reputed International Bank/Notary Public/Bangladesh High Commission or Consulate Generals' Office.</p>			
	<p>Fixed Deposit Trust Money Double Scheme (TMDS) Trust Echo Trust Echo Plus Trust Double Deposit Scheme Trust Double Benefit Monthly Benefit Deposit Scheme (MBDS)</p>	Through Branch	<p>*02 Copies Photograph of Applicant and 01 copy photograph of Nominee</p> <p>*NID both Applicant and Nominee</p> <p>*Source of Income</p>	For Schedule of Charges details/Information visit our website.	Within Banking Hour	<p>Call Center- 16201,</p> <p>Email- tblcomplaintcell@tblbd.com</p>
	<p>Trust Seniors FDR Trust Seniors Echo</p>	Through Branch	<p>*02 Copies Photograph of Applicant and 01 copy photograph of Nominee</p> <p>*NID both Applicant and Nominee</p> <p>*Source of Income</p>	For Schedule of Charges details/Information visit our website.	Within Banking Hour	<p>Call Center- 16201,</p> <p>Email- tblcomplaintcell@tblbd.com</p>
	<p>Loan</p> <p>DPSL - 2 (other than Officer) (LAPB)</p> <p>DPSL -1 (LACB) (Officer)</p> <p>Army Officers Housing Scheme Loan</p> <p>Army Officers Housing Loan Scheme2</p> <p>Army Officers Housing Loan Scheme3</p>	Through Branch	<p>*Unit forwarding</p> <p>*Letter from CORO/Record office</p> <p>*1 Guarantor officer/02 Guarantor for Other than Officer (Spouse & Colleague)</p> <p>*NID both Applicant and Guarantor</p> <p>*Photograph both applicant and Guarantor</p>	For Schedule of Charges details/Information visit our website.	Time required for Approval from HO	<p>Call Center- 16201,</p> <p>Email- tblcomplaintcell@tblbd.com</p>

House Building Loan (Mortgage) House Building Loan (Residential) House Building Loan for Retired defense Officer (mortgage)	Through Branch	<p>General Require Documents</p> <p>Personal documents</p> <ul style="list-style-type: none"> • 02 photograph of the applicant • 02 photocopy of spouse as a guarantor <p>Land related all documents</p> <p><u>In case leasehold property</u></p> <ul style="list-style-type: none"> • Lease deed • Allotment letter • Ground rent • Mortgage permission <p><u>Private land</u></p> <ul style="list-style-type: none"> • Mutation • Parcha (CS/RS/BS) • Title deed • All bia deed • Ground rent <p><u>Security and collateral</u></p> <ul style="list-style-type: none"> • Mortgage of the property • Cheque • Spouse Guarantee 	For Schedule of Charges details/Information visit our website.	Time required for Approval from HO	Call Center- 16201, Email- tblcomplaintcell@tblbd.com	
Car Loan Defense Off. Car Loan Other Than Defense	Through Branch	<p>Salaried person</p> <ul style="list-style-type: none"> • Employer certificate • 02 Guarantor along with a photograph, NID • Joint name car registration • Cheque 	For Schedule of Charges details/Information visit our website.	Time required for Approval from HO	Call Center- 16201, Email- tblcomplaintcell@tblbd.com	

