



## MTB CUSTOMER CHARTER

Customer Charter of Mutual Trust Bank Limited (MTB) is a general statement of commitments for providing world class banking services and necessary information to customers. The main objective of the "Customer Charter" is to make the customers conscious about their general rights, obligations, grievance approach process and thereby help customers to take their own decision.

## Brief introduction of the bank

MTB was incorporated as a Public Limited Company in 1999, under the Companies Act, 1994. As envisaged in the Memorandum of Association and as licensed by Bangladesh Bank under the provisions of the Banking Companies Act, 1991, the Company started its banking operation and was entitled to carry out the following types of banking business:

- Wholesale Banking
- Retail Banking
- International Trade Financing
- Small and Medium Enterprises (SME) Banking
- NRB Banking
- Privilege Banking
- Card Services
- Treasury Operations

MTB operates through its Head Office at Dhaka and a good number of branches and ATMs across the country and carries out international business through a global network of foreign correspondent banks.

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CHARTER 02

## Brief introduction of the bank

### Registered Office:

MTB Centre, 26 Gulshan Avenue  
Plot 5, Block SE (D), Gulshan 1  
Dhaka 1212

### SWIFT Code:

MTBL BD DH

### Corporate Website:

[www.mutualtrustbank.com](http://www.mutualtrustbank.com)

### Facebook:

[www.facebook.com/Mutual.Trust.Bank](http://www.facebook.com/Mutual.Trust.Bank)

### Working Hours

#### Office Hours:

Sunday to Thursday 10 AM-6 PM

#### Transaction Hours:

Sunday to Thursday 10 AM-4 PM

### Evening Banking:

4PM-6PM. The following branches provide Evening Banking facilities:  
Principal Branch, Babu Bazar Branch, Panthapath Branch,  
Bashundhara City Branch, Fulbaria Branch, Sylhet Branch, Aganagar  
Branch, Gulshan Branch, Rajshahi Branch, Elephant Road Branch,  
Jessore Branch, Feni Branch

### Saturday Banking:

10AM - 1PM. The following branches provide Saturday Banking  
facilities:

Principal Branch, Panthapath Branch & Dilkusha Branch

### Foreign Exchange Authorized Dealer Branches:

Principal Branch, Panthapath Branch, Babu Bazar Branch, Agrabad  
Branch, Uttara Model Town Branch, Progati Sarani Branch, Dilkusha  
Branch, Khatunganj Branch, Dhanmondi Branch, Jubilee Road Branch  
Gulshan Branch, MTB Centre Corporate Branch, Hazrat Shahjalal Intl.  
Airport Booth, Elephant Road Branch

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## Products and Services

### Loan Facilities:

01. Agricultural Loan
02. Term Loan (Industrial & Non-Industrial)
03. Syndications and Structured Finance
04. Short Term Loan
05. Working Capital Loan
06. Commercial Loan
07. Housing Loan
08. Home Equity Loan
09. Professional Loan
10. Consumer Loan
11. Lease Finance
12. Project Finance
13. Finance for Importing Capital Machinery
14. Loan to NBFI
15. Auto Loan
16. SME Loan (Women Entrepreneurs/  
Revolving/Seasonal/Green Energy/Double Loan)
17. Secured Overdraft
18. Cash Credit (Hypo)
19. Credit Card

### Trade Finance Facilities:

#### Our export finance facilities include:

1. Back to Back L/C opening
2. Export Bill discounting (FDBP and IDBP)
3. Secured over Draft (SOD-general/export bill)

#### Our import finance facilities include:

Loan against trust receipt (LTR)

#### Our non-funded trade finance facilities:

1. L/C opening (Usance, Sight & Deferred)
2. L/C advising
3. L/C transfer
4. Bank guarantee
5. Secured over draft (SOD) in the form of SOD (general/export bill) and SOD (Others-work order, FDR, land, etc.)
6. Bank guarantee in the form of performance guarantee, Advance Payment Guarantee, and Bid Bond, Inland Bill Purchase (IBP) includes mainly government security bills and bonds.
7. Foreign Bill Purchase (FBP) includes foreign drafts.

## Products and Services

### Deposit Facilities:

1. Savings Account
2. Current Account
3. Fixed Deposits
4. Special Notice Deposit Account
5. Different Savings Schemes
6. School/Student Banking Account
7. Account for seniors/females/low income earners/farmers/street urchins
8. NRB Savings/DPS/FDR

### Remittance and Clearing Facilities:

1. Local remittance facilities through Payment Order(PO)/Demand Draft (DD)/Electronic Funds Transfer (EFT)/Real Time Gross Settlement(RTGS)
2. Real Time Online Banking
3. Foreign remittance- Inward/Outward/Foreign Demand Draft (FDD)
4. Remittance facility for NRBs
5. Clearing facilities for both Inward & Outward cheques

