

Citizen Charter

The Premier Bank Limited



Citizen Charter
Updated on June 2023

OUR VISION:

The Bank has a clear vision towards its ultimate destiny to be the best amongst the top financial institutions.

OUR MISSION:

- To be the most caring and customer friendly provider of financial services, creating opportunities for more people in more places.
- To ensure stability and sound growth whilst enhancing the value of shareholders investments
- To aggressively adopt technology at all levels of operations and to improve efficiency and reduce cost per transaction.
- To ensure a high level of transparency and ethical standards in all business transacted by the Bank.
- To provide congenial atmosphere which will attract competent work force who will be proud and eager to work for the Bank.
- To be socially responsible and strive to uplift the equality of the life by making effective contribution for social development.

PREMIER BANK'S INFORMATION:



REGISTERED OFFICE:
Iqbal Center (4th floor)
42 Kemal Ataturk Avenue
Banani, Dhaka – 1213

24/7 CUSTOMER SERVICE CALL CENTER:
16411 (for Local Calls)
+8809612016411 (for Overseas Calls)

WEBSITES:
<https://premierbankltd.com/pbl/>

SWIFT CODE:
PRMRBDDH

ATM & BRANCHES LOCATOR:
<https://premierbankltd.com/pbl/atm-branch-locator>

TRANSACTION HOURS:
Sunday-Thursday (10:00 AM to 03:30PM)
Saturday (10:00 AM to 01:00 PM)

PABX HUNTING NUMBERS:
+880-2-22274844-8

FACEBOOK:
<https://m.facebook.com/ThePremierBankLimited/>

OFFICE HOURS:
Saturday (10:00 AM to 02:00 PM)
Sunday
Thursday (10:00 AM to 05:00 PM)

EVENING BANKING (17):

Sl. No.	Name	Sl. No.	Name
1	Agrabad Branch	10	Gulshan Branch
2	Banani Branch	11	Imamgonj Branch
3	Barisal Branch	12	Kawran Bazar Branch
4	Bhairab Bazar Branch	13	Khatungonj Branch
5	Dhaka EPZ Branch	14	Khulna Branch
6	Dhanmondi Branch	15	Motijheel Branch
7	Dilkusha Branch	16	O. R. Nizam Road Branch
8	Elephant Road Branch	17	Sylhet Branch (Islamic Banking)
9	Uttara Branch		

FOREIGN EXCHANGE AUTHORIZED DEALER BRANCHES (20):

Sl. No.	Branch Name	AD Code	Sl. No.	Branch Name	AD Code
1	Gulshan	2149	11	Uttara	2159
2	Dilkusha	2150	12	Elephant Road	2160
3	Agrabad	2151	13	Mohakhali	2161
4	Imamgonj	2152	14	Narayangonj	2162
5	Kawran Bazar	2153	15	Bangshal	2163
6	Motijheel	2154	16	O R Nizam Road	2164
7	Banani	2155	17	Gulshan circle 2	2165
8	Khatungonj	2156	18	Dilkusha Corporate	2166
9	Khulna	2157	19	CTOD	2167
10	Dhanmondi	2158	20	Gulshan Glass House	2168

ISLAMI BANKING WINDOW (25):

Sl. No.	IBW (Dhaka)	Sl. No.	IBW (Others)
1	IBW Dilkusha	1	IBW Agrabad, Chattogram
2	IBW Gulshan	2	IBW O R Nizam Rd, Chattogram
3	IBW Banani	3	IBW Khulna, Khulna
4	IBW Motijheel	4	IBW Barisal, Barisal
5	IBW Dhanmondi	5	IBW Narayangonj, Narayangonj
6	IBW Uttara,	6	IBW Rajshahi, Rajshahi
7	IBW Bangshal	7	IBW Mymensingh, Mymensingh
8	IBW Kakrail	8	IBW Bogura, Bogura
9	IBW Panthapath	9	IBW Rangpur, Rangpur
10	IBW Gulshan Circle-2	10	IBW Board Bazar, Gazipur
11	IBW Shyamoli	11	IBW Narsingdi, Narsingdi
12	IBW Dilkusha Corp.	12	IBW Faridpur, Faridpur
		13	IBW Bashgari, Kishorgonj

BRANCH LIST HAVING BANK LOCKER SERVICE (15)

Sl. No.	Branch Name	Sl. No.	Branch Name
1	Gulshan Branch	9	Ashuganj Branch
2	Banani Branch	10	Kalabagan Branch
3	Dhanmondi Branch	11	Tangail Branch
4	Uttara Branch	12	Panthapath Branch
5	Khulna Branch	13	Nikunja Branch
6	O. R. Nizam Road Branch	14	Asad Gate Branch
7	Banani SME Branch	15	Chowdhurybari Sub-Branch
8	Gulshan Glass House Branch		

ISLAMI BANKING BRANCH (IBB) (2):

Sl. No.	Name
1	IBB, Mohakhali
2	IBB, Sylhet

SATURDAY BANKING (8):

Sl. No.	Name	Sl. No.	Name
1	Gulshan	5	Uttara
2	Banani	6	Agrabad
3	Narayangonj	7	Mohakhali
4	Motijheel	8	Dhanmondi

FAST TRACK (5):

Sl. No.	FT Terminal Name	Address
1	Rokeya Saroni fast track	Opi plaza, 7/8, mirpur-10, Dhaka
2	Jamuna Future Park Fast Track	Jamuna Future Park, level # 05, Dhaka
3	Chashara fast track	Al-joinal trade, chasara mor, Narayangonj
4	Bandor sub fast track	Chowdhury plaza 753/1 willson road, Bandar
5	Bscic fast track	Enayet nagor, fatulla, Narayangonj

PREMIER BANK SECURITIES LIMITED(PBSL)

Iqbal Center (12th floor)
 42 Kemal Ataturk Avenue
 Banani, Dhaka – 1213

REMITTANCE SERVICE (13):

