



UNION BANK PLC.
SHARIAH BASED BANK

Citizen's Charter

July 2024

UNION BANK PLC.

Bahela Tower, 72, Gulshan Avenue
Gulshan-1, Dhaka-1212, Bangladesh

www.unionbank.com.bd

UNION BANK PLC.
(JULY, 2024)

1 .1 Citizen Services:

SL	Service Name	Method of Providing Service	Required Documents & Place of Receipt	Service Charge and mode of payment	Timeline for Service	Responsible Officer (Name, Designation, Contact Number & Email)
1	Account Opening	Physical Presence	Documents (Individual): ✓ Account Opening Form ✓ Photograph of Customer (2 copies) ✓ National ID (NID)/Smart ID. If NID/Smart ID is not available, receive Passport/Birth Certificate/Driving License ✓ ETIN (if available) Introducer (If NID/Smart ID is not Available): ✓ NID/Smart ID/Account number of UBPLC Nominee Documents (if any): ✓ Photograph of Nominee (1 copy) ✓ Photocopy of any ID ✓ Legal Guardian's Photo ID and Photograph (If nominee is minor) Minor Customer: ✓ Birth Certificate ✓ Guardian's (Father/Mother/Legal Guardian) Photo ID and Photograph ✓ Guardianship certificate from competent court to be legal guardian in	Nil	0-4 Working days	Assigned Branch Officials

			absence of the father & mother. Joint Account: ✓ All mandatory documents (mentioned above) required for each customer. Documents (Other Than individual): ✓ Trade License (valid up-to date copy) ✓ Memorandum and Articles of Association, certified by RJSC. ✓ Certificate of incorporation ✓ Update List of Directors with address. ✓ Extract of resolution/resolution of the board/general meeting, certified by the Chairman/Managing Director ✓ List of names with appointments and specimen signatures of signatories, certified by the Chairman/Managing Director etc.			
2.	Digital on-boarding	UniOn App	✓ Upload NID Copy of customer ✓ Customer Selfie ✓ Photo of Nominee ✓ Proof of Income Source Document(if transaction is over Taka 100000)- ✓ Salary Certificate/Appointment Letter for Service Holders	Nil	3 Working days	ICTD/Branch

			✓ Trade License/Memorandum ✓ Sale Deed for Sale of Property ✓ Rental Deed/Utility Bills/Ownership Documents for Landlord ✓ Certificate of Registration and Self-Declaration for Self-Employed Professional			
3	Account/Card Information Update	Branch and Sub Branch	✓ Duly filled prescribed customer request form ✓ Documentation required as per Account Information update Type basis.	Nil	0-3 Working days	Assigned Bank Officials
4	Dormant Account Activation	Branch and Sub Branch	✓ Duly filled Dormant Account Reactivation Form, updated trade license(in case of business account) , other necessary document which are mandatory for account opening but were not taken during account opening.	As per schedule of charges	0-2 Working days	Assigned Bank Officials
5	Issuance of Debit Card & PIN	Branch and Sub Branch	✓ Card Service Request Form	As per schedule of charges	0-5 Working Days	Assigned Branch Officials
6	Instant Card Block	Instant Card Block service can be used when a card is lost or stolen.	✓ Via voice call at call center	Nil	Instant 72 hours for Email channel	Customers can call UBPLC Contact Center at 16716 to inform.
7	Cheque Book Issuance, Delivery and Activation	Branch and Sub Branch	✓ System generated printed copy	As per schedule of charges	0-5 working Days	Assigned Bank Officials
8	Mudaraba Term Deposits-MTDR	Branch,Sub Branch and App	✓ Term Deposit Request Form	Nil	Same Day	Assigned Branch Officials

	(Customer must have a relationship account)					
9	Deposit Scheme: ○ Mudaraba Monthly Deposit Scheme (MMDS) ○ Mudaraba Double Benefit Deposit Scheme (MDBDS) ○ Mudaraba Monthly Profit Scheme (MMPS) ○ Ehsan ○ Maa ○ Nisa ○ Sohoj ○ Lacpoti ○ Crorepoty ○ Hajj Deposit Scheme ○ Barakah Deposit Scheme (Customer must have a relationship account)	Branch and Sub Branch	✓ Term Deposit Request Form	Nil	Same Day	Assigned Branch Officials
10	Term Deposit Encashment (Auto credited to Relationship A/c at maturity)	Branch and Sub Branch	✓ Service request form	Nil	Same Day	Assigned Branch Officials
11	Remittance ○ Private and Commercial ○ Inward remittance ○ Outward remittance ○ Remittance against service from local firm/co. ○ Wage earners remittance through exchange houses	Branch and Sub Branch	✓ Customer Request Form ✓ Supporting Documents (if required)	As per schedule of charges	Inward: On receipt of reconciliation report Outward: Same Banking Day	Assigned Bank Officials