### Investment Facilities:

1. Purchase of different Sanchayapatras issued by the government
2. Purchase/Sell Prize Bonds/Gift Cheques

### Utility Bills Collection:

1. WASA
2. BTCL
3. Titas Gas
4. DESA/DESCO/DPDC/REB/QUBEE

### Fees Collection:

1. RJSC
2. BRTA
3. Tuition Fees of IUB
4. Hajj Fee Collection
5. E-Tender
6. IPO
7. Right Share

### Alternative Delivery Channel:

1. ATM
2. POS
3. Internet Banking
4. SMS Banking

### Custodial Services:

Safe Deposit Lockers



## Privilege Banking

### Privileged Benefits:

- i. Reduced Lending Rates
- ii. Waiver of Fees on various Products and Services
- iii. Higher ATM withdrawal limit
- iv. Free Internet Banking
- v. Free Debit Card
- vi. Discount on Locker Service
- vii. Special Debit Card and Cheque books
- viii. Composite statements
- ix. International Credit Cards

### Privileged Services:

- i. Dedicated Lounges
- ii. Preferential and Fast Track Service for Loan Application
- iii. Dedicated Personal Relationship Manager
- iv. Dedicated Hotline at the Contact Centre

### Privileged Lifestyle:

Exclusive privileges can be enjoyed at

- i. Restaurants
- ii. World Class Hotels
- iii. Hospitals
- iv. Jewellery Shops
- v. Resorts
- vi. Beauty Salons
- vii. Health Clubs, etc

## Road Map of Services

Sl.	Name of Service	Responsibility
01.	Account Opening/Chequebook Issue/Statement of Account Issue/Balance Confirmation Certificate	Customer Service/General Banking
02.	PO/DD/TT issue (Local)	Customer Service/General Banking
03.	DD/TT issue (Foreign)	Foreign Exchange Department
04.	Cash (Deposit/Withdrawal)	Cash Department (Teller Services)
05.	Cheque Clearing (Local)	Clearing Department
06.	Cheque Clearing (Foreign)	Foreign Exchange Department
07.	Safe Deposit Lockers	Customer Service/General Banking
08.	Utility Bills Collection	Cash Department (Teller Services)
09.	LC Issue/Bank Guarantee Issue/Bill Acceptance	Foreign Exchange Department/MTB Int. Trade Services (MITS)
10.	All Types of Loans	Credit Department/Wholesale Banking Division (WBD)/SME/Retail
11.	Issuance of Debit/Credit Card	Customer Service/General Banking
12.	Privilege Banking	Privilege Bank Team at MTB Corporate Centre and Banani

## Customers' Rights and obligations:

### Customers' Rights:

1. The customer has a right to know the bank's rates of deposits and advances which is displayed in the notice board of the respective branches and is available at the bank's website [www.mutualtrustbank.com](http://www.mutualtrustbank.com)
2. The customer has a right to know the latest schedule of charges, fees and commission of the bank which is displayed in the notice board of the respective branches and is available at the bank's website [www.mutualtrustbank.com](http://www.mutualtrustbank.com)
3. Before implementing any value added services, such as, internet banking, SMS banking, ATM services, etc, Customer will provide the written consent form to their respective branch.
4. The customer has a right to know about the buying and selling rates of foreign currencies, financial statement, banking hours and holiday.

### Customers' Obligations:

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 service.
3. Customers shall maintain disciplinary arrangement at the customer service points.
4. Customers shall convey their grievance to the bank in proper way or in prescribed form.
5. Customers shall convey the bank any changes in their address, contact numbers, Know Your Customer (KYC) & Transaction Profile (TP).
6. Customer shall not try to show unreasonable persistence, demand, argument & behaviour.
7. Customers generally shall ask any query at prescribed desk such as Customers' Service Desk, help desk, information desk or enquiry desk at first instance.
8. Customer should avoid misunderstanding as far as possible.

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## Contact Centre:

For any queries on our products and services, please contact



**HOURS**  
a day



**DAYS**  
a week



**DAYS**  
a year

**AT YOUR SERVICE, ALWAYS**

just dial **16219** or **096040 16219**  
from overseas **+880 96040 16219**

**MTB Contact Centre**

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## Complaint Management

At MTB, we believe in providing the best of services to our customers. We provide customers with easy access to information, products and services, as well as the means to get their grievances redressed. If you have a grievance, please feel free to contact our Complaint Cell:

**MTB Customer Service & Complaints Management Cell Address:**

Mutual Trust Bank Ltd.  
Corporate Head Office  
MTB Centre, 26 Gulshan Avenue  
Gulshan 1, Dhaka 1212

**MTB Customer Service & Complaints Management Cell Email Address:**  
[complaint@mutualtrustbank.com](mailto:complaint@mutualtrustbank.com)

Customers can also lodge complaints directly from our bank's website through the link:  
<http://www.mutualtrustbank.com/complaints/index.php>