Sl. No.	Name
1	Max Money SDN BHD, Malaysia
2	Money Gram
3	Dolex Dollar Express Inc.
4	Wall Street Finance L.L.C.
5	Multinet Trust Exchange L.L.C.
6	Aftab Currency Exchange
7	Prabhu Money Transfer
8	U Remit International Corporation, Canada
9	Merchantrade Asia Sdn Bhd.
10	Turbo Cash
11	Ria Financial Service
12	Western Union
13	Cash Express –AL Ansari

TOTAL BRANCH

Total Branch: 135
 Sub Branch: 65

PRODUCTS AT A GLANCE

CORPORATE BANKING PRODUCTS

- Short Term Finance, Long Term Finance
- Trade Finance (Import & Export)
- Work Order Finance
- Syndications & Structure Finance
- Lease Finance

RETAIL LOAN PRODUCTS

- Premier Home Loan
- Premier Home Loan for Freedom Freighter
- Auto Loan Consumer Credit Scheme (CCS)
- Secured Loan
- Salary Loan
- Travel Loan

SME BANKING PRODUCTS

- Medium and Long Term Finance
- Working Capital Finance
- Trade Finance
- Women Entrepreneurship Loan Micro and Cottage Finance
- Rural & Agriculture Finance (Premier Grameen Swanirvor) Premier Samridhi (Loan product for 10/50/100 BDT A/C Holder)

CARD PRODUCTS

- EMV Visa Classic-Local/International
- EMV Visa Gold-Local/International
- EMV Gold Dual Currency Card (MasterCard) EMV Platinum Dual Currency Card (VISA/MasterCard)
- EMV Debit Card Local (VISA/MasterCard)
- EMV TC/Hajj Prepaid Card (VISA/MasterCard)

DEPOSIT PRODUCTS

- | | |
|---|--|
| ▪ Savings Account (SB) | ▪ Premier Remittance Savers Account (RSA) |
| ▪ Special Notice Deposit Account | ▪ Current Account (CD) |
| ▪ Premier Super Account | ▪ Foreign Currency (FC) Account |
| ▪ Premier 50 Plus Account | ▪ Non-Resident Foreign Currency Deposit Account (NFCD) |
| ▪ Premier Genius Account/School Banking Account | ▪ Resident Foreign Currency Deposit Account (RFCD) |
| ▪ Premier Esteem Savers | ▪ Fixed Deposit (FDR) |
| ▪ Premier Excel Savers | ▪ Double Benefit Scheme (DBS) |
| ▪ Premier Shadhinota Account | ▪ Education Savings Scheme (ESS) |
| ▪ Premier High-Performance | ▪ Monthly Income Scheme (MIS) |
| ▪ Premier Payroll Account | ▪ Monthly Savings Scheme (MSS) |
| ▪ Registered Retirement Deposit Plan (RRDP) | ▪ Shwapno Deposit Scheme |

DIGITAL BANKING SERVICES

- Mobile App (pmoney)
- ATM Banking
- Premier Fast Track Mobile Banking Manager (MBM)
- E-Statement Service
- Electronic Fund transfer through BEFTN (EFT)

ISLAMIC BANKING PRODUCTS

- Al-Wadiah Current Deposit (AWCD)
- Mudaraba Savings Deposit (MSD)
- Mudaraba Short Notice Deposit (MSND)
- Mudaraba Premier Genius Account (MPGA)
- Mudaraba Premier Excel Savers Account (MPESA)
- Mudaraba Premier Esteem Savers Account (MPESA)
- Cash Waqf Deposit Account
- Mudaraba Payroll Account
- Mudaraba Premier Sadhinota Account
- Mudaraba Premier Remittance Saver Account
- Mudaraba Foreign Currency Account
- Mudaraba Non-Resident Foreign Currency Deposit Account
- Mudaraba Resident Foreign Currency Deposit Account
- Mudaraba Term Deposit Receipt (MTDR)
- Mahar Savings Scheme (Mahar)
- Hajj Plan Scheme
- Mudaraba Hajj Savings Scheme (MHSS)
- Mudaraba Monthly Income Scheme (MMIS)
- Mudaraba Monthly Savings Scheme (MMSS)
- Mudaraba Double Benefit Scheme (MDBS)

INVESTMENT PRODUCTS

- Bai' Al-Murabaha Bai' Al-Muajal
- Bai' As-Salam
- Musharaka Documentary Bills
- Hire Purchase under Shirkatul Milk (HPSM)
- Premier Tijarah Personal (Consumer) Finance
- Premier Tijarah Auto Finance
- Premier Tijarah Home Finance

OTHER BANKING SERVICES

- | | |
|------------------------------------|--------------------------------|
| ▪ Student File Service | ▪ Brokerage House Service |
| ▪ Locker Service | ▪ Utility Bill Payment Service |
| ▪ Nationwide Collection Service | ▪ MRP/MRV Payment Service |
| ▪ Remittance Payment Service | ▪ POS Terminal Service |
| ▪ Hajj Pilgrims Service | ▪ Treasury Service |
| ▪ Online & Evening Banking Service | ▪ SWIFT Services etc. |

SERVICES AT A GLANCE:

GENERAL BANKING (GB) SERVICES

List of Service	Service Point	Service Deliver	Service Time
▪ Account Opening (CD, SB, MSS, MIS, DBS, SND, FDR)	Front Desk Customer Service Officer	GB Desk	Same Day
▪ Account Opening (Corporate)	Front Desk Customer Service Officer	GB Desk	Same Day
▪ Account Closing	A/C Opening Desk	A/C Opening Desk	Same Day
▪ Account Information Update (Retail)	Front Desk Customer Service Officer	GB Desk	Same Day
▪ Account Information Update (Corporate, Mandate etc.)	Front Desk Customer Service Officer	GB Desk	Same Day
▪ Deceased Account Close (with nominee)	Front Desk Customer Service Officer	GB Desk	Same Day
▪ Dormant Account Activation	Front Desk Customer Service Officer	GB Desk	Same Day
▪ FD/ MTD Encashment	Front Desk Customer Service Officer	GB Desk	Same Day
▪ FD/ MTD Related Services	Front Desk Customer Service Officer	GB Desk	Same Day
▪ Encashment of MSS	Front Desk Customer Service Officer	GB Desk	Same Day
▪ Inter Branch/ Online Balance Transfer	Front Desk Customer Service Officer	GB Desk	Same Day
▪ Sanchayapatra Issuance	Front Desk Customer Service Officer	GB Desk	Same Day
▪ Encashment of Sanchayapatra	Front Desk Customer Service Officer	GB Desk	Same Day
▪ Cheque Books Issue	Front Desk Customer Service Officer	GB Desk	10 Days
▪ Debit Card Issue	Front Desk Customer Service Officer	GB Desk	05 Days
▪ Statement Supply	Front Desk Customer Service Officer	GB Desk	Instantly
▪ Solvency Certificates Issue	Front Desk Customer Service Officer	GB Desk	Same Day
▪ Tax Certificates Issue	Front Desk Customer Service Officer	GB Desk	Same Day
▪ Pay Order Issue/encashment	Pay Order Issue desk	Pay Order Issue desk	Same Day
▪ Demand Draft Issue	Front Desk Customer Service Officer	GB Desk	Same Day
▪ Locker Service	Front Desk Customer Service Officer	GB Desk	Same Day
• Withdrawal Interest of FDR	Front Desk Customer Service Officer	Cash counter	Same Day
• Stop payment of Cheque/Pay order	A/C Opening Desk	Clearing Dept.	Same Day
• Account Transfer	GB Desk	GB Desk	Same Day
• Cash	Cash counter	Cash counter	Instantly
• Cash Deposit	Cash counter	Cash counter	Instantly
• Cash Withdrawal	Cash counter	Cash counter	Instantly
• Cheque Deposit	Cash counter	Cash counter	2 working Days
• E-KYC	Online Platform (Ibanking / Pmoney)	Digital/Branch	Same Day
• pmoney	Online Platform (Ibanking /Pmoney)	Digital/Branch	Instantly
• Online Banking through website (Internet)	Online Platform (Ibanking)	Digital/Branch	Instantly

UTILITY SERVICES

List of Service	Service Point	Service Deliver	Service Time
<ul style="list-style-type: none"> Utility Bill Collection (DPDC, DESCO, TITAS, BREB, WASA, WZPDCL, NESCO) 	Cash Counter	Cash Counter	Instantly
<ul style="list-style-type: none"> Automated Challan System (ACS) 	Branch/Digital	Branch/Digital	Instantly
<ul style="list-style-type: none"> Booth Services: Utility Bill Collection (DPDC, DESCO, TITAS, BREB, WASA, WZPDCL, NESCO) 	Collection Booths	Collection Booths	Instantly

CREDIT RELATED SERVICES

List of Service	Service Point	Service Deliver	Service Time
<ul style="list-style-type: none"> Loan & Advance (Overdraft Loan (OD)/Cash Credit (CC)/CCS/Car Loan 	Sales Unit/CRM	Branch Credit Dept.	1 month but time depends upon head office approval and submission of papers by customers
<ul style="list-style-type: none"> Bank Guarantee (BG), PG Given 	Credit Administration Division - HO	CAD	
<ul style="list-style-type: none"> Loan Proposal processing (New/ Renewal) 	Branch CRM	Branch CRM	5 Days
<ul style="list-style-type: none"> Loan Closing/ Realization 	Branch CRM	Branch CRM	4 Days
<ul style="list-style-type: none"> SOD (FO) 	Credit Administration Division - HO	CAD	Same Day
<ul style="list-style-type: none"> SOD (FDR) 	Cash counter	Cash counter	Same Day
<ul style="list-style-type: none"> Release of Bank Guarantee 	Credit Administration Division - HO	CAD	Same Day
<ul style="list-style-type: none"> Authentication of Bank Guarantee 	Credit Administration Division - HO	CAD	Same Day
<ul style="list-style-type: none"> Credit Facility Certificates 	Credit Administration Division - HO	CAD	Same Day
<ul style="list-style-type: none"> e-GP e-Procurement (Existing Client) 	Credit Desk	Credit Desk	Same Day
<ul style="list-style-type: none"> e-GP e-Procurement (New Client) 	Credit Desk	Credit Desk	Same Day (Subject to HO Approval)

FOREIGN EXCHANGE SERVICES

List of Service	Service Point	Service Deliver	Service Time
<ul style="list-style-type: none"> LC Issuance 	Foreign Trade Desk	Foreign Trade Desk	Same Day
<ul style="list-style-type: none"> LC Transfer 	Foreign Trade Desk	Foreign Trade Desk	Same Day
<ul style="list-style-type: none"> Packing Credit (PC) 	Foreign Trade Desk	Foreign Trade Desk	Same Day
<ul style="list-style-type: none"> Bill Acceptance 	Foreign Trade Desk	Foreign Trade Desk	Same Day
<ul style="list-style-type: none"> Export Development Fund (EDF) 	Foreign Trade Desk	Foreign Trade Desk	Subject to receipt of fund from Bangladesh Bank
<ul style="list-style-type: none"> Cash Incentives 	Foreign Trade Desk	Foreign Trade Desk	
<ul style="list-style-type: none"> Export LC/Contract Lien 	Foreign Trade Desk	Foreign Trade Desk	Same Day
<ul style="list-style-type: none"> Remittance Issue, Wage Earners Remittance 	Foreign / GB Desk	Foreign Trade Desk	Same Day
<ul style="list-style-type: none"> FC RTGS 	Foreign Trade Desk	Foreign Trade Desk/ID	Same Day
<ul style="list-style-type: none"> Student File 	Foreign Trade Desk	Foreign Trade Desk	Same Day