Any Purpose Loan Defense Off. Any Purpose Loan Other than defense	Through Branch	Salaried person <ul style="list-style-type: none"> • Employer certificate • 02 Guarantor along with a photograph, NID • Joint name car registration • Cheque 	For Schedule of Charges details/Information visit our website.	Time required for Approval from HO	Call Center- 16201, Email- tblcomplaintcell@tblbd.com
Apon Nibash Loan	Through Branch	Salaried person/Business Man <ul style="list-style-type: none"> • Land related document • Spouse Guarantee • Respective flat/Construction mortgage along with land. 	For Schedule of Charges details/Information visit our website.	Time required for Approval from HO	Call Center- 16201, Email- tblcomplaintcell@tblbd.com
Overdraft CC-Working Capital	Through Branch	Purpose to meet up working capital Trade License/ RJSC Registration Ltd Company Documents: collateral Proprietor : Self And Spouse Partnership : All Partners Ltd Company : All The directors	For Schedule of Charges details/Information visit our website.	Time required for Approval from HO	Call Center- 16201, Email- tblcomplaintcell@tblbd.com
Time Loan	Through Branch	For One Year Trade License/ RJSC Registration Ltd Company Documents : collateral Proprietor : Self And Spouse Partnership : All Partners Ltd Company :All The directors	For Schedule of Charges details/Information visit our website.	Time required for Approval from HO	Call Center- 16201, Email- tblcomplaintcell@tblbd.com
Term Loan	Through Branch	For one year to five year Trade License/ RJSC Registration Ltd Company Documents Control Proprietor Self And Spouse Partnership All Partners Ltd Company All The directors	For Schedule of Charges details/Information visit our website.	Time required for Approval from HO	Call Center- 16201, Email- tblcomplaintcell@tblbd.com
Post Import Finance	Through Branch	(Time loan) Import related documents	For Schedule of Charges details/Information visit our website.	Time required for Approval from HO	Call Center- 16201, Email- tblcomplaintcell@tblbd.com

	Non-funded Facility Letter of credit	Through Branch	Import registration Certificate/ Export registration certificate Trade License IMP form Letter of credit Authorization (LCA form) Indent in case of indenture Pro forma invoice Credit report of the supplier Credit report of the seller	For Schedule of Charges details/Infor mation visit our website.	Time required for Approval from HO	Call Center- 16201, Email- tblcomplaintcell@tblbd.com
	Non-funded Facility Bank Guarantee	Through Branch	BID Bond/Performance/Advance Payment Guarantee/Security Guarantee. Required Doc Trade License/ RJSC Registration Ltd Company Documents Collateral Proprietor : Self And Spouse Partnership : All Partners Ltd Company : All The directors	For Schedule of Charges details/Infor mation visit our website.	Time required for Approval from HO	Call Center- 16201, Email- tblcomplaintcell@tblbd.com
	Sanchaypatra (SP)		Prescribed Form, NID & Two copies passport size Photo of A/C Holder, NID Copy of Nominee, One copy passport size Photo of Nominee, E- TIN Copy , Income TAX Return Submission Copy if amount is BDT 5 Lac above	For Schedule of Charges details/Infor mation visit our website.	2 Days (Depends on Govt. Server availability)	
	Wage Earners Development Bond (WEDB) 1. Wage Earner Development Bond(WEDB) - 5 Years 1. US Dollar Investment Bond (US DIB)- 3 Years 2. US Dollar Premium Bond (US DPB) -3 Years	Through Branch	NSD Prescribed Application Form for Diaspora Bond Investment and CBL Prescribed Debit Instruction, Copy of NID – Applicant, copy of passport – with the page of arrival & departure seal, Copy of VISA - (NO VISA REQ/WORKPERMIT/ RESIDENCE/ BUSINESS/PROFESSIONAL/ DIPLOMATE/ IMMIGRATION, Cop of NID – Nominee, Photograph of Both Applicant & Nominee, Bank Account: FCY Account for US Dollar Investment Bond, FCY & BDT Account for US	For Schedule of Charges details/Infor mation visit our website.	2 Days (Depends on Govt Server availability)	

No.	Name of the Service	Service Delivery Method	Required Documents and Place of Delivery	Service Price and Payment Method	Duration of Service Delivery.	Responsible Officer (Name, Designation, Phone, Number and Email)
	Pay Orders	Branch	For TBL Account Holder: • Pay Order Application Form Walk In Customer:• Pay Order Application Form• Valid ID Copy• KYC Form	For Schedule of Charges details/Information visit our website.	Instant	Respective Relationship Manager/Dealing Officer



2.2) Institutional Service

No.	Name of the Service	Service Delivery Method	Required Documents and Place of Delivery	Service Price and Payment Method	Duration of Service Delivery.	Contact Point
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Tuition Fees collection on behalf of School/College/University	Through tap/respective university account	As per requirements of respective institutions, Service provided by respective Branch	No service charge, at actual, payment through cash/tap account.	Instant	Call Center- 16201, Email- tblcomplaintcell@tblbd.com
2	Application fees collection for joining Army/Navy/Air force	Through tap	As per requirements of respective institutions, Service provided by respective Branch	No service charge, at actual, payment through cash/tap account.	Instant	



