

BARCLAYS BANK PLC**CITIZEN'S CHARTER****PREFACE**

The ability of the banking industry to achieve the socio-economic objectives and in the process bringing more and more customers into its fold will ultimately depend on the satisfaction of the customers. We have a strong belief that a satisfied customer is the foremost factor in developing our business.

A need was felt by us at Barclays Bank Plc that in order to become more customer friendly the Bank should come out with charter of its services for the customers. Citizens' Charter concept was considered as a base instrument to fill this need and accordingly this document was prepared. This document was made in consultation with the users and highlights Barclays Bank Plc's commitments towards the customer satisfaction, thus ensuring accountability and responsibility amongst its officials and staff. This charter for customers not only explains our commitment and responsibilities along with the redressal methods but also specifies the obligation on the part of customers for healthy practices in customer banker relationship.

This is not a legal document creating rights and obligations. The charter has been prepared to promote fair banking practices and to give information in respect of various activities relating to customer service.

We wish to acknowledge the initiative taken by the Reserve Bank of India and the Indian Bank's Association for encouraging us to bring out this charter.

We maintain constant consultations with our customers to evaluate improve and widen the range of service to customer. However, all our customers are requested to keep us informed of their experiences about the various services rendered by the Bank and feel free to comment on this charter.

NOTE

Information given in this document pertains to Barclays Bank Plc, India and is subject to change / revision.

This booklet should not be considered as a legal document creating rights and obligations. It is for promoting better understanding between the customer and the Bank.

We wish to acknowledge the initiative taken by the Ministry of Finance, Government of India and Ministry of Administrative Reforms and Public Grievances for encouraging us to bring out this charter.

Only key information on various services/ facilities has been provided in this document. Each service has its own detailed terms and conditions, which are displayed on our website www.barclays.in or can be made available on request.

For further details / information, please visit our website www.barclays.in or visit your nearest Barclays Bank branch.

Barclays Bank Plc**Common Practices followed by Our Branches**

1. Display business hours.
2. Render courteous services.

3. Attend to all customers present in the banking hall at the close of business hours.
4. Provide separate 'Enquiry' or 'May I Help You' counter at large branches.
5. Offer nomination facility to all deposit accounts opened in individual capacity.
6. Display interest rates for various deposit schemes from time to time.
7. Notify change in interest rates on advances.
8. Provide details of various deposit schemes/services of the Bank.
9. Issue Demand Drafts, Pay Orders, etc.
10. Display Time - Norms for various banking transactions.
11. Pay interest for delayed credit of cheques, as advised by Reserve Bank of India (RBI) from time to time.
12. Provide complaint/suggestion box in the branch premises.
13. Display address of Regional/Zonal and Central Offices as well as Nodal Officer dealing with customer grievances/complaints.
14. Provide monthly statement of accounts for all Savings and Current accounts and Pass book facility on demand on our savings accounts.

FAIR BANKING PRACTICES

Customers are requested to :

1. Ensure safe custody of cheque book and pass book.
2. Issue crossed/account payee cheques as far as possible.
3. Check the details of the cheque, namely, date, amount in words and figures, crossing etc. before issuing it. As far as possible, issue cheques after rounding off the amount to nearest rupee.
4. Not to issue cheque without adequate balance; maintain minimum balance as specified by the Bank.
5. Send cheques and other financial instruments by Registered Post or by courier.
6. Use nomination facility.
7. Safe keep account numbers, details of Fixed Deposit Advices, account statements etc. separately and ensure confidentiality.
8. Inform of any change of address, telephone number, etc. promptly to the Branch.
9. Inform loss of demand draft, fixed deposit advices, cheque leave (s)/book, etc., immediately to the Branch. Inform loss of the debit card immediately to the Branch/Debit card hot listing number.