CARD SERVICES (VISA & Master)













List of Service	Service Point	Service Deliver	Service Time
▪ Card Issuance (Debit & Credit Card, Prepaid card, Hajj Card)	Card Division	Branch level/Card Division	Same Day
▪ Card Maintenance	Card Division	Card Division	Same Day
▪ Card Renewal	Card Division	Card Division	Same Day
▪ Card Activation	Card Division	Card Division	Same Day
▪ Endorsement	Card Division	Card Division	Same Day
▪ Changing Product Category (Classic/Gold/Platinum)	Card Division	Card Division	Same Day
▪ E-Commerce Transaction Access	Card Division	Card Division	Same Day
▪ Limit Enhancement	Card Division	Card Division	Same Day
▪ Credit Card Closure (Unsecured)	Card Division	Card Division	Same Day
▪ Credit Card Closure (Secured)	Card Division	Card Division	Same Day
▪ No Objection Certificate (NOC)	Card Division	Card Division	Same Day
▪ Waiver/ Reversal	Card Division	Card Division	Same Day
▪ Card & Pin Delivery (Contact with Customer before card & pin delivery)	Card Division	Card Division	10 days

ISLAMIC BANKING SERVICES

List of Service	Service Point	Service Deliver	Service Time
▪ Personal Finance /Investment	Islamic Branch/ IBW	Islamic Branch/ IBW	10 days
▪ Auto Finance	Islamic Branch/ IBW	Islamic Branch/ IBW	10 days
▪ Bai-Muazzal	Islamic Branch/ IBW	Islamic Branch/ IBW	15 Days
▪ Bai-Murabaha	Islamic Branch/ IBW	Islamic Branch/ IBW	15 Days
▪ Bai-Salam	Islamic Branch/ IBW	Islamic Branch/ IBW	15 Days
▪ Bai-Istishna	Islamic Branch/ IBW	Islamic Branch/ IBW	15 Days
▪ MURABAHA (LC)	Islamic Branch/ IBW	Islamic Branch/ IBW	15 Days
▪ MURABAHA (Pre-Shipment)	Islamic Branch/ IBW	Islamic Branch/ IBW	15 Days
▪ MURABAHA TR	Islamic Branch/ IBW	Islamic Branch/ IBW	15 Days
▪ BAI-MUAJJAL (MTDR AND SCHEME)	Islamic Branch/ IBW	Islamic Branch/ IBW	15 Days
▪ BAI-MUAJJAL (REAL ESTATE)	Islamic Branch/ IBW	Islamic Branch/ IBW	15 Days
▪ AI-MUAJJAL (EXPORT)	Islamic Branch/ IBW	Islamic Branch/ IBW	15 Days
▪ MURABAHA IMPORT BILL (EDF)	Islamic Branch/ IBW	Islamic Branch/ IBW	15 Days
▪ HPSM-TRANSPORT	Islamic Branch/ IBW	Islamic Branch/ IBW	15 Days
▪ HPSM-INDUSTRIAL	Islamic Branch/ IBW	Islamic Branch/ IBW	15 Days
▪ HPSM-STAFF HOUSE BUILDING	Islamic Branch/ IBW	Islamic Branch/ IBW	15 Days
▪ HPSM-STAFF CAR	Islamic Branch/ IBW	Islamic Branch/ IBW	15 Days
▪ HPSM-C.C.S (PERSONAL IN.STAFF)	Islamic Branch/ IBW	Islamic Branch/ IBW	15 Days
▪ HPSM OTHER - C- SALARY AND WAGES	Islamic Branch/ IBW	Islamic Branch/ IBW	15 Days

2.1 PREMIER BANK CITIZEN SERVICES






RETAIL BANKING SERVICES

Sl.	Name of Services	Service Method	Required Documentation & Service Point	Service Charges Mode of payment	Service Time	Responsible Officer (Name, Designation, Phone & email)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	<p> Accounts Opening:</p> <ul style="list-style-type: none"> Current Account Savings Account Short Notice Deposit Premier Esteem Savers Premier Excel Savers Premier Remittance Savers Foreign Currency Non-Resident Foreign Currency Deposit Resident Foreign Currency Deposit Premier Payroll <p> Shanchaypatra</p> <p> Prize bond</p> <p> Term Deposit</p> <p> Loan Services</p> <p> Locker Service</p> <p> School Banking</p> <p> Remittance Service</p> <p> Student File Service</p> <p> Agent Banking</p> <p>For Specific Product details/Information visit our website: https://premierbankltd.com/pbl/category/retail-banking/ </p>	<p>Customer visits at Branch Sub-Branch Agent Outlet and submit duly filled Account Opening Form with required documents</p> <p>* The above forms are to be correctly and completely filled up by Customer his/her-self and supported by required documents depending on what type of accounts to be opened.</p>	<p>Prescribed Account Opening Form with supporting documents</p> <ul style="list-style-type: none"> NID/ Valid Passport/Birth Certificate Two Passport Photo size NID Copy of Nominee's Income TAX Return Submission Utility Bills Source of Fund- Salary Certificate/Appointment Letter for Service Holders Trade License/Memorandum and Articles of Association, Form XII and Schedule X Board resolution Sale Deed for Sale of Property Rental Deed/Utility Bills/Ownership Documents for Landlord Certificate of Registration and Self-Declaration for Self-Employed Professional Beneficiary Owner's Source of Fund Document in case of Student/Housewife/Unemployed Customer Declaration (If Any) Citizenship Certificate Photocopy of work permit Loan application form and other required documents CIB Form Locker rental application form <p>DOWNLOAD FORMS</p> <p>Web Address: https://premierbankltd.com/pbl/download-forms/ </p> <p>SERVICE POINT: Branch / Sub-Branch / Agent Banking Outlet / Online Banking </p>	<p>Service Charges will be applicable as per Schedule of Charges.</p> <p>Details/Information visit our website https://premierbankltd.com/pbl/schedule-of-charges/ </p>	<p>Same Day</p> <p>Upon submission of all prescribed and required documents to respective Branch</p>	<p>Front Desk Customer Service Officer</p> <p>To inquire for Branch / Sub-Branch / Agent Outlet or nearest location, encouraging to obtain information from:  Call Center 16411  Email: Email:grpretail@premierbankltd.com </p>