2.3) internal Service

No.	Name of the Service	Service Delivery Method	Required Documents and Place of Delivery	Service Price and Payment Method	Duration of Service Delivery.	Responsible Officer (Name, Designation, Phone, Number and Email)
01.	Central Account Authorization System: Various Type of Loan/Deposit product Approval/Card (debit and credit)	Through System Core Banking Software (CBS)	Documents Required as per Nature of Loan and Deposit Product	No service charge	Within shortest possible time	Call Center- 16201, Email- tblcomplaintcell@tblbd.com
02.	IT Network/Hard ware/ Software related Service	Centrally it network monitoring/Hardware/software related issue solved through remote service	Requisition is required from respective branch	No service charge	Within shortest possible time	Call Center- 16201, Email- tblcomplaintcell@tblbd.com
03.	General Service and Security/Human Resources Support	Executing transfer/Monitoring centrally/ providing logistics support and amenities	Requisition is required from respective branch	No service charge	Within shortest possible time	Call Center- 16201, Email- tblcomplaintcell@tblbd.com
04.	Fund Availability	Fund providing to feeding branch (PB)	Requisition is required from respective branch	No service charge	Within shortest possible time	Call Center- 16201, Email- tblcomplaintcell@tblbd.com

05.	One Branch to Another Branch	Online service(Cash payment/receive/document received etc.)/project valuation	As per customer requirements	No online charge	Within shortest possible time	Call Center- 16201, Email- tblcomplaintcell@tblbd.com
06.	BATCH (CLG/BFTN) RTGS	Centrally monitoring through Bangladesh bank	As per customer requirements	HV-60 RV-10 RV-25 5.00 lac and above	Same day clearing	Call Center- 16201, Email- tblcomplaintcell@tblbd.com

No.	Name of the Service	Service Delivery Method	Required Documents and Place of Delivery	Service Price and Payment Method	Duration of Service Delivery.	Contact Point
(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Card Activation		Customer need to call from his/her registered mobile number.			
	Endorsement		• Credit card Service Form -1• All Passport copies			
	Import through LC		1. Documentary Credit Application 2. Contract/Pro-forma Invoice/Indent 3. Insurance coverage documents 4. IMP Form/TM form 5. Required regulatory documents like Trade License, IRC,e-TIN, BIN, Membership Certificate, Last year tax submission proof etc. 6, Approval from concerned authorities, where applicable.			
	Import without LC (DA/DP)		1.Contract/Pro-forma Invoice/Indent 2. Insurance coverage documents 3. IMP Form/TM form 4. Required regulatory documents like Trade License, IRC,e-TIN, BIN, Membership Certificate, Last year tax submission proof etc. 5. Approval from concerned authorities, where applicable. 6. Undertaking as per GFET format for advance payment			
	EDF		Customer Application and required regulatory documents for EDF			
	Bank Guarantees		1. Customer Application 2.Offer letter/notification of award/ contract, agreement etc 3. Valid approval 4. Disbursement Authority/Limit node 5.Required regulatory documents like valid Trade License, TIN, VAT, MOA, AOA,CIB etc.			

	Export LC Advising		1. Regulatory Documents like Trade License, TIN, VAT, ERC, Membership of related association, BIDA/DOT permission.			
	Export Financing		1. Customer request letter 2. Credit approval 3. Related export documents.			
	Cash Incentives		1. Application in Central bank's prescribed format 2. Copy of Export order, export & Import documents 3. Certificate from concerned association as per Circular 4. Certificate from External auditor			

No.	Name of the Service	Service Delivery Method	Required Documents and Place of Delivery	Service Price and Payment Method	Duration of Service Delivery.	Contact Point
(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Personal Loan		Loan Application form and others required documents 2. Photograph and NID copy 3. CIB Form 4. Tin certificate and copy of latest Tax Return Acknowledgement receipt or certificate Link of required documents: https://www.tblbd.com/retail-banking/personal-loan		7 days	
	Car Loan		Loan Application form and others required documents 2. Photograph and NID copy 3. CIB Form 4. Tin certificate and copy of latest Tax Return Acknowledgement receipt or certificate Link of required documents: https://www.tblbd.com/index.php/retail-banking/car-loan		10 days	
	Apon Nibash Loan		1. Loan Application form and others required documents 2. Photograph and NID copy 3. CIB Form 4. Tin certificate and copy of latest Tax Return https://www.tblbd.com/index.php/retail-banking/apon-nibash-loan		30 days	
	Secured Facilities (Secured Term Loan/Overdraft/Bullet Payment)		1. Loan Application form and others required documents 2. Photograph and NID copy 3. CIB Form 4. Tin certificate and copy of latest Tax Return Acknowledgement receipt or certificate.			

