



FIRST SECURITY ISLAMI BANK LTD. 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:

FSIBL is a schedule commercial bank incorporated on August 29, 1999 as a public limited 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:** FSEBDDDH.
- ✓ **Corporate Website:** www.fsiblbd.com
- ✓ **Working Hours:**
 - Office Hours : Sunday to Thursday 10 AM – 06 PM.
 - Transaction Hour : Sunday to Thursday 10 AM – 04 PM.
 - Evening Banking : Sunday to Thursday 04 PM – 06 PM.
 - Office Hour: Saturday 10 AM-12 PM (Only Dilkusha Br., Gulshan Br., Khatungonj Br., Agrabad Br.). Saturday banking 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.



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✚ **Product and Services:**

✓ **Investment Facilities:**

○ **Bai Murabaha Investment:**

- Bai-Murabaha (Hypo)
- Bai-Murabaha (General)
- Bai-Murabaha (General) Under SME
- Bai-Murabaha (Real Estate Material)
- Bai-Murabaha (Pledge/TR/ Local Purchase)
- Bai-Murabaha (Hypo) under SME
- Bai-Murabaha (EMI) under SME
- Bai-Murabaha (Agriculture)
- Bai-Murabaha against MTDR and other Deposit Schemes
- Bai-Murabaha (EMI/EQI)
- Bai-Murabaha (Share)
- Bai-Murabaha (EMI) Investment Against Stimulus Fund
- Bai-Murabaha against MTDR Under SME Investment
- Bai-Murabaha against MMDS/other Under SME
- Bai-Murabaha against MMPS under SME Inv.
- Bai-Murabaha (EQI) under SME
- Bai-Murabaha Agri (EMI) Investment Under Reschedule

○ **Hire Purchase under Sirkatul Milk (HPSM) Investment**

- HPSM-House Building-Residential/Commercial
- HPSM Real Estate Material
- HPSM Real Estate Material Under SME
- HPSM House Building Commercial under SME.
- HPSM House Building Commercial (EQI) under SME
- HPSM (Transport under SME)
- HPSM (Auto-Car, CNG Three wheeler, Microbus etc.)
- HPSM (Capital Machinery)
- HPSM-Capital Machinery under SME Investment.
- HPSM (Industrial)
- HPSM-Industrial under SME Investment.
- HPSM (Consumer Durables Scheme)
- HPSM (Lease/ Ijara Investment)
- HPSM-(Agricultural Investment)
- HPSM (SME Investment)
- HPSM (Consumer Auto)

○ **Investment Against Import:**

- Bai-Murabaha-Import Bill (Cash LC-MIB)/Under (SME)
- Bai-Murabaha (MIB-EDF Fund)/Under SME
- Bai Murabaha PIF
- Bai Murabaha PIF-Under SME Investment
- Bai-Murabaha-Post Import (Pledge)

- Bai-Murabaha Import Non-AD
- Bai Murabaha Forced Investment PIF
- Bai Murabaha Forced Investment PIF-Under SME Investment.

○ **Investment Against Export:**

- Bai- Istisna (Pre Shipment Investment)
- Bai-Salam (Export)
- Bai-Murabaha (Export)
- Wajira Bill Okalah against Cash Incentive Under SME
- Pre-Shipment Investment (Suitable Mode) under SME
- Bai-Murabaha Export Bills (E.D.Fund) Under SME
- Bai-Murabaha (Export) Under SME Investment
- Bai-Salam Export Under SME

○ **Documentary Bill Purchase:**

- Foreign Documentary Bills Purchased (FDBP)
- Inland Documentary Bills Purchased
- Inland Documentary Bill Purchase under SME Inv.

○ **Other Investment:**

- Musharaka Investment
- Mudaraba Investment
- Bai-Muajjal (General)
- Bai-Muajjal (DDIS-Consumer Investment)

○ **Quard:**

- Quard against MTDR
- Quard General
- Quard-E-Hasana (Hajj)
- Quard against Stimulus Fund
- Quard against PO under E-GP.

○ **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



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- SME Investment Scheme
- Women Entrepreneur Investment under SME Investment
- Agriculture Investment Scheme
- **Others:**
 - Tasdir (Export Payment).

✓ **Deposit Facilities:**

- Al-Wadiah Current Deposit Account
- Al-Wadeeah Current Plus Account (Morjada)
- Al-Wadeeah Premium Account (Shomman)
- Al-Wadeeah Agent Current Account (Agent Banking)
- Al-Wadeeah Agent Current Account (Customer)
- Al-Wadiah Non RES INV. Tk. A/c
- NON-RESIDENT INVESTOR's A/C (NITA)
- MUDARABAH NFCD ACCOUNT
- Mudarabah Savings Deposit Accounts (Daily)
- Mudarabah Savings Deposit Accounts
- MUDARABAH AGENT SAVINGS A/C (FIRSTPAY Sure Cash)
- Mudarabah Special Notice Deposit Account (SND)
- Mudarabah Special Notice Deposit A/c (Daily)
- Mudarabah Special Notice Deposit A/c (6months)
- Mudarabah Special Notice Deposit Account (SLAB)
- Mudarabah Special Notice Deposit Account (SW_Daily)
- Mudaraba Agent Banking Savings Account
- Mudarabah Term Deposit
- Mudarabah Monthly Profit Scheme
- Mudarabah Monthly Deposit Scheme
- Mudarabah Shramajibi Savings Account (Mehnoty)
- Mudaraba Student Savings Account (Onkur)
- Mudaraba Salary Account (Prapti)
- Mudarabah Senior Citizen Savings A/C (Probin)
- Mudarabah New Generation Saving (Projonmo)
- Mudaraba Workers Savings A/C (Majdoor)
- Mudarabah Cash Waqf. Deposit Scheme (Yearly basis)
- Mudarabah Cash Waqf. Deposit Scheme (Monthly basis)
- Mudaraba Specialized Savings Account (10 TAKA)
- Mudarabah Hajj Deposit Scheme
- Mudarabah Deposit Double Scheme
- Mudarabah Triple Times Deposit Scheme
- Mudarabah Four Times Deposit Scheme
- MUDARABAH MILLIONAIRE DEPO. SCHEME (Agroshor)
- MUDARABAH KROROPOTI Depo. SCHEME (Unnoty)
- MUDARABAH PROBASHI DEPO. SCHEME
- MUDARABAH MONEY PLANT SCHEME
- Mudarabah Greheni Deposit Scheme
- MUDARABAH MUSHAFIR DEPOSIT SCHEME (MUSHAFIR)
- Mudarabah Sanchay Scheme (SANCHAY)-03Yrs