CORPORATE BANKING SERVICES

Sl.	Name of Services	Service Method	Required Documentation & Service Point	Service Charges Mode of payment	Service Time	Responsible Officer (Name, Designation, Phone & email)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
2	<ul style="list-style-type: none"> Accounts Opening: <ul style="list-style-type: none"> Current Account Limited Companies, Corporations and Autonomous Bodies Association/Club/Charity/Trust/Society/School/College Fixed Deposit (FDR) Corporate Finance <ul style="list-style-type: none"> Short Term Finance Long Term Finance Foreign Trade Finance Work Order/Construction Finance Term/Project loan Working Capital Loan Syndications and structured Finance Cash Management Solutions <ul style="list-style-type: none"> Account Services & Liability Products Nationwide Collection Payment Service Cash Pickup & Cash Delivery Utility Bill Collection Collection Booth IPO Management Hajj & HAAB Services Electronic Government Procurement (eGP) Payment Service 	Customer visits at Branch/Sub-Branch / Agent Outlet and submit the duly filled Account Opening Form with required documents to respective Bank Officials.	<ul style="list-style-type: none"> Prescribed Account Opening Form with supporting documents NID/ Valid Passport/Birth Certificate Customer Two copies passport size Photo passport size Photo and NID Copy of Nominee, Income TAX Return Submission Utility Bills Trade License / Corporate Documents Other Document as appropriate and necessary as per regulation Source of Fund- Salary Certificate/Appointment Letter for Service Holders Trade License/Memorandum and Articles of Association, Form XII and Schedule X Board resolution Sale Deed for Sale of Property Rental Deed/Utility Bills/Ownership Documents for Landlord CIB Form ICRR Score Sheet, Credit Rating, Financial Statement with DVC, Regulatory and Business related documents, quotation, Pro-forma Invoice, Valuation and legal opinion of collateral security, project profile with feasibility study, and other pertinent documents. Client Request Letter for utility service, Bill Copy, Deposit Slip with Branch seal, Payment Confirmation from Branches, Payment Confirmation from Utility Service Holder etc. <p>DOWNLOAD FORMS</p> <p>Web Address:</p> <p>https://premierbankltd.com/pbl/download-forms/</p> <p>SERVICE POINT :</p> <p>Bank Branch / Sub-Branch Agent Banking Outlet / Online</p>	<p>Service Charges will be applicable as per Schedule of Charges.</p> <p>Details/Information visit our website</p> <p>https://premierbankltd.com/pbl/schedule-of-charges/</p>	<p>Same Day</p> <p>Upon submission of all prescribed and required documents to respective Branch</p>	<p>Front Desk Customer Service Officer</p> <p>To inquire for Branch / Sub-Branch / Agent Outlet or nearest location, encouraging to obtain information from:</p> <p>Call Center 16411</p> <p>Email: cbd@premierbankltd.com</p>

SMALL AND MEDIUM-SIZED ENTERPRISES (SME) BANKING SERVICES :

Sl.	Name of Services	Service Method	Required Documentation & Service Point	Service Charges Mode of payment	Service Time	Responsible Officer (Name, Designation, Phone & email)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
3	 Accounts Opening  Loan <ul style="list-style-type: none"> Medium & Long Term Loan Trade Finance Working Capital Finance Woman Entrepreneurship Loan Micro & Agriculture Finance Service <ul style="list-style-type: none"> Transaction Banking Wealth Management 	Customer visits at Branch/Sub-Branch / Agent Outlet and submit the duly filled Account Opening Form with required documents to respective Bank Officials.	<p>Prescribed Account Opening Form with supporting documents</p> <ul style="list-style-type: none"> NID/ Valid Passport/Birth Certificate Customer Two copies passport size photo Nominee Photo (passport size) and NID TIN Certificate VAT certificate (Only in Applicable case) Utility Bills copy Trade License Other Documents as appropriate and necessary as per regulation <p>The account application form is to be correctly and completely filled up / written by Customer his/her-self with supporting documents depending on what type of accounts to be opened.</p> <p>DOWNLOAD FORMS https://premierbankltd.com/pbl/download-forms/</p> <p>SERVICE POINT : Bank Branch / Sub-Branch Agent Banking Outlet / Online</p>	<p>Service Charges will be applicable as per Schedule of Charges.</p> <p>Details/Information visit our website https://premierbankltd.com/pbl/schedule-of-charges/</p>	<p>Same Day</p> <p>Upon submission of all prescribed and required documents to respective Branch</p> <p> Loan</p> <p>For any viable credit proposal minimum lead time is taken depending on the nature of credit(01 day to 7 working days)</p>	<p>Front Desk Customer Service Officer</p> <p>To inquire for Branch / Sub-Branch / Agent Outlet or nearest location, encouraging to obtain information from:</p> <p> Call Center 16411  Email: Grphosme@premierbankltd.com</p>