12	Locker Service Process	Branch and Sub Branch	Document: ✓ Locker Service Request Form ✓ Signature card for locker Applicant Photo (2 Copies) If nominee is different from relationship account: ✓ Nominee NID ✓ Photo 01 copy (attested by locker holder)	As per schedule of charges	Same Day	Assigned Branch Officials
13	Fund Transfer (Account to Account/RTGS/EFTN/NPSB Account to MFS)	Branch, Sub Branch and App	✓ Fund Transfer Request Form ✓ Deposit slip for transfer cheque	As per schedule of charges	0-1 Working day	Assigned Bank Officials
14	Cash Deposit	Branch and Sub Branch	✓ Deposit slip for credit account. ✓ Supporting documents (NID/Others) above BDT 50,000.	As per schedule of charges	Same Day	Assigned Branch Officials
15	Cash Withdrawal	Branch and Sub Branch	✓ Cash Cheque ✓ Supporting documents (NID/Others) above BDT 50,000.	As per schedule of charges	Same Day	Assigned Branch Officials
16	Foreign Currency Endorsement	AD Branch	✓ Foreign Currency Endorsement Form	As per schedule of charges	Same Day	Assigned Branch Officials
17	Pay Order	Branch and Sub Branch	✓ Payment Order Issuance/Cancellation Request Form	As per schedule of charges	Same Day	Assigned Branch Officials
18	LC Open, LC Amendment, Acceptance, Payment, Reimbursement Authority, Reimbursement Claim,	a. CBS Transaction b. SWIFT Message Transmit And c. Docudex.	✓ Branch Request Letter. ✓ Client Request Letter ✓ LC Open, LC Amendment, Acceptance, Payment,	Different value as per bank policy and Bangladesh Bank Guideline.	First in First out Basis	Assigned Bank Officials

	Document Scrutiny and Related Correspondence.		Reimbursement Authority, Reimbursement Claim, ✓ Document Scrutiny and Related Correspondence ✓ Related Required Documents. ✓ Docudex			
19	Bai Muajjal.	Customer applies in a branch, branch sends the proposal to head office, executive committee and board of directors approve it. Finally dispatched from branch.	✓ Already Opened account ✓ Customer application ✓ Photograph of Customer (2 copies) ✓ National ID (NID)/Smart ID. If NID/Smart ID is not available, receive Passport/Birth Certificate/Driving License ✓ ETIN (if available) ✓ Certificate of incorporation ✓ Update List of Directors with address. ✓ Extract of resolution/resolution of the board/general meeting, certified by the Chairman/Managing Director ✓ CIB report ✓ Quotation for desired product, etc.	Latest Rates are Available at website	2-30 Working Days	Branch Investment In Charges
20	Bai- Murabaha against MTDR/MMPS/MMD S and etc.	Customer applies in a branch, branch sends the proposal to head office, executive committee and board of directors approve it. Finally	✓ Already Opened account ✓ Customer application ✓ Original copy of MTDR/MMPS/MMD S issued by the branch. ✓ Lien application. ✓ ETIN (if available) ✓ CIB report	Latest profit Rate are Available at website	2-30 Working Days	Branch Investment In Charges

		dispatched from branch.	Quotation for desired product, etc.			
21	HPSM- - Investment in Home - Capital machineries - Real estate material - Commercial space build - Industrial Project - Investment in Transports	Customer applies in a branch, branch sends the proposal to head office, executive committee and board of directors approve it. Finally dispatched from branch.	✓ Already Opened account ✓ Customer application ✓ Photograph of Customer (2 copies) ✓ National ID (NID)/Smart ID. If NID/Smart ID is not available, receive Passport/Birth Certificate/Driving License ✓ ETIN (if available) ✓ Certificate of incorporation ✓ Update List of Directors with address. ✓ Extract of resolution/resolution of the board/general meeting, certified by the Chairman/Managing Director ✓ CIB report ✓ Quotation for desired product, etc.	Latest Rates are Available at website	2-30 Working Days	Branch Investment In Charges
22	Bai Murabaha/Bai Salam/Bai Istisna	Customer applies in a branch, branch sends the proposal to head office, executive committee and board of directors approve it. Finally dispatched from branch	✓ Already Opened account ✓ Customer application ✓ Photograph of Customer (2 copies) ✓ National ID (NID)/Smart ID. If NID/Smart ID is not available, receive Passport/Birth Certificate/Driving License ✓ ETIN (if available) ✓ Certificate of incorporation ✓ Update List of Directors with address.	Latest Rates are Available at website	2-30 Working Days	Branch Investment In Charges

			✓ Extract of resolution/resolution of the board/general meeting, certified by the Chairman/Managing Director ✓ CIB report Quotation for desired product, etc.			
23	CMSME	Customer applies in a branch, branch sends the proposal to head office, executive committee and board of directors approve it. Finally dispatched from branch	✓ Already Opened account ✓ Customer application ✓ Photograph of Customer (2 copies) ✓ National ID (NID)/Smart ID. If NID/Smart ID is not available, receive Passport/Birth Certificate/Driving License ✓ ETIN (if available) ✓ Certificate of incorporation ✓ Update List of Directors with address. ✓ Extract of resolution/resolution of the board/general meeting, certified by the Chairman/Managing Director ✓ CIB report Quotation for desired product, etc.	Nil	2-30 Working Days	Branch Investment In Charges