10. Do not share your ATM, Internet Banking User Id and passwords with anybody.
11. Provide feedback on our services.
12. Pay interest, instalments, and other dues on time.
13. Avail services such as ATM, NACH, IMPS NEFT, RTGS, Internet Banking, etc. if offered by the bank branch..
14. Bring any deficiency in services to the notice of the branch.
15. Do not sign blank cheque/s. Do not record your specimen signature either on passbook or on cheque book.
16. Not to introduce any person who is not personally known to you for the purpose of opening account.

COMMON AREAS OF CUSTOMER-BANKER RELATIONSHIP

SAVINGS BANK ACCOUNT

These accounts are designed to help the individuals (personal customers) to inculcate habit of saving money and to meet their future requirement of money. The amounts can be deposited/ withdrawn from these accounts by way of cheques/ withdrawal slips. It helps the customers to keep minimum cash at home besides earning interest.

These accounts can be opened by eligible person/s and certain organization/agencies as approved by the Reserve Bank of India (RBI).

As required by law, while opening this account we will satisfy ourselves about the identity, including verification of address, of a person/s seeking to open an account, to assist in protecting the prospective customer/s, members of the public and ourselves against fraud and other misuses of the banking system.

The Bank is required to obtain relevant documentations of the person/s opening the account, to ensure Know your customer (KYC) and Customer Identification Procedures (CIP) as per RBI directives.

The Bank is required to obtain Permanent Account Number (PAN) Number or alternatively obtain declaration in Form No. 60 or 61 as per the Income Tax Act (vide Section 139 A) from the person/s opening the account.

The Bank will provide to the prospective customer's details of the documents required for identification of the person/s opening the account. Documents normally accepted are the current gas/telephone/electricity bill or ration card or voter's identity card or driving license or passport, etc.

The account holder may be required to maintain certain minimum balance in the account, as specified by the Bank from time to time. Non-compliance of this would attract service charges.

Interest is presently paid on a quarterly basis depending on daily balance and provided it works out to minimum Re. 1/- for the quarter.

Cheques, dividend warrants drawn in the name of account holder/s will only be collected through this account. Financial Instruments endorsed in favour of the account holder/s will not be collected through savings bank account. Account holders must use these accounts for personal purposes and not for business transactions.

CURRENT ACCOUNT

Current Accounts can be opened by individuals, partnership firms, private and public limited companies, HUFs/specified associates, societies, trusts, etc.

As required by law, while opening this account we will satisfy ourselves about the identity, including verification of address, of a person/s seeking to open an account, to assist in protecting the prospective customer/s, members of the public and ourselves against fraud and other misuses of the banking system.

The Bank is required to obtain one recent photograph of the person/s opening the account, and relevant documentations to ensure Know your customer (KYC) and Customer Identification Procedures (CIP) as per RBI directives.

The Bank is required to obtain Permanent Account Number (PAN) or alternatively obtain declaration in Form No. 60 or 61 as per the Income Tax Act (vide Section 139 A) from the person/s opening the account (i.e. including partners of Registered/Unregistered partnership as also Registered/Incorporated bodies/companies).

The Bank will provide to the prospective customers details of the documents required for identification of the person/s opening the account.

Minimum balance as stipulated from time to time will be required to be maintained.

No interest is paid on credit balances kept in current account.

Service charges

As per Schedule of charges as published on Bank's website from time to time.
<https://www.barclays.in/home/schedule-of-charges-interest-rates/>

TERM DEPOSIT ACCOUNTS

Bank has tailored various deposit schemes to suit the needs and expectations of investing people in every walk of life.

Branch staff shall welcome you to seek more details and shall also be glad to assist in the area of investment in various deposit schemes vis-a-vis your requirement.

Term Deposit accounts can be opened by individuals, partnership firms, private and public limited companies, HUFs/specified associates, etc.

As required by law, while opening this account we will satisfy ourselves about the identity, including verification of address, of a person/s seeking to open an account, to assist in protecting the prospective customer/s, members of the public and ourselves against fraud and other misuses of the banking system.

