

Service Charter

Who we are

FBC Holdings Limited (FBCH) is an Investment holding company listed on the Zimbabwe Stock Exchange and whose principal activities are in Zimbabwe. The Group offers diverse financial services through subsidiaries that span commercial banking, mortgage financing, short-term insurance, re-insurance, securities trading, micro financing and financial technology services. In all, FBC Holdings Group comprises FBC Bank Limited, FBC Building Society, FBC Reinsurance, FBC Securities (Private) Limited, MicroPlan Financial Services (Private) Limited, FBC Insurance Company, Xarani Private Limited and OutRisk Underwriting Management Agency.

Vision:

To nurture sustainable solutions that enable the financial well-being of the communities that we serve

Mission:

To deliver a unique customer experience through value adding relationships, simplified processes and relevant technologies

Customer Promise

You Matter Most

Our Promise to You

Because You Matter Most, FBC promises to offeryou a service that is reliable, consistent, responsive and empathetic at all times. Our staff members are friendly, polite, courteous and they consistently strive to proffer excellent customer experience by going above and beyond to exceed expectations.

Our Commitment

We commit to proffer superior customer experience in all customer interactions across the FBCH Group physical and digital touchpoints.

Delivering the Promise

To buttress our promise – You Matter Most, FBC has a designated office with the supporting Complaints Management System to handle all FBC customer complaints, enabling you, our valued customer, to freely and conveniently share any feedback, using a platform of your choice, anytime, in your place of convenience, through the 24 Hour Contact Centre communication channels.

Customer feedback plays a critical role in meeting customer expectations; FBC Holdings takes customer feedback seriously and customers are urged to provide as much feedback as possible.

Customers' Rights

As our client you have the right to:

- a) Information and advice;
- b) Access financial services;
- c) Choose financial products and services;
- d) Be heard and redress;
- e) Financial education; and
- f) privacy of their data in the custody of the regulated entities

Our Commitment To you

We endeavour to provide first class service in all our business processes in order to deliver optimal value to all our valued customers. Specific areas of performance are shown on the table.

Operating Hours

FBC Head Office : 8:00am to 5:00 pm Monday to Friday FBC Contact Centre : 24 hours a day, 7 days a week

The higlighted working hours may be adjusted due to system / power outages, emergency situations or disaster. For example the Covid 19 pandemic.

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Commitment	Service Standard
Courtesy	All Senior Citizens will be given first preference
	We will greet, smile and thank you for visiting or contacting us
	We will treat you in a professional and respectful manner
	We will treat you politely.
Identification	Staff members will have their name badges for ease of identification by clients.
Email Etiquette	Emails will be responded to within 24 hours
Telephone Etiquette	All calls are answered within three rings
Complaints handling	All complaints received from FBC customers receive the highest priority and will be resolved within 48 hours
Innovation	FBC continuously embraces tech- nological advancement in order to come up with products that are user friendly, simple, , cost effec- tive and conveniently accessible.
Contact Centre availability and query handling	The FBC Contact Centre is available 24 /7 on all FBC digital platforms to handle all customer queries, enquiries, complaints, requests and customer feedback.
Information	Timely and accurate provision of information relating to any developments within FBC Bank.
Transactions	Clarity will be provided on any disputed transactions.

For feedback on the above, and any other service related issues, please reach us 24/7 through the following:

Toll Free-:DIAL 220 / 080 800 25 / 080 800 26 (for Econet Wireless Subscribers)

WhatsApp/ Mobile numbers/: +263 772 419 693/+263 772 152

647 | +263 732 152 647

Contact Centre Direct Lines: +263 242 704481/2 and 761198 Contact Centre Universal email address: help@fbc.co.zw

Skype ID : fbc.help.centre
Facebook : FBC Holdings
Twitter : @FBCHoldings
LinkedIn : FBC Holdings Limited

Instagram: : fbcholdings

Physical address : 45 Nelson Mandela Avenue, Harare