1.2 Institutional Services:

SL	Service Name	Method of Providing Service	Required Documents & Place of Receipt	Service Charge and mode of payment	Timeline for Service	Responsible Officer (Name, Designation, Contact Number & Email)
1.	Sending excise duty to Central Revenue Board	Head Office	✓ Reports and advice	Nil	As per regulatory Instruction	Assigned Bank Official
2.	Deposit TAX & VAT to BB as per direction of NBR	Head Office	✓ Reports and advice which are sent by branches	Nil	As per regulatory Instruction	Assigned Bank Official
3	Automated Challan System (ACS)	Request through Hard Copy	✓ Client Request Letter with Challan number ✓ Filled Automated Challan Form ✓ Challan details ✓ Challan Cash ✓ Confirmation Copy ✓ NID copy / Previous Passport copy ✓ Passport Office response	As per schedule of charges	Real Time	Assigned Bank Officials
4.	DESCO, DPDC , Dhaka WASA , , Titas Gas Transmission and Distribution Company Ltd.	Branch	✓ Bill copy	Nil	Same day (if all documents are available)	Assigned Branch Official
5.	Preparing & Sending CTR report to BB	Head Office	✓ Send report through goAML software with selective format to BB	Nil	Within 21 days of the next month	Assigned Bank Official
6.	Preparing & Sending STR report to BB	Head Office	✓ Send report as and when detected	Nil	When detected	Md. Khairul Bashar AML & CFTD Phone- 01675452781

7.	Providing Account related information/ document to Bangladesh Bank/ National Board of Revenue/ Anti-Corruption Commission/ Other Regulatory Bodies	Head Office	✓ Letter/email copy	Nil	As per regulatory Instruction	Md. Didarul Islam AML & CFTD Phone- 01814358840
8.	Internship opportunities to different university bachelor's students.	To provide internship opportunities to them by HRD at different branch and division of the bank.	✓ Application letter ✓ Reference letter from university ✓ Bio data with details and picture	Nil	Internship opportunities to them for maximum of 3 months	Human Recourses Division

1.3 Internal Services:

SL	Service Name	Method of Providing Service	Required Documents & Place of Receipt	Service Charge and mode of payment	Timeline for Service	Responsible Officer (Name, Designation, Contact Number & Email)
1.	Recruitment	Head Office	✓ Applicants' resume and other documents through Online	Nil	As per Management decision	Human Recourses Division
2.	Employee Salary, Transfer, Promotion & Employee's Leave	Head Office	✓ As per bank's policy.	Nil	Monthly	Human Recourses Division
3.	Training for Employee	Head Office	✓ As per requirement. Training materials are preserved in internal portal.	Nil	According to training schedule	Md. Hasan Training Institute Phone- 01611832686
4.	New branch/ Sub branch opening, maintenance, renovation of existing branches/ Sub branch	Head Office	✓ Bangladesh Bank approval, ✓ Board approval, ✓ Rental agreement, ✓ Legal papers and ✓ Other related papers etc.	As per agreement	As per Management decision	Md.Muhaiminul Islam GSD Phone- 01402234813
5.	Repair, maintenance, and supply of the Furniture	Head Office	✓ As per branch/department requisition	As per agreement	As per work order	Mohammad Tanvir Hasan Chowdhury GSD

						Phone- 01636348516
6.	Distributing calendar, ID card, visiting card etc	Head Office	✓ Depending on branch demand and senior management's decision.	As per agreement	As per work order	Mohammad Shihab Uddin GSD Phone- 01636348516
7.	TA/DA Bill Reimbursement	Head Office	✓ Forwarding letter ✓ Supporting bills (e.g. Food bill, Hotel bill, Transport bill, etc. as per requirement of the bill)	Nil	0-5 Working Days	Sakiya Yasmin FAD Phone- 01783223652
8.	Income Tax payment for employees	Head Office	✓ Account statement	Nil	Within the submission deadline of NBR	Mir Rejaul Hoque, FAD Phone- 01675873978

2. Customer's Obligation to the Bank

SL	
1	Customers shall follow the banking norms, practices, functional rules etc.
2	Customers shall abide by the terms and conditions prescribed for each banking product and services.
3	Customers shall maintain disciplinary arrangement at the customer service points.
4	Customers shall convey their grievance to the bank in proper way.
5	Customers shall inform the bank for any changes in their address, contact numbers, KYC, TP or any material information.
6	Customers generally shall ask any query at prescribed desk such as Customer Service, Branch Operation Manager, Branch Manager, Contact Center.
7	Customer shall follow banking instructions/information/awareness shared through SMS/Email from time to time.
8	Customer should refrain from making undue/unfair service request.

3. Step to be taken by the service aspirants if they do not receive the promised service

SL	When to Contact	Whom to contact with	Contact Details	Solution Timeline
1	If responsible person failed to give solutions	Complaint will be handled by Branch	Concerned Branch Manager/ Branch Operations Manager	0-5 Working Days
2	If Branch fails to resolve within the specified time	Head Office	Concerned Divisional Head	0-5 Working Days
3	If the Head Office fails to provide solution within the stipulated time	Bangladesh Bank Bank Complaint Management Person	Director HRD-1	07 Working Days