The Bank is required to obtain one recent photograph of the person/s opening the account, and relevant documentations to ensure Know your customer (KYC) and Customer Identification Procedures (CIP) as per RBI directives where standalone deposits are opened for individual customers.

The Bank is required to obtain Permanent Account Number (PAN) or alternatively obtain declaration in Form No. 60 or 61 as per the Income Tax Act (vide Section 139 A) from the person/s opening the account.

The Bank will provide to the prospective customer's details of the documents required for identification of the person opening the account in addition to a satisfactory introduction.

Premature withdrawals are allowed for callable deposits, unless specified otherwise, at the rate of interest applicable for the amount and period for which the deposit remained with the bank at the time of contract, minus penalty, if any prescribed by the Bank. No interest will be paid on premature withdrawals of deposit which has remained with the Bank for less than **7 days**.

Please refer Barclays Deposit Policy for further information –

<https://www.barclays.in/content/dam/barclays-in/documents/code-of-banks/key-policies/Barclays-Deposit-Policy.pdf>

Deposits are renewed by the Bank on due dates on request. As a measure of good customer service, the Bank may intimate the depositor in advance regarding date of maturity.

Interest on deposits is payable quarterly or compounded quarterly (i.e., reinvestment of interest) or on the date of maturity at the option of the depositor as applicable under particular deposit scheme.

The Bank also has a deposit policy which is publicly available and can be referred by customers. Interest on overdue deposit is paid as specified in our deposit policy, as amended by the Bank from time to time.

Interest on bank deposits is exempt from Tax deduction at source (TDS), up to a limit specified by Income Tax authorities from time to time.

The depositor may furnish declaration in Form No. 15G or 15H preferably at the commencement of the Financial Year for receiving interest on deposits without deduction of tax.

The Bank will issue Tax Deduction At Source Certificate for the tax deducted as per the Income Tax Act, 1961 .

PAYMENT OF BALANCE IN ACCOUNTS OF THE DECEASED CUSTOMERS TO SURVIVORS/CLAIMANTS

As directed by the RBI, the bank has adopted procedures to ensure that settlement of claims in respect of deceased depositors is as simplified as possible, below is the link.

Link:<https://www.barclays.in/content/dam/barclays-in/documents/code-of-banks/key-policies/Operational-Guidelines-on-Payout-Against-Deceased-and-Missing-Persons.pdf>

STANDING INSTRUCTIONS

Standing Instructions can be given to the Bank for transfer/remittance of funds from one account to other account/s maintained in the same branch, any other branch of the Bank or any other bank or any other third party.

SAFE DEPOSIT LOCKERS

We do not offer Safe Deposit Locker facility through any of our branches in India.

NOMINATION

Nomination facility is available for all deposit accounts.

Nomination is available for accounts opened in individual capacity (i.e. single/joint accounts as well as accounts of a sole proprietary concern) only, i.e. not for accounts opened in representative capacity.

Nomination can be done in favour of one person only.

Nomination can be made, cancelled or varied by the account holder anytime during his/her lifetime.

While making nomination, cancellation or variation, the request should be signed by all account holders; in case of thumb impression by account holder, it should be attested by two witnesses.

Nomination can be made in favour of a minor.

For the existing accounts where nomination is not made, the account holder/s can do so by filling up form available with the branches.

Customers (new as well as existing) are advised to avail nomination facility, if they have not availed so far.

REMITTANCE SERVICE

Customers may remit/ receive funds from one centre to another centre by Demand Draft or RTGS, NEFT, NACH, IMPS, SWIFT etc., by paying specified charges as per the Bank's rules.

Demand drafts for INR 50,000 and above and fund transfers for INR 50,000 and above will be issued by the Bank only by debit to the customer's account or against cheques or other instruments tendered by the purchaser and not against cash payment. Similarly, such payments for INR 50,000 and above will be made through banking channels and not in cash.

