



CUSTOMER CHARTER

+ Introduction:

Customer Charter is, in fact, a general statement of commitments for providing banking services and necessary information to customers. This may be in the form of written document, banner, poster, leaflets etc. that exhibit the names of banking products and services available in the bank. It also contains road maps or indicators for the customers to get services in the bank premises.

+ Objectives:

The main objective of the “Customer Charter” is to make the customers conscious about their general rights, obligations, grievance approach process and thereby help customers taking their own decision.

+ Brief introduction of the bank:

FSIB is a schedule commercial bank incorporated on August 29, 1999 as a Company under the Companies Act 1994 and Bank Companies Act 1991. This bank converted into Shariah Based bank from conventional bank from January 01, 2009.

- ✓ **Registered Office:** 23, Dilkusha Commercial Area (4th floor), Dhaka-1000. Bangladesh.
- ✓ **Head Office:** Rangs RD Center, Block # SE (F), Plot # 03, Gulshan Avenue, Gulshan-1, Dhaka-1212, Bangladesh
- ✓ **SWIFT Code:** FSEBBDDH.
- ✓ **Corporate Website:** www.fsibld.com
- ✓ **Working Hours:**
 - Office Hours: Sunday to Thursday 10 AM – 05 PM
 - Transaction Hour: Sunday to Thursday 10 AM – 03.30 PM.
 - Evening Banking- Not continuing (As per Bangladesh Bank instruction).
 - Office Hour: Saturday 10 AM-12 PM (Only Dilkusha Br., Agrabad Br., Dhanmondi Br., Gulshan Br.). Saturday timing is subject to change as per management decision at any time.
- ✓ **Foreign Exchange Authorized Dealer Branches:** Dilkusha Branch, Khatungonj Branch, Mohakhali Branch, Agrabad Branch, Bangshal Branch, Jubilee Road, Dhanmondi Branch, Sylhet Branch, Gulshan Branch, Banani Branch, Motijheel Branch, Topkhana Road Branch, Karwan Bazar Branch, Prabartak Mor Branch.



✚ **Product and Services:**

✓ **Investment Facilities:**

SL.	Name of the Investment Products
1	Bai-Murabaha (Hypo) FSIB UDDOMY under CMSE
2	Bai-Murabaha (General) FSIB UDDOMY under CMSE
3	Bai-Murabaha(GenShortTerm)FSIB UDDOMY under CMSE
4	Bai-Murabaha (Hypo) FSIB SHABOLOMBI under CMSE
5	Bai-Murabaha (General) FSIB SHABOLOMBI under CMSE
6	Bai-Murabaha (General Short Term) FSIB SHABOLOMBI
7	Bai-Murabaha(Hypo)FSIB SONALI SWAPNO und Agri INV
8	Bai-Murabaha (EMI) FSIB-UDDOMI Under CMSE
9	HPSM FSIB-UDDOMI Under CMSE
10	Bai-Murabaha (EMI) FSIB SONALI SWAPONA under Agri
11	HPSM FSIB (EMI) FSIB SONALI SWAPONA Agri Inv
12	Bai-Murabaha (EMI) FSIB-PROCHESTA Under CMSE
13	HPSM FSIB-PROCHESTA Under CMSE
14	Bai-Murabaha (EMI) FSIB-SHABOLOMBI Under CMSE
15	HPSM FSIB (EMI) FSIB SHABOLOMBI under CMSE
16	Bai-Murabaha Export Facilitation Pre-Finance Fund
17	Bai-Mura under Export Facilitation Pre-Finance-SME
18	Bai Murabaha (Hypo) Ag. W. Capital under Stimulus
19	Bai-Murabaha (Hypo) ag Agri Inv. under BB Refinanc
20	Bai-Murabaha (EMI/EQI) ag MFI Linkage Inv under BB
21	Bai-Murabaha (EMI/EQI) ag Agr Inv under BB Refinan
22	Bai-Murabaha (EMI/EQI) agt CMSME Invest. under BBR
23	Bai-Murabaha (Hypo) agt CMSME Investment under BBR
24	Bai-Murabaha (Hypo) agt CMSME Invest under Pft Sub
25	Bai-Murabaha (Hypo) ag Agri Invest under BB Pft Su
26	Bai-Murabaha Against MMDS
27	Bai-Murabaha Against MMPS
28	Bai-Murabaha (EMI) - Under SME Investment
29	Bai-Muajjal (Other)
30	Bai-Murabaha (General) -Under SME Investment
31	Mudaraba Investment (Others)
32	Hire Purchase Sirkatul Milk-Transport
33	Bai-Murabaha Post Import (TR)-Under SME Investment
34	Bai-Murabaha (EQI) Investment
35	Bai-Murabaha (EMI) Investment
36	Bai-Murabaha Post Import (Pledge)



