

VISION	To become the financial services provider of choice, with global access originating from the Virgin Islands.
MISSION	To financially enable our customers and stakeholders by providing excellence and value in the communities we serve; through innovative products and services, in an ethical, disciplined and secure environment, while recognizing and rewarding the contributions of our employees.

INTRODUCTION

The National Bank of the Virgin Islands Limited, your *official bank of paradise*, strives to provide superior services to all our valued customers. Our Customer Service Charter is an expression of our commitment to delivering an exceptional experience and guides the behaviour of our staff, whenever you interact with us. We recognise that there will always be room for improvement, so as we establish new and better ways of working and serving you, we will include them in future versions of our Customer Service Charter. The Charter is a firm demonstration of NBVI's commitment to improving our service and satisfying your financial needs. Further, the Bank seeks to build excellent relationships with you, our valued customers, and the public, by encouraging good banking practices and exemplifying the highest industry standards of conduct and disclosure.

OBJECTIVES OF OUR CHARTER

Our charter is intended to:

- Outline our service standards and commitments to you
- Promote utmost integrity and transparency in all our dealings, and
- Summarize the complaint handling process for the swift resolution of disputes that may arise from time to time

OUR VALUES

NBVI's core values are the foundation of our corporate culture and serve as the source of the Bank's distinctiveness. As such, our core values will never be compromised for economic or self-gain.

As the *official bank of paradise*, our core values are depicted in the acronym **PARADISE**. To the Bank, **PARADISE** is defined by each customer and represents your ideal personalized banking relationship.

P	PROFESSIONALISM <i>WE ACT WITH COURTESY AT ALL TIMES, UPHOLDING HIGH STANDARDS.</i>
A	ACCOUNTABILITY <i>WE ACCEPT OUR INDIVIDUAL AND TEAM RESPONSIBILITIES, MEET OUR COMMITMENTS, AND TAKE RESPONSIBILITY FOR OUR PERFORMANCE DECISIONS AND ACTIONS.</i>
R	RESPECT <i>WE HONOUR THE RIGHTS, AND BELIEFS OF OUR TEAM MEMBERS, CUSTOMERS, SHAREHOLDERS, SERVICE PROVIDERS AND COMMUNITY. WE TREAT OTHERS WITH THE HIGHEST DEGREE OF DIGNITY AND FAIRNESS.</i>
A	ATTITUDE <i>WE ALWAYS MAINTAIN A POSITIVE ATTITUDE, WHEN INTERACTING WITH OUR TEAM MEMBERS, CUSTOMERS, SHAREHOLDERS, SERVICE PROVIDERS AND COMMUNITY.</i>
D	DEDICATION <i>WE ARE KEEN TO DO WHAT IT TAKES TO ACHIEVE OUR GOALS.</i>
I	INTEGRITY <i>WE UPHOLD THE HIGHEST ETHICAL STANDARDS, DEMONSTRATING HONESTY, AND FAIRNESS IN ALL OUR BUSINESS PRACTICES.</i>
S	SOCIAL RESPONSIBILITY <i>WE ARE COMMITTED TO SEEKING WAYS TO CONTRIBUTE TO THE ADVANCEMENT OF OUR COMMUNITY.</i>
E	EXCELLENCE <i>WE CONSISTENTLY STRIVE FOR EXCELLENCE AND QUALITY IN ALL THAT WE DO.</i>

SERVICE STANDARDS

As NBVI continuously works towards improving our services, we stand by our Mission to *"provide excellence and value, through innovative products and services in an ethical, disciplined and secure environment"*. We aim to be the financial services provider of choice. With our Mission as our guide, we describe our operating environment and set out the timeframes by which you can expect us to satisfy your needs.

Customer Experience

We will:

- Greet you in a polite and friendly manner
- Serve you respectfully and efficiently
- Strive to minimise your wait time
- We will treat your data private and confidential except where we are required by law, to make certain disclosures

Availability of Banking Services

Except in the event of extenuating circumstances beyond our control, we will provide **24** hours, **7** days banking services through a combination of Branch operations, secured online banking and ATMs:

- Our secured online banking services will be available **95%** of the time
- Our ATM banking service will be available **95%** of the time
- Our Card enquiries phone service and our Lost and Stolen Cards hotline will be accessible **24** hours a day, **7** days a week

Credit Products

We offer:

- Timely loan processing, provided all necessary and completed documents have been submitted to the bank
- Competitive interest rates on all our products
- Competitive fees for our services
- Professional advice from our experienced staff on our suite of products and services
- Simple literature written in plain language, outlining the terms and conditions attached to our suite of products and services
- Information on how to access our credit products

Opening your Deposit Accounts

We will provide:

- Timely and seamless account opening processes
- Clear and concise account agreements
- Low opening balance requirement
- Options for appointments to open accounts if waiting in line is inconvenient for you

Cheque Book Issuance and Related Online Requests

We will:

- Issue your cheque book within **2** business days after your account is opened or after we receive your request for a new book
- Accept your online orders for replacement cheque books
- Accept your online request for stop payments

Cheque Clearance

We will:

- Clear your local cheques within **3** to **5** business days and international cheques within **21** business days

Debit Card Issuance

We will:

- Issue a Debit card at the same time you open an account with us, except if you tell us you do not wish to have a card
- Replace a lost/stolen card within **10** business days of it being reported

Credit Card Issuance

We will:

- Issue a Credit card within **2** business days after approving your application
- Replace a lost/stolen card within **10** business days

Fees and Charges

We will ensure:

- Our fees and charges are fair and competitive
- There is full disclosure of fees, charges, and penalties
- Our fee structures are simple and transparent

In-Branch Enquiries

We will endeavour to resolve all In-Branch enquiries:

- Where no follow up is required - immediately
- Where follow-up and feedback are required - not later than **10** business days from the date of your first visit to the Branch
- Where the enquiry is complex - in an efficient and timely manner and keep you updated on the progress

Telephone, Email Services and Social Media

We may be contacted by telephone at 284.494.3737 or via email at info@nationalbank.vg.