	Credit Card Onboarding		<ul style="list-style-type: none"> • Complete Card Application Form • Approval template from C&C • Copy of De-dupe • PSR (anyone of below three) or Undertaking of Tax return with copy of e-TIN Certificate • Copy of PSR Validation • CIB Undertaking • NID extract copy with SMART card number • SBS-3 • MID • Call back confirmation by source (Call Validation) • Copy of CPV report • Nominee Information for Insurance with percentage 		3 days	



Our Services- Human Resources

SL No.	Name of the Service	Service Delivery Method	Required Documents and Place of Delivery	Service Price and Payment Method	Duration of Service Delivery.	Contact Point
(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Recruitment		Human Resources Division, TBL, Head Office/BD Jobs			
	Human Resources Information System		Human Resources Division, TBL, Head Office			
	Provident Fund related query		Employee ID Human Resources Division, TBL, Head Office			
	Salary, Commission, Incentive and other Allowance related query		Employee ID Human Resources Division, TBL, Head Office			
	Staff Loan		Duly filled up Application Form (available in intranet) with approval			
	Health Insurance Claim & Settlement Related Issues					
	Employee Identification (Employee Id card, attendance key)					



Services- General Services & Security Division (GSSD)

SL	Name Of Services	Time Requirement	Required Documents	Related Division	Service Charge (if any)	Responsible Employee Grade /designation , division/dept. Name, official telephone, email	Line Manager's Grade/designation, division/dept. Name, official telephone, email
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	a. Establishment of Branch, Sub-Branch and Collection Booth.	6 Month	EC, Board and BB's Approval	Head of GSSD, Ext - 4400	No Charge	Mezbaul Islam Laskar, FAVP, Ext - 4425	Head of E&RD, Major Abdus Salam Khan (Retd), Ext - 4420
	b. Renewal of Rental Deed of Agreement of Branch, Sub-Branch and Collection Booth.	4 - 6 Months	EC, Board and BB' Approval				
	c. Relocation & Renovation of HO, Branch, Sub-Branch, Collection Booth.	4 - 6 Months	EC, Board and BB' Approval				
	d. Renewal of Trade License.	15 Days	Mgt				
	a. Establishment of ATM and CDM Booth.	3 Months	EC			Rabit Amin Yasin SO, Ext - 4426	
	b. Relocation ATM and CDM Booth.	3 Months	EC				
	c. Renewal of Rental Deed of Agreement of ATM Booths	2 Months	EC				
	d. Electricity Bill and Stationary Items of ATM Booths	15 Days	Mgt				
	a. Maintenance of Office Premises, AC, Generator, UPS/IPS, Electrical Items.	15 Days	Mgt			Md. Bahauddin Galman, PO, Ext - 4424	
	b. Electrical Wiring Inspection	15 Days	Mgt				
	c. Fuel Management for Generator of Head Office.	7 Days	Mgt				
	d. Payment of Electricity Bill of HO.	7 Days	Mgt				

Services- General Services & Security Division (GSSD)

continue....