CARD SERVICES

Sl.	Name of Services	Service Method	Required Documentation & Service Point	Service Charges Mode of payment	Service Time	Responsible Officer (Name, Designation, Phone & email)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
4	<p>✚ Accounts Opening</p> <p>✚ Credit Card</p> <p>Dual Currency Card</p> <p>Platinum Card</p> <p>Gold Card</p> <p>International Credit Card</p> <p>Classic Card</p> <p>✚ Debit Card</p> <p>✚ Prepaid Card</p> <p>✚ Prepaid Hajj Card</p> <p>✚ Prepaid Travel Card</p> <p>✚ Card lost & found service</p> <p>✚ POINT OF SALE (POS)</p>	<p>Customer visits at Branch/Sub-Branch / Agent Outlet/Card division and submit the duly filled Account Opening Form/Card application form with required documents to respective Bank Officials.</p> <p>Contact by email: cops@premierbankltd.com</p> <p>https://premierbankltd.com/pbl/apply-for-a-product/</p>	<p>Prescribed Account Opening Form / Card application form with supporting required regulatory documents:</p> <p>The Account Opening Form / Card application form is to be correctly and completely filled up / written by Customer his/her-self with supporting documents depending on what type of cards to be taken.</p> <p>DOWNLOAD FORMS</p> <p>Credit Card/Debit Card/Prepaid Card https://premierbankltd.com/pbl/download-forms/</p>	<p>Service Charges will be applicable as per Schedule of Charges.</p> <p>Details/Information visit our website https://premierbankltd.com/pbl/schedule-of-charges/</p>	<p>7 Working Days</p> <p>Upon submission of all prescribed and required documents to respective Branch/ Card division</p>	<p>Front Desk Customer Service Officer</p> <p>To inquire for Branch / Sub-Branch / Agent Outlet/ Card division or nearest location, encouraging to obtain information from:</p> <p>✚ Call Center 16411 ✚ Email: cards@premierbankltd.com</p>
		<p>Customer visits at Merchant / Branch</p>	<p>Premier Debit Card / Credit Card</p> <p>SERVICE POINT: Merchant / Branch</p> <p>SERVICE POINT: Branch/Card Division</p>	<p>Service Charges will be applicable as per Schedule of Charges.</p> <p>Details/Information Visit our website https://premierbankltd.com/pbl/schedule-of-charges/</p>	<p>Real Time</p>	<p>To inquire Merchant / Branch Please contact:</p> <p>✚ Call Center 16411 ✚ Email: customercarecentre@premierbankltd.com</p>













ISLAMIC BANKING SERVICES

Sl.	Name of Services	Service Method	Required Documentation & Service Point	Service Charges Mode of payment	Service Time	Responsible Officer (Name, Designation, Phone & email)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
5	<ul style="list-style-type: none"> ✚ Accounts Opening <ul style="list-style-type: none"> ▪ Al-Wadiah Current ▪ Mudaraba Savings ▪ Mudaraba Genius ▪ Mudaraba Excel Savers ▪ Mudaraba Esteem Savers Account ✚ Term Deposit <ul style="list-style-type: none"> ▪ Mahar Savings Scheme ▪ Hajj deposit scheme ▪ Umrah Hajj deposit scheme ✚ Investment Products <ul style="list-style-type: none"> ▪ Bai' Murabaha ▪ Bai' Muajjal ▪ Bai' Salam ▪ Bai istisna ▪ Hire Purchase under Shirkatul Mielk (HPSM) ✚ Lease Finance ✚ Trade Finance <ul style="list-style-type: none"> ▪ Letter of Guarantee ▪ Letter of Credit/ Back to Back Letter of Credit ▪ Bill acceptance ✚ Student File Services 	<p>Customer visits at Branch / Islamic Banking windows & submit the duly filled Account Opening Form with required documents to the respective Bank Officials.</p>	<p>Prescribed Account Opening Form with supporting documents</p> <ul style="list-style-type: none"> ▪ NID/ Valid Passport/Birth Certificate ▪ Two copies passport size Photo ▪ NID Copy of Nominee's ▪ Income TAX Return Submission ▪ Utility Bills <p>The account application form is to be correctly and completely filled up / written by Customer his/her-self with supporting documents depending on what type of accounts to be opened.</p> <p style="text-align: center;"><u>DOWNLOAD FORMS</u></p> <p style="text-align: center;">https://premierbankltd.com/pbl/download-forms/</p> <p style="text-align: center;"><u>SERVICE POINT:</u></p> <p style="text-align: center;">2 dedicated Islamic Banking Branch (Mohakhali, Sylhet) / 25 Islamic Banking windows / Online</p>	<p>Service Charges will be applicable as per Schedule of Charges.</p> <p>Details/Information visit PBL website</p> <p>https://premierbankltd.com/pbl/schedule-of-charges/</p>	<p>Same Day</p> <p>Upon submission of all prescribed and required documents to respective Branch</p>	<p>Front Desk Customer Service Officer</p> <p>To inquire for Branch /25 Islamic Banking windows, encouraging to obtain information from:</p> <p style="text-align: center;">✚ Call Center 16411</p> <p style="text-align: center;">✚ Email: grpibd@premierbankltd.com</p>

DIGITAL BANKING SERVICES :

Sl.	Name of Services	Service Method	Required Documentation & Service Point	Service Charges Mode of payment	Service Time	Responsible Officer (Name, Designation, Phone & email)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
6	 Auto Mated Teller Machine (ATM)	Customer visits at ATM Booth	Premier Bank ATM: <ul style="list-style-type: none"> ▪ Premier Debit Card ▪ Premier Credit Card Others bank ATM: <ul style="list-style-type: none"> ▪ Premier Debit Card ▪ Premier Credit Card Service Point: ATM Booth ATM Locations: https://premierbankltd.com/pbl/atm-branch-locator/?div=12	Service Charges will be applicable as per Schedule of Charges. Details/Information visit our website https://premierbankltd.com/pbl/schedule-of-charges/	Real Time	Service Maintenance Officer at Digital Banking Department  Call Center 16411  Email: digital.banking@premierbankltd.com
	 INTERNET BANKING  pmoney (Mobile Apps) <ul style="list-style-type: none"> ▪ Bill Bap ▪ Mobile Recharge ▪ E-KYC ▪ Pay vide QR Code ▪ Fund Transfer ▪ Mobile Recharge ▪ Service Request ▪ PBL Locate ▪ Online Merchant payment ▪ Credit card payment 	Self-Service Through Web browser Mobile App Digital Device Smart phone Computer etc.	<ul style="list-style-type: none"> ▪ Valid Email ID ▪ Mobile Number ▪ NID, TIN, VAT, Trade License etc. ▪ Registration in Apps ▪ User ID & Password SERVICE POINT: Global Self-Service	Service Charges will be applicable as per Schedule of Charges.	Real Time	Service Maintenance Officer at Digital Banking Department  Call Center 16411  Email: digital.banking@premierbankltd.com E-KYC Email: aml@premierbankltd.com

