

CUSTOMER SERVICE CHARTER



This Customer Service Charter defines our commitment to our customers to deliver the highest possible standard of customer service at all times. It outlines our Vision, Mission and Values, and our Promise and Commitment to You, our valued customers.

It is our aim to exceed the expectations of our customers, which will require every member of our team's commitment to consistently provide excellent customer service.



Our VISION is to be known as the cornerstone from which our customers can confidently build a sustainable and prosperous economy for the Island of St Helena.



Our MISSION is to develop and deliver banking products and services that are appropriate, affordable and accessible to all to enable sustainable development.



Our CORE VALUES are Integrity, Engaging, Improving, Delivering and being Commercially Minded.

Our promise to you

We will:

- provide you with excellent, reliable and friendly service
- be polite, courteous and professional
- respond to enquiries and requests in a timely manner
- treat you fairly and honestly
- strive to resolve issues and complaints promptly and efficiently
- support you and our community
- continuously work towards improving our level of customer service

Our commitment to you

We will endeavour to:

- serve you at the Main Bank Hall and Remote Banking Sites within approximately seven minutes
- have a minimum of four Tellers ready to serve you at the Main Bank Hall at any one time
- answer your telephone calls to our advertised telephone number, during normal business hours within four rings
- answer your emails and letters within two working days
- action all applications received for products and services within the relevant timeframes, as per our Terms and Conditions
- acknowledge receipt of complaints within one working day and act to resolve within five working days

Your commitment to us

We kindly request that you:

- effectively manage the operations of your account(s) in accordance with the agreed
- provide relevant identification documents when required
- keep us informed of any changes to your personal information
- appreciate and treat our staff members with courtesy and respect



Products and Services **Delivery Timeframes**

Providing the criteria is met, and all required details and documentation are submitted with your application for products and services, we will provide the following within the specified timeframes:

 New Accounts	5 - 7 working days
 Online Banking	5 - 7 working days
 Local Debit Cards	5 - 7 working days
 St Helena Pay	5 - 7 working days
 International Remittances	1 - 2 working days
 Personal Lending	15 working days
 Commercial Lending (up to £30,000)	15 working days
 Commercial Lending (above £30,000)	40 working days
 Mortgages (up to £50,000)	21 working days
 Mortgages (above £50,000)	30 working days
 Student Assistance Loans	20 working days
 Support for Young Entrepreneurs	15 working days



Contact

Market Street, Jamestown

Phone: (+290) 22390

Email: info@sainthelenabank.com

Website: www.sainthelenabank.com

Find us on Social Media!



Customer **Satisfaction**

If you are not satisfied with Bank of St Helena Ltd's performance of this Charter, please do not hesitate to contact our Customer Service Team on telephone 22390 during the hours of 8:30am to 4:00pm Monday through to Friday, or email customerservices@sainthelenabank.com. We will happily receive your comments and feedback.

Disclaimer:

The promises and commitments made within this Charter does not constitute legally binding terms on behalf of the bank. If you believe that, in your experience, we have failed to meet the standards set out above, we will investigate the circumstances and provide you with a response. This Charter should not be considered as a legal document creating rights and obligations; it is designed to promote better understanding between our customers and ourselves.