You may also access us on social media through the following mediums:

Facebook – <https://www.facebook.com/NationalBankVI>

Instagram – <https://www.instagram.com/nationalbankvi/>

Twitter – <https://twitter.com/BankIslands>

LinkedIn – <https://www.linkedin.com/company/national-bank-of-the-virgin-islands>

We will:

- Answer your calls promptly within 5 rings during normal business hours
- Acknowledge all messages within 2 business days
- Not allow your calls to go unanswered. If the officer you are attempting to contact is unavailable, the call will be transferred to another officer who can assist
- Provide you with direct corporate contact details for our staff

Facilities

We will:

- Serve you in a professional environment, ensuring you receive the best banking experience possible
- Provide a safe and secure environment in which to do your business
- Ensure all signage is clear and visible
- Ensure all our customers including those with special needs and seniors, have access to our facilities

Community and Environment

We are committed to:

- Environmental sustainability by reducing our use of paper, plastic, and Styrofoam, in our offices
- Establishing socio-economic investments within the community, with a keen focus on youth initiatives, health, and local culture
- Developing strong partnerships with local non-profit organizations to focus on community development and culture

Training

We will continue to train our staff to ensure they have adequate knowledge to advise and assist you with our banking products and services.

Bank Literature and Promotional Materials

We will communicate with you in *Plain and Simple Language*.

COMPLAINTS HANDLING

We have designed our complaints handling process to ensure that matters are dealt with promptly, openly, fairly, and professionally. Nevertheless, we know that we are not perfect, so tell us if you believe we have erred, and we will work with you to resolve the matter in the shortest possible time.

Written Complaints

Written complaints should identify the complainant, accompanied by a copy of all relevant documentation and/or correspondence, and be signed.

If you use our standard complaints form, please do not forget to sign it.

Address your written complaints to:

*The Branch Manager
National Bank of the Virgin Islands Limited
Wickham's Cay 1
P O Box 275, Road Town
Tortola VG1110
Virgin Islands*

Verbal Complaints

Verbal complaints are also accepted but will be documented on our standard complaints form by the officer receiving the complaint. Our officer will either read back the form to you or have you read the form yourself, and have you sign if you are satisfied with the written version of your complaint.

VERBAL COMPLAINTS (PHONE/IN-BRANCH)	<p>Where no follow up is required</p> <ul style="list-style-type: none"> • Immediately. <p>Where follow up is required</p> <ul style="list-style-type: none"> • We will respond in 1 business day and let you know who is managing your case. • We will provide updates as often as necessary or within 5 business days from the date of initial call/visit. <p>Where the matter is complex</p> <ul style="list-style-type: none"> • We will serve you in an efficient and timely manner. • Your case manager will provide updates as often as necessary or every 10 business days.
WRITTEN COMPLAINTS (EMAIL/LETTER)	<p>Where no follow up is required</p> <ul style="list-style-type: none"> • We will respond in 1 business day from the date of receiving your email/letter, and let you know that the matter has been resolved <p>Where follow up is required</p> <ul style="list-style-type: none"> • We will respond within 2 business days from the date of receiving your email/letter, and let you know who is managing your case. • We will provide updates as often as necessary or within 5 business days from the date of your email/letter. <p>Where the matter is complex</p> <ul style="list-style-type: none"> • We will serve you in an efficient and timely manner. • Your case manager will provide updates as often as necessary or every 10 business days.
SOCIAL MEDIA	<p>We will acknowledge complaints within 2 business days.</p> <p>Where follow up is required</p> <ul style="list-style-type: none"> • We will provide a response or an update as often as necessary or within 5 business days from the date of the social media post. <p>Where the matter is complex</p> <ul style="list-style-type: none"> • You will be assigned a case manager, who will contact you within 2 business days. • You will be served in an efficient and timely manner. • Your case manager will provide updates as often as necessary or every 10 business days.

HOW YOU CAN HELP

We are continually reviewing and refining our products, services, delivery channels, and processes to ensure we are meeting your expectations, but here are some simple ways you can help us serve you better:

- Promptly alert us when a mistake is made by either party
- Tell us as soon as possible if the quality of our service has not met your expectations
- Have your account and other personal information handy when you call us. This will speed up the identification and verification processes and allow us to address your matter quickly
- Bring all required documents with you when visiting the Bank to open accounts or when applying for loans
- Let us know if you will be late for an appointment so that we can reschedule.
- Provide timely responses to our requests
- Participate in our customer surveys, focus groups and mystery shopping exercises, and ensure you contribute to making us the Bank you would like us to be
- Visit our website and social media pages often as this is your primary source for up to date information
- Read all correspondence sent by the Bank to keep up to date with what is happening at NBVI
- Help us recognize and empower our employees, by telling us when you are provided with excellent service

We actively seek your suggestions on how the Bank can better serve you, our customers. Please provide your feedback via the following channels:

- Email
- Written Letter
- Telephone
- In-Branch
- Satisfaction surveys