

# SERVICE STANDARDS

## FOR VARIOUS BANKING TRANSACTION/ACTIVITIES

### OUR PROMISE TO OUR VALUED CUSTOMERS

<b>1. Account Opening</b>	
a. Opening of account - Personal	Within 1 working day
b. Opening of account - Corporate	Within 2 Working days
c. Opening of fixed deposit account	Within 30 minutes
<b>2. Approval of Credit Facilities</b>	
a. Personal	
• Unsecured Facility	Within 2 working days
• Secured Facility	Within 4 working days
• Mortgage Facility	Within 4 working days
• Pay Day loan	Within 1 working day
b. SME (Small and medium Enterprises) Facility	Within 5 working days
c. Corporate	
• Facility of up to MWK 200 million	Within 5 working days
• Facility of more than MWK200 million but less than MWK1 billion	Within 10 working days
• Facility of more than MWK1.8 billion	Within 30 working days
• Telephonic loan/Overdraft	Within 1 working day
<b>3 Salary Processing</b>	Within 1 working day
<b>4 My Fuel card production</b>	Within 2 working days
<b>5 My Fuel card top up creation</b>	Within 1 working day
<b>6 My Fuel card dealer refund</b>	Within 1 working day
<b>7 Claims on failed transactions on NBM card on NBM ATMs</b>	Within 1 working day
<b>8 Claims on failed ATM transactions on NBM cards on other Banks' ATMs in Malawi</b>	Within 2 working days
<b>9 Claims on failed transactions on NBM card on NBM POS</b>	Within 2 working days
<b>10 Claims on failed Mo626 transactions</b>	Within 2 working days
<b>11 Claims on failed transactions on POS international/online payments</b>	Within 120 working days
<b>12 Claims on failed POS transactions on NBM card on other banks' POS within Malawi</b>	Within 5 working days
<b>13 E-statement creation</b>	Within 1 working day
<b>14 Other Services</b>	
• Collection of cheque books	Within Blantyre 3 working days Outside Blantyre 5 working days
• Collection of cards and PIN	7 working days
• Collection of instant cards	Within 15 minutes
• Creating/activating Internet Banking, EFT (for Corporate customers)	Within 2 working days
• Creating/ activating Mobile Banking (Mo626)	Within 2 working days

Should you not be timely assisted, please contact the Service Centre Manager or lodge your complaint to our Contact Centre on the following:

**Phone number:** 626/0888 800 626 | **Email address:** callcentre@natbankmw.com