- MUDARABAH MONTHLY DEPOSIT SCHEME GOLD (MMDS Gold)
- Mudarabah New Generation Deposit Scheme (Uddipon)
- Mudarabah Monthly Pft Scheme (MUROBBI)-01Yr
- Mudarabah Monthly Profit Scheme (MAHIYASI)
- Mudarabah Marriage Deposit Scheme (Bondhon)
- Mudarabah Health Care Deposit Scheme (Niramoy)
- Mudarabah Education Deposit Scheme (Alo)
- Mudarabah Pension Deposit Scheme (Oboshor)
- Foreign Currency Account (USD)
- Foreign Currency Account (POUND)
- Foreign Currency Account (EURO)
- FCA EDF (USD)
- FCA WAGE EARNERS US DOLLAR
- FCA WAGE EARNERS EURO
- FCA WAGE EARNERS GBP
- FCA ERQ US DOLLAR
- FCA ERQ EURO
- Non Residential Foreign Currency Account (USD)
- FCA RFCD US DOLLAR
- FCA RFCD EURO
- FCA RFCD GBP
- FCA FOR THE EPZ COMPANIES USD
- FCA BTB PAYMENT (USD)
- FCA BTB PAYMENT (EURO)
- FCA OTHERS (USD)
- FCA OTHERS (EURO)

✓ **Utility Bill Collection:**

- WASA
- Titas gas/Karnaphuuli gas
- DESCO/NESCO
- DPDC
- PDB
- PBS

✓ **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



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- SMS Banking.

✓ **Custodian Services:**

- Safe Deposit Locker.

✓ **Others:**

- Mobile Apps-FSIBL CLOUD
- FIRSTPAY Sure Cash
- FSIBL Freedom (E-KYC)
- Zakat Fund.
- BACH
- BEFTN
- RTGS
- Different Collection booth
- Agent Banking
- Sub-branch

✚ **Privilege Service:**

✓ **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.

✓ **Privileged Lounge:**

- Priority Lounge.

✚ **Remittance Services:**

- ✓ Western Union
- ✓ Zenz Exchange
- ✓ The Money Gram Brand
- ✓ The Express Money
- ✓ Placid Express
- ✓ IME (International Money Express) Ltd.
- ✓ TRANSFAST
- ✓ RIA
- ✓ Aftab Currency Exchange Limited
- ✓ BRAC Saajan Exchange Ltd.
- ✓ Wall Street Finance LLC
- ✓ Prabhu Money Transfer P.Ltd.
- ✓ Al Muzaini Exchange Co.
- ✓ Italy Exchange House (own)

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✚ 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/DD/TT issue (Local)	Customer Service Desk
03	DD/TT 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

✚ Customers' and Bankers' Rights and Obligations:

✓ Customers' Rights/Bankers' Obligations:

- The customer has a right to know the latest schedule of charges, fees and commission payable for the products or services that the customers have chosen. Which is displayed in the notice board of the respective branches and is available at the bank's website www.fsiblbdd.com
- Bank must take written consent from their customers for any value added services such as internet banking, SMS banking, ATM services etc. and inform the customers of the terms and conditions along with the charges, levied for that.
- Inform the customers whether the profit rate is fixed or variable.
- Bank should disclose the buying and selling rates of foreign currencies, financial statement, financial performance, banking hours and holiday.
- Inform the customers of the term of the fixed deposit or investment.
- Inform the basis and frequency on which profit payments or deduction are to be made.
- Inform the customers in advance before implementing any changes to the terms and conditions, fees or charges, discontinuation of services or relocation of premises of the bank.
- Inform the customers immediately of any changes in investment rates regarding product or services.
- Inform the customers of the charges, if any, and consequences of premature termination of a fixed deposit or investment.
- Explain the method used to calculate profit of each product.
- The client should aware the total cost of investment with break up, if any.
- Disclose the provisional amount of income that the customers shall receive on the fixed deposits.



- Inform the customer in writing regarding quantum and nature of his or her potential liabilities and advised him to take legal advice before being an individual guarantor.
- 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.

✓ **Customers' Obligations/Bankers' Rights:**

- Customers shall follow the banking norms, practices, functional rules etc.
- Customer shall abide by the terms and conditions prescribed for each banking product and services.
- 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 (TP).
- 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.
- Customers should abide by Islamic Shariah Law.

✦ **Call Center:**

For any queries regarding our products and services, please contact

“16257”

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

✦ **Complaint Management:**

Address:

**Central Customer Service &
Complaints Management Cell (CCS&CMC)**
Bengal Centre
28, Topkhana Road (2nd floor)
First Security Islami Bank Ltd.
Head Office,
Dhaka.
Mobile: 01938886207.
E-mail: cscmc@fsiblbld.com.

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

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