2.2 PREMIER BANK INSTUTUTIONAL SERVICES

Sl.	Name of Services	Service Method	Required Documentation & Service Point	Service Charges Mode of payment	Service Time	Responsible Officer (Name, Designation, Phone & email)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	 DPDC  DESCO  TITAS GAS  Bangladesh Rural Electrification Board (BREB)  WASA  West Zone Power Distribution (WZPDCL)  North DESCO	Online Application (App) Over the Cash Counter at Branch / Sub-Branch / Agent outlet/ Collection Booths	Original Bill Documents <u>SERVICE POINT:</u> Branch / Online	To be mentioned In Utility Bill Such as VAT, Late Charges etc.	Real Time	Cash Counter Officer Branch / Sub-Branch / Agent Outlet Further information:  Call Center 16411  Email: clcm@premierbankltd.com
2	 Automated Challan System (ACS)	Request through email & Hard Copy	<ul style="list-style-type: none"> ▪ Client Request Letter with Challan number ▪ Filled Automated Challan Form ▪ Challan details ▪ Challan Cash ▪ Confirmation Copy ▪ NID copy / Previous Passport copy ▪ Passport Office response <u>SERVICE POINT:</u> Branch / Online	As per approved Schedule of Charges.	Real Time	Branch / Sub-Branch / Agent Outlet Further information:  Call Center 16411  Email: clcm@premierbankltd.com

2.3 PREMIER BANK INTERNAL SERVICES

IT SERVICES :

Sl.	Name of Services	Service Method	Required Documentation & Service Point	Service Charges Mode of payment	Service Time	Responsible Officer (Name, Designation, Phone & email)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Hardware Purchase, Delivery and Deployment	As per requirement of branch/Head office take approval of Management/EC. Then float Tender/RFQ for selecting Lowest bidder. Finally deliver and deploy the Hardware.	Vendor Offer, Management/E C Approval, Work Order, SLA	N/A	For PC 1 Month For Server & other device 12 Weeks(Approx)	HOIT, (CC),VP 01730325145 & humayun@premierbankltd.com
2	Hardware support	As per requirement In-house/Third party support vendor provide support	email	N/A	1-7 days(Approx)	In-charge, Tech Operations, SAVP, 01787672674, mmislam@premierbankltd.com
3	Network Support for Branch, ATM & Head Office	Up and Running network with In-house resource and ISP if required	N/A	N/A	Instant	Network Admin, AVP, 01730002782, noc@premierbankltd.com
4	Internet Service Support	Up and Running Internet service	email	N/A	Instant	System Admin and DC Management, EO, 01787672673, grpitinfra@premierbankltd.com
5	Domain User	As per Branch/HO requirement new Domain user creation and maintenance.	Sealed and Signed Domain user form	N/A	Same Day	System Admin and DC Management, EO, 01787672673, grpitinfra@premierbankltd.com
6	email service	Up and running email communication	N/A	N/A	Instant	System Admin and DC Management, EO, 01787672673, grpitinfra@premierbankltd.com
7	CBS(GB, Credit, Trade Finance, Treasury, OBU) Support	Review & Analysis the requirement then Guide user	email	N/A	Instant	Team Lead, CBS Support, AVP, 01730002780, 01730002781, grpitbu@premierbankltd.com

Sl.	Name of Services	Service Method	Required Documentation & Service Point	Service Charges Mode of payment	Service Time	Responsible Officer (Name, Designation, Phone & email)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
8	Surrounding Application(HRMS, CBRMS, ACS, eGP, HAAB,NID,KPI etc) & Utility Collection Software(DPDC, DESCO, Titas,WASA,BREB,BUFT,Oxford etc) Support	Review & Analysis the requirement then Guide user	email	N/A	Instant	Surrounding App Support, SO, 01730002780, appsupport@premierbankltd.com
9	Agent Banking Support	Review & Analysis the requirement then Guide user	email	N/A	Instant	Surrounding App Support, SO, 01730002780, appsupport@premierbankltd.com
10	MIS/Report Support	Review & Analysis the requirement then create/update new report/data	email	N/A	2-7 days(Approx)	Team Lead, MIS & DevOps,FVP, 01985552818, grpmis@premierbankltd.com
11	BACH/BEFTN/RTGS/NPSB Support	Ontime Clearing and support users	email	N/A	Instant	Alternate Delivery Channel, EO,01985552819, it-shahed@premierbankltd.com
12	Internet Banking and Mobile Apps(pmoney) Support	Up and running Internet banking and Mobile apps	email	N/A	Instant	Team Lead, MIS & DevOps,FVP, 01985552818, grpmis@premierbankltd.com
13	Remittance Software Support	Up and running Remittance Solution and Exchange houses	email	N/A	Instant	Team Lead, MIS & DevOps,FVP, 01985552818, grpmis@premierbankltd.com
14	PBL Website Maintenance	Up and running PBL Website	email	N/A	Instant	Team Lead, MIS & DevOps,FVP, 01985552818, grpmis@premierbankltd.com
15	SWIFT Technical Support	Up and running SWIFT service	email	N/A	Instant	System Admin and DC Management, EO, 01787672673, grpitinfra@premierbankltd.com
16	End of Day Process	Running EOD process and confirm next day business	N/A	N/A	3 hours(Approx)	In-charge, Tech Operations, SAVP, 01787672674, mmislam@premierbankltd.com