DEMAND DRAFT, PAY ORDER, BANKER'S CHEQUE

A pay order /Banker's Cheque is issued for making payment locally.

Issue/payment of pay order for INR 50000/- and above is to be made only through the bank account.

Validity period of a Demand Draft/Pay Order and Banker's Cheque is 3 months or up to such period as may be notified per extant regulatory guidelines, from time to time. This can be revalidated by the issuing branch on written request of the purchaser.

ISSUE OF DUPLICATE DEMAND DRAFT WITHOUT RECEIPT OF NON-PAYMENT ADVICE

As directed by the RBI, the Bank will issue duplicate demand draft up to INR 5,000 in lieu of lost demand draft, on the basis of adequate indemnity on stamp paper and request from the purchaser or beneficiary and without obtaining non-payment advice from the drawee branch.

TIME FRAME FOR ISSUE OF DUPLICATE DRAFT

As directed by the RBI, the banks will issue duplicate demand draft to the customer within a fortnight from the receipt of request. For delay in issuing duplicate draft beyond the above stipulated period, the banks will pay interest at the rate applicable for fixed deposit of corresponding maturity in order to compensate the customer for such delay.

COLLECTION SERVICE

Please refer to our cheque collection policy for further details on our policy for immediate cheque collection.

Our cheque collection policy is available in our branches for customer reference and is also available on the website (<https://www.barclays.in>).

Customers are requested to deposit their cheques within the stipulated timeframe at the branches.

All cheques (local and outstation) deposited by the customers are cleared by the Bank as follows:

National GRID CLEARING: Cheques are cleared normally on the second working day, depending on the centre subject to depositing of the cheques/instruments in time.

NATIONAL CLEARING: Cheques drawn on Metropolitan centres listed in national clearing are cleared in 8 days.

All cheques drawn on other centres are cleared in 14 days.

The Bank will credit the proceeds of an outstation cheque within the following time norms

- State Capital other than North Eastern States & Sikkim - 10 working days
- Other centres - 14 working days

Interest for delayed collection shall be paid at the following rates:

- a) Savings Bank rate for the period of delay beyond 7/10/14 days as the case may be in collection of outstation cheques.
- b) In case of delays exceeding 14 days interest will be paid at the rate applicable for Term Deposit for the respective period
- c) In case of extraordinary delay, i.e. delays exceeding 90 days interest will be paid at the rate 2% above the rate of Term Deposit for the respective period
- d) In the event the proceeds of cheque under collection were to be credited to an overdraft/loan account of the customer, interest will be paid at the rate applicable to the loan account. For extraordinary delays i.e. delays exceeding 90days, interest will be paid at the rate of 2% above the rate applicable to the loan account It may be noted that interest payment as given above would be applicable only for instruments sent for collection within India.

EXCHANGE OF SOILED/SLIGHTLY MUTILATED CURRENCY NOTES

All the branches of the Bank will exchange freely, soiled/slightly mutilated currency notes and certain other types of mutilated currency notes of all denominations. Currency exchange facility is offered to the Bank's customers and others. The Bank follows RBI guidelines in this respect. RBI has permitted the banks to exchange mutilated currency notes which are genuine and where mutilations are such as not to cause suspicion or fraud.

INTEREST ON DEPOSITS:

The Bank pays interest on deposits as per various deposit schemes. Interest rates are revised from time to time and made known to public on the website (<https://www.barclays.in>).

Revised interest rates are applicable only to the renewals and fresh deposits while existing deposit continue to get interest at the contracted rate.

SERVICE CHARGES

The Bank provides various services to customers for which service charges are levied. The charges are reviewed/revised from time to time.

Service charges are levied for collection and remittance of funds, issue of guarantees, issue of duplicate instruments/statements. Details of service charges will be made available on request.

-

TIME-NORMS FOR VARIOUS BANKING TRANSACTIONS

Time norms for various transactions and services shall be displayed at our branches.