	a. Office Cleaning Service	15 Days	Mgt			Mst. Soma Aktar, AO, Ext – 4423	
	b. Pest Control	15 Days	Mgt				
	a. Lay-out Plan and BOQ of Branch, Sub-Branch and Other Outlet.	12 Days	Mgt				
	b. Assessment of Final Bill of Branch and ATM Booth	1 Day	Mgt				
	c. Renovation works of Branch, Sub-Branch, ATM Booth and Other Outlets	1 - 3 Months	EC/Mgt				
2.	a. Vehicle Maintenance & Renewal of Documents.	7 Days	Mgt			Mohammad Habibulla Miraj, SO, Ext – 4412	Head of SMD, Ext – 4410
	b. Vehicle Fuel Management.	2 Days	Mgt				
	c. Vehicle Requisition and Detailing of Drivers	1 Day	Mgt				
	d. Allotment of Parking	7 Days	Mgt				
	e. Issuance of TBL Car Sticker	1 Day	Mgt				
	a. T&T and PABX Management.	7 Days	Mgt				
	b. Payment of T&T Bills.	7 Days	Mgt				
	c. Repair and Maintenance of T&T and PABX.	3 – 4 Days	Mgt				
	a. Management of CCTV System and Access Control System	1 Month	Mgt				
	b. Intruder Alarm System, Auto Alarm with Auto Lock Gate, Burglary/Panic Alarm	1 Month	Mgt				
	c. Training on Security Awareness.	1 Day	Mgt				
	d. Fire & Safety Issues and Emergency Evacuation Drill.	7 Days	Mgt				
	e. Refiling of Fire Extinguisher for Branch and ATM Booth.	15 Days	Mgt				
	f. Access Control Device, Watchman, Anti-Theft Alarm.	15 Days	Mgt				
	a. Administration of Trust Security (TS) Personnel	15 Days	Mgt				

	b. Liaison with Shadhinata Tower Authority.	3-5 Days	Mgt				
	c. Management of Dispatch Section.	3 - 5 Days	Mgt				
3.	a. Repair and Maintenance Office and Pantry Equipment.	7 Days	Mgt			Syedur Rahman, SPO, Ext – 4432	Head of SSD, Ext – 4430
	b. Arrangement for Entertainment.	7 Days	Mgt				
	c. Petty Cash Management.	15 Days	Mgt				
	d. Residential Furniture and Appliance Benefit.	15 Days	Mgt				
	e. Purchase of Air Ticket.	02 Days	Mgt				
	f. Write Off / Donate Fixed Assets.	1 – 2 Months	Mgt/EC/Board				
	a. Management of Cheque Book/Pay Order.	5 - 07 Days	Mgt			Sumayia Khan, SO, Ext - 4433	
	b. Management of Insurance Policy.	7 Days	Mgt				
	c. Courier Service.	10 Days	Mgt				
	a. Pottery.	7 Days	Mgt			Sonnya Akhter, SO, Ext – 4419	
	b. Arrangement of Drinking Water as per Requirement.						
	c. Cell Phone	15 Days	Mgt				
	d. Mobile and Internet Bill.	15 Days	Mgt				
	a. Store Management.	7 Days	Mgt				
	b. Receive Stationary Items as per Work Order.	1 Day	Mgt			Syed Iftekhar, Ahmed, Officer, Ext - 4435	
	c. Supply/Deliver of Stationary Items as per Requirement.	1-3 Days	Mgt				
	d. Maintenance of Stock Balance.	On Going	-				



3.To be done by the service aspirants: Financial institutions shall provide necessary advice to their service aspirants in order to obtain proper service. Examples Below are some sample suggestions

Sl No	To be done in order to obtain the promised/desired service
	Self-submission of complete application along with necessary documents of promised services
	Paying the required service fee in due process according to the service price and payment method
	Follow mobile message/email instructions where applicable
	Be present on the scheduled date for the meeting before the scheduled time
	No unnecessary calls/soliciting

4 If the promised service is not received, what should be done by the service expectant: (Citizen's Charter should clearly state the procedures for service seekers to do or lodge complaints if they do not receive services or the quality of services received is not satisfactory. In this case, financial institutions can provide an outline of service seekers' grievance redressed as per the table below :

Sl No	When to contact	Whom to contact	Contact address	Settlement deadline
	If the responsible officer fails to provide solution	Grievance Redressed Officer (Name of Officer)	Name and designation: Phone: Email: Website:	working day
	If Grievance redressed Officer fails to provide solution within specified time	Appellate Officer	Name and designation: Phone: Email: Website:	working day
	If the Appellate Officer fails to resolve within the stipulated time	Complaints redressed Cell of Financial Institutions	Financial institutions	working day



TBL/HO/TA/TRG/2001/FT-I -05/1/2023

03 October, 2023

SCHEDULE ON FOUNDATION TRAINING COURSE - PART I: 05/2023

With reference to TBL/HO/TA/TRG/2000/SYLLABUS COMMITTEE 01/2023 dated 24 December, 2022 training on "Foundation Training Course - Part I: 05/2023" will be held from 05 to 23 November, 2023 for different level officers at Trust Bank Training Academy as per following schedule. The session will start at 10 AM every day. Reporting time is 09:45 AM.