37	Bai-Murabaha Post Import (TR)
38	Wajira Bill Okalah Against Cash Incentive
39	Pre-Shipment Investment (Suitable Mode)
40	Bai-Murabaha Import Bills (Cash)
41	Bai-Murabaha Import Bills (EDF)
42	Inland Bill Purchase
43	Inland Documentary Bill Purchase
44	Foreign Bill Purchase
45	Foreign Documentary Bill Purchase
46	Bai-Murabaha Agricultural Investment
47	Bai-Murabaha Real Estate Material
48	Quard Against Provident Fund (Staff)
49	HPSM-House Building (Staff-12 Yr.)
50	HPSM-Industrial
51	Bai-Muajjal (Warking Capital)
52	HPSM-Lease Investment/Izarah
53	Bai-Muajjal (General)
54	Bai-Murabaha (Hypo)
55	Bai-Murabaha (Pledge/TR)
56	HPSM-Scheme
57	Bai-Muajjal (DDIS-Consumer Investment)
58	Bai-Murabaha (Hypo) -Under SME Investment
59	HPSM-Under SME Investment
60	HPSM-Real Estate Material.
61	HPSM-Agricultural Investment
62	Hpsm-Consumer Durables/ Investment
63	HPSM-CAPITAL MACHINERY
64	HPSM [Consumer Durables -Staff]
65	Bai-Murabaha Import Non-AD
66	Quard Against Car Scheme (Staff)
67	Quard Against Car Leasing Scheme (Staff)
68	Bai-Murabaha Against MTD
69	QUARD E HASANA (HAJJ)
70	QUARD GENERAL
71	Quard Against Stimulus Fund
72	Bai-Murabaha (General)
73	Bai-Murabaha Import
74	Bai-Salam Export
75	Bai-Murabaha (Export)
76	Bai Murabaha(EMI) Investment Against Stimulus Fund
77	HPSM-House Building (Staff-18 Yrs)



78	Quard Against MTDR
79	HPSM-Consumer Auto
80	HPSM-Consumer Professional
81	HPSM-House Building Commercial
82	Bai-Murabaha (Share)
83	HPSM- House Building- Residential
84	Bai-Muajjal (Other) Under SME Investment
85	Wajira Bill Okalah Agt Cash Incentive Under SME
86	Pre-Shipment Investment (Suitable Mode) Under SME
87	Bai-Murabaha Import Bills (Cash) Under SME Inv
88	Bai-Murabaha Export Bills (E.D.Fund) Under SME
89	Inland Documentary Bill Purchase Under SME Inv
90	Foreign Documentary Bill Purchase Under SME Inv
91	Bai-Murabaha Against MTD Under SME Investment
92	Bai-Murabaha (Import) Under SME Investment
93	Bai-Murabaha (Export) Under SME Investment
94	Bai-Salam Export under SME
95	Bai Murabaha (General) Under SME
96	Bai- Murabaha (Hypo) against MMDS/other under SME
97	Bai- Murabaha (Hypo) against MMPS under SME Inv.
98	Bai-Murabaha (EQI) Under SME Investment
99	Hire Purchase Sirkatul Milk-Transport under SME
100	HPSM-Industrial Under SME Investment
101	HPSM-Scheme Under SME Investment
102	HPSM-CAPITAL MACHINERY Under SME Investment
103	HPSM Real Estate Material Under SME
104	HPSM-House Building Commercial under SME
105	HPSM Capital Machinery (EMI) under SME investment
106	HPSM House Building Commercial (EMI) under SME inv
107	HPSM Capital Machinery (EQI) under SME investment
108	HPSM House Building Commercial (EQI) under SME inv
109	Quard Against PO Under E-GP
110	Bai-Murabaha Agri (EMI) Investment Under Reschedule
111	Bai Murabaha PIF
112	Bai Murabaha PIF-Under SME Investment
113	Bai Murabaha Forced Investment PIF
114	Bai Murabaha Forced Investment PIF-Under SME INV
115	Bai-Murabaha (EMI) Under Agricultural Investment



