

# NCB Customer Charter



National Commercial Bank Jamaica Limited and its subsidiaries (NCB Group) are licensed financial entities that offer financial products and services, including loans, deposits, remittance, investment and insurance services to customers, both locally and internationally.

At NCB we are committed to providing our customers with the highest quality of service at all times and at each customer touch point. This commitment is reinforced through our Credos which outline our belief in ***Service Quality, Team Work, Integrity and Respect***. To ensure that our service delivery is not compromised, we have established service standards that guide our daily interaction between our employees and customers.

We also recognize that our employees are the driving force behind our ability to provide our customers with a delightful experience and so great emphasis is placed on recruiting the right staff, with the right attitude. Through our ***Corporate Learning Campus***, our employees are also exposed to relevant training programmes to continuously improve their skills and knowledge base.

## Contacting Us

Our customers may communicate with us via telephone by contacting our [Customer Care Centre at 1888-622-3477](#) (persons residing in the USA or UK may dial 1866-622-3477 or 0800-032-2973, respectively). Customers may also send an email message to [ncbinfo@jncb.com](mailto:ncbinfo@jncb.com), [cem@jncb.com](mailto:cem@jncb.com), [ncbic@jncb.com](mailto:ncbic@jncb.com) (NCB Insurance Company Ltd.) or visit any of our 35 branches and 2 Agencies Island wide.

## Our Service Standards

Our customers who contact our organization may expect:

### Face-to-Face

- To be warmly greeted by our service representative and treated with the highest level of professionalism
- To be referred to by name during the interaction
- To be provided with details on suitable products & services based on needs identified
- To be thanked for their business

### Telephone

- The service representative who answers the telephone will
  - Thank you for calling
  - Identify the branch or unit
  - State his/her name
  - Offer assistance
- Your call will not be transferred unless the person to whom the call is being routed has answered
- Employees will not engage in personal calls while interacting with customers

### Email

- All email messages will contain
  - A salutation
  - A standard signature including Full Name, Division/Branch and telephone contact details
- All email messages requiring a response will be acknowledged by the end of the working day

In our general service delivery, we also have the responsibility to honor the rights of our customers, which include:

- 1) To receive courteous and professional service
- 2) To have easy access to representatives
- 3) To be offered fair and competitive prices for products & services utilized
- 4) To have their transactions accurately completed
- 5) To receive pertinent banking information in a timely manner
- 6) To have their financial information treated with the highest level of confidentiality

In order to ensure that the relationship between us and our customers is mutually beneficial, it is equally important that our customers understand their responsibilities, which include to:

- 1) Treat our service representatives with respect
- 2) Provide relevant documentation when required
- 3) Read pertinent information provided to them
- 4) Honour their debt obligations to the organization

Importantly, we do believe that customers' complaints can be quite useful to our business, as it gives us an opportunity to make things right and restore their confidence in our organization. Therefore, our customers may expect that:

- Complaints received will be acknowledged within twenty-four (24) hours either in writing or by calling the customer.
- Complaints will be resolved and responded to within three (3) business days. Where a complaint cannot be resolved within this time frame, the customer will be contacted either in writing or by telephone and will be updated until the matter has been fully resolved.
- Each employee who receives a complaint will own it and follow through to resolution.

We have also developed a three step system that guarantees that your feedback will receive the attention it deserves:

- **Step 1– In the Branch**

If you wish to provide feedback on our service delivery, you may ask to speak with the **Customer Service Supervisor/ Service Quality Manager**. This individual will be able to provide a response and/or take required action.

- **Step 2– Feedback Form**

If you are not satisfied, you may complete a feedback/comment form located at the voucher counter in our branches. Once returned to the Lobby Officer, the completed forms are then reviewed and actioned by the **Customer Service Supervisor/ Service Quality Manager**. Your completed form, which also outlines the action taken by the Customer Service Supervisor/ Service Quality Manager, will be sent to the Service Quality Unit.

Remember to include your contact details on the form, should you require a direct response to your feedback.

- **Step 3– Service Quality Unit**

If you have not received a response within 2 business days, or your issue has not been satisfactorily addressed, please contact our Service Quality Unit directly, where we will be happy to assist you. You may contact us at:

Service Quality Unit  
29 Trafalgar Road  
Kingston 10  
Tel: (876) 929-4622  
Email: cem@jncb.com

We will make every effort to resolve the issue and update you on our progress within two (2) business days of receipt.

Your feedback may also be shared via our convenient **24 hour Customer Care Centre**. The Agent who takes your call will log the details provided and share same with the relevant personnel.

## Review

We will review our Charter every 2 years or earlier if required, to ensure continued relevance, based on the changing needs of our customers and the dynamic business environment in which we operate.

We welcome your feedback on how this document may be improved to provide you with a consistently delightful experience.