TIME NORM CHART		
S.No.	Nature of Transaction	Time required
1	Encashment of Cheque across counter	15 minutes
2	Cash Receipts (non bulk)	10-15 minutes
3	DD/PO Issuance	30 minutes
4	RTGS Requests for processing at the counter	1 hour
5	NEFT Requests for processing at the counter* ****	2 hours *
6	Internal funds transfer	15 minutes
7	Stop Payment requests	15 minutes
8	Generation of Acct Statement	15 minutes
9	Signature Verification (per signature)	10 minutes
10	PO / DD Liquidation	15 minutes
11	Handing over of returned Welcome Kit, Cheque book, Pin	10 minutes
12	Collection of Cheques -Local	Within 2 working days
13	Redemption of Fixed Deposits (subject to completion of all documentation and related checks)	1 working day
14	Opening of a new Account (subject to all KYC documentation submitted)	1 working day

*The processing time of 2 hours shall not be applicable for following requests

- 1) Requests that require additional approvals/ call backs as per FTOP guidelines.
- 2) Payments from accounts that are inadequately funded.
- 3) Instructions that are defective and require remediation/ exception approvals.
- 4) Bulk payment requests.

REDRESSAL OF COMPLAINTS

Our complaints commitment.

We're here to help. You can share your complaint with your local branch staff in person or reach us through our call center, write to us or send us an email.

Level 1

1. Visit our Branch
2. E-mail us:
For Personal Banking and Loans:
customerservices@barclays.com
For Commercial Banking:
commercial.help@barclays.com

Write to:

**Customer Service Department, Barclays Bank PLC,
801/808 Ceejay House,
Shivsagar Estate,
Dr. Annie Besant Road
Worli,
Mumbai – 400 018**

Please provide us with your full name, account details (if you are a Barclays customer), contact information (address, day-time telephone number and e-mail address), copies of any relevant documents and a clear description of your requirement(s).

Customers will receive an acknowledgement within 5 working days and we shall do our best



to resolve the complaint to the customer's satisfaction within 30 working days.

Level 2 In case you have not received a satisfactory response from the above channel, please write to
Head Query Resolution Unit.
Head, Query Resolution & Service Governance
UnitEmail: head.qru@barclays.com

Customers are expected to receive a response within 5 working days and they will have to quote the reference number pertaining to the earlier correspondence with the bank

Level 3

If customers are not satisfied with the response received from the above access channels or do not hear from us within 10 working days, they can escalate their complaint to the Principal Nodal Officer:

Principal Nodal Officer
Barclays Bank Plc, 801/808 Ceejay House, Shiv Sagar, Estate, Dr. Annie Besant Road, Worli, Mumbai - 400018. (This address is for correspondence only)
Telephone: 91-22-67196000
E- mail: grievanceredressal@barclays.com

Customers will receive a response within 5 working Days and they will have to quote the reference number pertaining to their earlier contact with the Bank on the same issue.

Banking Ombudsman Scheme

If customers do not receive a response from us within one month after we have received the complaint, or if they are not satisfied with the reply given by us, they may approach the Banking Ombudsman. The details of the Banking Ombudsman Scheme as well as the contact details of the Ombudsman for respective city or State are available on public domain website. This link is displayed on our website as well. A copy of this Scheme is available on request and the salient features of this Scheme are displayed in our branches.

Anonymous complaints will not be entertained.
All the services and commitments are honoured

without the citizen having to pay any bribe.

CREDIT CARD

We do not issue Credit Cards.

DEBIT CARD

We issue following debit cards

- 1) Classic Debit Card
- 2) Platinum Credit Card.

Please refer to customer terms for details on the cards
<https://www.barclays.in/content/dam/barclays-in/documents/terms-conditions/BBPLC-India-Customer-account-terms-Retail-and-Private-Bank.pdf>