○ **Letter of Guarantee:**

- Tender Guarantee
- Performance Guarantee
- Guarantee for Sub-Contracts
- Shipping guarantee
- Advance Payment guarantee
- Guarantee in lieu of Security Deposits
- Guarantee for exemption of Customs Duties
- Others

○ **Specialized Scheme:**

- Consumer Investment Scheme
- SME Investment Scheme
- Women Entrepreneur Investment under SME Investment
- Agriculture Investment Scheme

○ **Others:**

- Tasdir (Export Payment).

✓ **Deposit Facilities:**

SL.	Name of the Deposit Products
1	Al-Wadeeah Agent Current Account (Agent Banking)
2	Al-Wadeeah Agent Current Account (Customer)
3	Al-Wadiah Current Deposit A/C
4	Al-Wadiah NON RES INV. Tk. A/C
5	Al-Wadiah Current Deposit (ELDORADO) A/C
6	Al-Wadeeah Current Plus Account (Morjada)
7	Al-Wadeeah Premium Account (Shomman)
8	NON-RESIDENT INVESTOR's A/C (NITA)
9	Mudarabah Savings Deposit Account (Daily)
10	Mudarabah Savings Deposit Account (Staff)
11	Mudarabah Savings Deposit Account
12	MUDARABA SPECIALIZED SAVINGS ACCOUNT (10 TAKA)
13	Mudarabah Shramajibi Savings Account (Mehnoty)
14	Mudaraba Student Savings Account (Onkur)
15	Mudaraba Salary Account (Prapti)
16	Mudaraba Senior Citizen Savings A/C (Probin)
17	Mudaraba New Generation Saving (Projonmo)
18	MUDHARABAH AGENT SAVINGS A/C (FirstCash)



19	Mudarabah Special Notice Deposit Account (SND)
20	Mudarabah Special Notice Deposit A/C (Daily)
21	Mudarabah Special Notice Deposit A/C (6months)
22	Mudarabah Special Notice Deposit Account (SLAB)
23	Mudarabah Special Notice Deposit Account(SW_Daily)
24	Mudarabah Special Notice Deposit Account(SW_Quart)
25	MUDARABA SUBODINATED BOND
26	Mudaraba Agent Banking Savings Account
27	Mudaraba Workers Savings A/C (Majdoor)
28	Mudarabah "FSIB Smart Account"
29	MUDARABAH NFCD ACCOUNT
30	Foreign Currency Account (USD)
31	Foreign Currency Account (POUND)
32	Foreign Currency Account (EURO)
33	Foreign Currency Account (YEN)
34	Sundry Deposit FC (D)
35	FCA EDF (USD)
36	FCA WAGE EARNERS US DOLLAR
37	FCA WAGE EARNERS EURO
38	FCA WAGE EARNERS GBP
39	FCA WAGE EARNERS YEN
40	FCA ERQ US DOLLAR
41	FCA ERQ EURO
42	FCA ERQ GBP
43	FCA ERQ YEN
44	Non Residential Foreign Currency Account (USD)
45	Non Residential Foreign Currency Account (EURO)
46	Non Residential Foreign Currency Account (GBP)
47	Non Residential Foreign Currency Account (YEN)
48	FCA RFCD US DOLLAR
49	FCA RFCD EURO
50	FCA RFCD GBP
51	FCA RFCD YEN
52	FCA FOR THE EPZ COMPANIES USD
53	FCA FOR THE EPZ COMPANIES EURO
54	FCA FOR THE EPZ COMPANIES GBP
55	FCA FOR THE EPZ COMPANIES YEN
56	FCA IPO US DOLLAR
57	FCA IPO EURO
58	FCA IPO GBP
59	FCA FOR THE IPO YEN