HUMAN RESOURCE SERVICES :

Sl.	Name of Services	Service Method	Required Documentation & Service Point	Service Charges Mode of payment	Service Time	Responsible Officer (Name, Designation, Phone & email)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Recruitment	Request through email	As per Human Resources Division Advice	N/A	Maximum 90 working days for each recruitment	Human Resources Division, Premier Bank Head Office
2	Human Resources Information System	Peoples HR and Request through email	As per Human Resources Division Advice	N/A	As & when required	Human Resources Division, Premier Bank Head Office
3.	Salary, Commission, Incentive and other Allowance related query	Request through email	Employee ID	N/A	Within 7 working days from the request	Human Resources Division, Premier Bank Head Office
4.	Staff Loan	Email/Hard copy application submission	Duly filled up Application Form	N/A	Within 15 working days from the request (For HBL: Subject to take of final approval)	Human Resources Division, Premier Bank Head Office
5.	Separation (Post Resignation Formalities & End Service Benefit)	Email/Hard copy application submission	Clearance Certificate	N/A	30 working days (Subject to adjustment of all liabilities)	Human Resources Division, Premier Bank Head Office
6.	Training & Development	Request through email	Identified learning need assessment with necessary details Budgetary Approval	N/A	1 Working Day to 30 Working Days	Human Resources Division, Premier Bank Head Office
7.	Integrity Award under National Integrity Strategy (NIS)	Through Email	Nomination from Division	N/A	30 working days once in a year after June	Human Resources Division, Premier Bank Head Office
8.	Staff disciplinary issues	Reported incidents	Complaint, evidences, witnesses, as available	N/A	21 days	Human Resources Division, Premier Bank Head Office

GENERAL SERVICES:

Sl.	Name of Services	Service Method	Required Documentation & Service Point	Service Charges Mode of payment	Service Time	Responsible Officer (Name, Designation, Phone & email)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1.	Establishment of new Branch, Sub-Branch, Unit Office and ATM & others outlet	✓ According Management/EC /Board approval ✓ Bangladesh Bank approval	General Services Division, Head Office, Banani, Dhaka.	No Charge	Within 06 (Six) months	<p>Mr. Syed Nowsher Ali The AMD and Head of General Services Division</p> <p>Phone No. +880-2-222274844-48</p> <p>E-mail: snali@premierbankltd.com</p>
2.	Shifting & renovation of Existing Branch, Sub-Branch, Office and ATM & others outlet			No Charge	Within 06 (Six) months	
3.	Renewal of Lease and related Service agreements			No Charge	Within 03 (Three) months	
4.	Arrange for supply and installation & maintenance office equipment's (CCTV, AC, Generator, PABX etc.)	According Management/EC approval	General Services Division, Head Office, Banani, Dhaka.	No Charge	30 days to 45 days or depends on work.	
5.	Vehicle Management <ul style="list-style-type: none"> Pool Car Management Renewal of Car documents Fuel Management 	According Management/EC approval	General Services Division, Head Office, Banani, Dhaka.	No Charge	01 week	
6.	All Types of printing and supply of office stationeries	According Management/EC approval	General Services Division, Head Office, Banani, Dhaka.	No Charge	15 days to 30 days or depends on work.	
7.	Arrangement for insurance coverage for Cash and vehicle and others	According Management/EC approval	General Services Division, Head Office, Banani, Dhaka.	No Charge	01 week	
8.	Arrangement for Physical Security Guarding	According Management/EC approval	General Services Division, Head Office, Banani, Dhaka.	No Charge	03 days	
9.	Arrangement for Cleaner	According Management/EC approval	General Services Division, Head Office, Banani, Dhaka.	No Charge	03 days	
10.	Central Godown Management	According Management approval	General Services Division, Head Office, Banani, Dhaka.	No Charge	Depends on job.	

3. CUSTOMERS' OBLIGATION:

Customers' obligation for seeking desired services:

- » Customers shall follow the banking norms, practices, functional rules etc.
- » Customers shall abide by the terms and conditions prescribed for each banking product and services.
- » Customers shall maintain disciplinary arrangement at the customer service points.
- » Customers shall convey their grievance to the bank in proper way or in prescribed form.
- » Customers shall convey the bank any changes in their address, contact numbers, KYC & TP.
- » Customer shall not try to show unreasonable persistence, demand, argument & behavior.
- » Customers generally shall ask any query at prescribed desk such as Customers' Service Desk, Help Desk, Information Desk or Enquiry Desk at first instance.
- » Customer should avoid misunderstanding as far as possible

4. COMPLAINT LODGEMENT PROCESS:

When Customer unable to avail desired services as per citizen charter, following steps can be followed.

Sl. No.	When to contact	For whom to contact	Contact Address	Resolve Duration
1.	When responsible dealing officer failed to resolve within determined timeline	-Complaint Handling Officer (CHO) ▪ GB Incharge ▪ Operation Manager -Complaint Box at Branch	Respective Branch	Based on complaint (Instant/Same day/3 working days/7 working days/14 working days etc.)
2.	When Complaint Handling Officer (CHO) failed to resolve within determined timeline	Appeal Officer: Branch level: Manager/Operation Manager Head Office: Service Quality Team(CCS&CMC)	Respective Branch Customer.service@premierbankltd.com (+8802)9820844-8,Ext-439	Based on complaint (Instant/Same day/3 working days/7 working days/14 working days etc.)
3.	When Appeal Officer failed to resolve within determined timeline	<u>Complaint Management Cell(CMC):</u> ▪ Head of Operations ▪ Service Quality Team	Customer.service@premierbankltd.com (+8802)9820844-8,Ext-439, 231	Based on complaint (Instant/Same day/3 working days/7 working days/14 working days etc.)

~~~ End ~~~