Time	Topics/Subject	Speaker
Sunday, 05 November, 2023 (1st Day)		
10:00 -10:30	Preparatory Test and Group Photo Session.	Principal/Coordinator
10:45 -13:00	Important Provisions of Service Manual of TBL. Ethics in Banking.	Mr. Md. Fahad Anwar Sinha, SAVP, HRD, HO
14:00 -15:15	Etiquette, Personal Behavior and Professionalism.	Brig Gen Mirza Baker Sarwar Ahmed, ndc, psc (Retd) - (Guest Speaker)
15:30 -16:30	Stress Management.	
16:30-17:00	Library Work/Group Study/Clarification of Queries.	Principal/Coordinator
Monday, 06 November, 2023 (2nd Day)		
10:00 -13:30	Contract Act 1872- an overview. Bank Company Act 1991 (with amendment).	Mr. Mohammad Atiqur Rahman, SAVP, Treasury Front Office, HO
14:15-16:30	Basics of Accounting and Finance for Banking.	Mr. Md. Mahfuzur Rahman, SAVP & CFO, FCAD, HO
16:30-17:00	Library Work/Group Study/Clarification of Queries.	Principal/Coordinator
Tuesday, 07 November, 2023 (3rd Day)		
10:00- 13:30	Bank Accounts (Types, Opening and Documentation). Sanchay Patra. FDR. Locker Operation.	Ms. Tahmina Akhter, SAVP, Operations Division, HO
	Operations in Bank Accounts.	
14:15- 16:30	Local Remittance (PO/DD) and Bills Collection.	Mr. Nazmul Hasan Khan, AVP, SKB Branch
16:30-17:00	Library Work/Group Study/Clarification of Queries.	Principal/Coordinator

Training on "Foundation Training Course - Part I: 05/2023"
Coordinator: Fariha Farzana, Cell No: +8801918085051



Trust Bank Limited
Head Office, Training Academy
Shadhinata Tower (Level 5)
BirSrestha Shaheed Jahangir Gate
Dhaka Cantonment, Dhaka 1206

Tuesday, 17 October, 2023 (3rd Day)

10:00 - 11:00	Leadership, Team Work & Team Management	Col Md. Jaglul Ahsan (Retd) EVP & Principal, TBTA
11:15 - 13:30	Bank Ethics Motivation	Mr. Md. Kamal Hossain Sarker SEVP & Head of CRM & CCO
14:15 - 16:30	Open Discussion on Branch Management	Mr. Md. Mahbubur Rahman, SEVP & Head of Operations
16:30 - 17:00	Closing Session	Principal/Coordinator

Period	Time	Break	Time
1 st Period	1000-1100	Tea	1100-1115
2 nd Period	1115-1215	Lunch & Prayer	1330-1415
3 rd Period	1230-1330	Tea	1515-1530
4 th Period	1415-1515		
5 th Period	1530-1630		

COL MD. JAGLUL AHSAN, SUP, psc, G (RETD)
EVP & Principal, Training Academy

HASNA HENA CHOWDHURY
DMD & COO

HUMAIRA AZAM
MD & CEO

Copy To:

1. MD's Secretariat, TBL, H.O., Dhaka
2. DMD's Secretariat, TBL, H.O., Dhaka
3. Human Resource Division, H.O. TBL.
4. General Services & Security Division (GSSD), H.O. TBL; Refreshment & Lunch as per training program to be arranged by General Services & Security Division (GSSD) (Support and Delivery Department).
5. CBMC is requested to arrange a Photographer at opening day.
6. All Concerned Department Heads.
7. Respective Branch Chief Managers/ Managers, TBL.
8. Respective Participant.
9. File.

Branch Management - 02/2023
Coordinator: A.B.M. Raihan Ferdous, Cell No: +8801712222101