60	FCA BTB PAYMENT (USD)
61	FCA BTB PAYMENT (EURO)
62	FCA BTB PAYMENT (GBP)
63	FCA BTB PAYMENT (YEN)
64	FCA OTHERS (USD)
65	FCA OTHERS (EURO)
66	FCA OTHERS (GBP)
67	FCA OTHERS (YEN)
68	Mudarabah Term Deposit Account
69	Mudarabah Term Deposit Account (USD 1 Months)
70	Mudarabah Term Deposit Account "FSIB Century"
71	Mudarabah Monthly Profit Scheme
72	Mudarabah Monthly Pft Scheme (MUROBBI)-01Yr
73	Mudarabah Monthly Profit Scheme (MAHIYASI)
74	MUDARABA HAJJ DEPOSIT SCHEME
75	Mudaraba Marriage Deposit Scheme (Bondhon)
76	Mudaraba Health Care Deposit Scheme (Niramoy)
77	Mudaraba Education Deposit Scheme (Alo)
78	Mudaraba Pension Deposit Scheme [Oboshor]
79	Mudarabah Corporate MDS "FSIB MERCHANT" (3 Yr)
80	Mudarabah Deposit Double Scheme
81	Mudaraba Pension Scheme (Sanchaye Sukh)
82	MUDARABA MILLIONAIRE DEPO. SCHEME (Agroshor)
83	MUDARABA KROROPOTI DEPO. SCHEME (Unnoty)
84	Mudarabah Triple Times Deposit Scheme
85	Mudarabah Four Times Deposit Scheme
86	MUDARABA PROBASHI DEPO. SCHEME
87	MUDARABA MONEY PLANT SCHEME
88	Mudarabah Greheni Deposit Scheme
89	Mudaraba Cash Waqf. Deposit Scheme
90	Mudaraba New Generation Deposit Scheme (Uddipon)
91	Mudaraba Cash Waqf. Deposit Scheme Yearly
92	Mudarabah Monthly Deposit Scheme (MMDS)
93	MUDARABAH MONTHLY DEPOSIT SCHEME GOLD (MMDS GOLD)
94	MUDARABAH MUSHAFIR DEPOSIT SCHEME (MUSHAFIR)
95	Mudarabah Sanchay Scheme (SANCHAY)-03Yrs
96	Mudarabah Special Monthly Profit Scheme "Utshob"
97	Mudarabah Spec. Monthly Deposit Scheme FSIB Ehsan



98	Mudarabah Deposit Double Scheme "Samania"
99	Mudarabah Monthly Deposit Scheme "Durbar"
100	Mudarabah Sp Gift Monthly Pft Scheme "Utshob-24"
101	Mudarabah Smart Deposit Double Scheme

✓ **Utility Bill Collection:**

- Dhaka WASA
- Titas gas/Karnaphuuli gas
- DESCO
- NESCO Prepaid
- DPDC
- PDB
- PBS
- BREB Prepaid.

✓ **Fees Collection:**

- Automated Challan System (Customs Duty, Passport Fee, Income Tax & others government fees.)
- BRTA
- Hajj Fee Collection
- E-Tender
- Customs duty through-RTGS

✓ **Alternative Delivery Channel:**

- ATM
- POS
- Internet Banking
- SMS Banking.

✓ **Custodian Services:**

- Safe Deposit Locker.

✓ **Others:**

- Mobile Apps-FSIB CLOUD
- FirstCash
- FSIB Freedom (E-KYC)
- Zakat Fund.

✚ **Privilege Banking:**

✓ **Privileged Benefit:**

- Waiver of fees on various products and services.
- Free Debit Card



- Free Cheque Book.
- No Maintenance Charge.
- Free Intercity Transaction.
- No Minimum Balance.

✚ Other Services:

- ✓ Different Collection booths.
- ✓ Italy Exchange House.
- ✓ Agent Banking.
- ✓ Sub-branch.

✚ Customers' and Bankers' Rights and Obligations:

✓ Customers' Rights/Bankers' Obligations:

FSIB shall allow their customers to obtain the following rights and Bank shall carry out the following obligations to their customers:

A) Disclosure of Current Profit Rates-

Prior to signing the contract with the consumers for both profit-bearing deposits and Investment, Banks & FIs shall-

- 1) Inform the customers of the term of the fixed deposit or investment.
- 2) Inform the customers of the charges, if any, and consequences of premature termination of a fixed deposit or investment.
- 3) Inform the customers whether the profit rate is fixed or variable.
- 4) Inform the basis and frequency on which profit payments or deductions are to be made.
- 5) Explain the method used to calculate profit of each product.
- 6) Disclose prominently the total amount of income (provisional) that the customers shall receive on the fixed deposits and
- 7) Disclose the total cost of investment with break up, if any.

B) Disclosure of latest Schedule of Charges, Fee, Commission etc.

As financial service provider FSIB shall, for 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 bank's 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.

C) Notice of Changes to Terms and Conditions:

The terms and conditions provided by FSIB shall highlight to a consumer the fees, charges, penalties, relevant pro rates and any other consumer liabilities or obligations in the use of the financial products or services. Banks/FIs shall ensure that a consumer is notified-

- 1) at least thirty days in advance before implementing any changes to the terms and conditions, fees or charges, discontinuation of services or relocation of premises of the financial services provider.
- 2) immediately of any changes in profit rates regarding the product or service.

✓ Customers' Obligations/Bankers' Rights:

- Customers shall follow the banking norms, practices, functional rules etc.
- Know details before entering into a contract and abide by the terms and conditions prescribed for each banking product and service.
- Customers shall maintain disciplinary arrangement at the customer service points.
- Customer shall convey their grievance to the bank in proper way or in prescribed form.
- Customer shall convey the bank any changes in their address, contact number, know your customer (KYC) and transaction profile.
- Customer shall not try to show unreasonable persistence, demand, argument & behavior.
- Customer generally shall ask any query at prescribed desk such as Customer Service Desk, help desk, SME dedicated desk, women entrepreneur desk etc.
- Customer should avoid misunderstanding as far as possible.
- Pay profit, installments, locker rent and other dues in time.



- Inform the bank immediately when a minor account holder turns into major.
- Inform the bank immediately about unfortunate death of any of the account holder.
- Check money carefully before taking it over the counter e.g. amount checking, fake note checking, torn note etc.
- Provide factual information and do not miss lead the bank while fill up the account opening form (AOF) or taking any investment facility.
- Customers should abide by Islamic Shariah Law.

Road Map to Services:

Sl No	Name of Service	Responsibility
01	Account opening and closing/Cheque book issue/ Account statement issue /Balance confirmation issue/Stop payment /Standing instruction	Account Opening Desk
02	PO issue (Local)	Customer Service Desk
03	DD issue (Foreign)	Foreign Exchange Desk
04	Cash Deposit/Withdrawal	Cash Department
05	Cheque Clearing (Local)/OBC/IBC	Clearing Desk
06	Cheque Clearing (Foreign)	Foreign Exchange Desk
07	Safe Deposit Locker	Customer Service Desk
08	Utility Bill Collection	Cash Department
09	L/C issue/ Bill acceptance	Foreign Exchange Desk
10	All types of Investment	Investment Desk
11	Issuance of Debit Card	Customer Service Desk
12	E-Tender	Investment Desk

Call Center:

For any queries regarding our products and services, please contact

**“16257” or
“+8809666716257”(from abroad)**

24/7= 24 hours a day 07 days a week.



Complaint Management:

Address:

Central Customer Service & Complaints Management Cell (CCS&CMC)

First Security Islami Bank PLC.

Head Office,

Bengal Center (2nd floor)

28, Topkhana Road

Dhaka-1000.

Mobile: 01938886207.

E-mail: cscmc@fsiblbd.com

Zonal Customer Service & Complaints Management Cells (ZCS&CMC) address is available at our bank's website through the link: <https://fsiblbd.com/complaint-cell/>

Disclaimer:

The customer charter is for information purpose only and is not intended to, and does not create any legally bindings rights or obligations. The commitments made within the charter do not constitute contractual terms.