

HABIBMETRO

**SERVICE
STANDARDS
FOR BRANCH
& CUSTOMER
SERVICES
RELATED
ACTIVITIES**

SERVICE STANDARDS FOR BRANCH & CUSTOMER SERVICES RELATED ACTIVITIES

COUNTER SERVICES		
Sr. No.	Service Type	Service Standards
01	Cash Deposits	10 Minutes
02	Cash Withdrawal	10 Minutes
03	Utility Bill Collection (Cash / Cheque)	10 Minutes
04	Fee Collection (Cash / Cheque)	10 Minutes
05	Collection of Govt. Taxes & Duties (Cash / Cheque)	10 Minutes
06	Receipt of Cheque for Outward Clearing / Outward Bill for Collection	10 Minutes
07	Fund Transfer (HABIBMETRO to HABIBMETRO)	15 Minutes
08	Fund Transfer (RTGS)	Same Day Cut-off Timing 4:00 PM
09	Issuance of Pay Order & Demand Draft (LCY & FCY)	15 Minutes
10	Remittance Services Payments (Money Gram/RIA/etc.)	15 Minutes
11	Receipt of Outward Foreign Remittances (Telegraphic Transfer) Request	15 Minutes
12	Receipt of Term Deposit (Placement / Encashment) Request	15 Minutes
13	Processing of Stop Payment Requests	10 Minutes
14	Issuance of Duplicate Statement of Account (SOA)	15 Minutes
15	Account Maintenance / Balance Confirmation / WHT Certificate	15 Minutes
16	Issuance of Locker	Same Day (Subject to Availability)

Note:

- i. Above standards/TATs will be applicable if the request received within the business hours before the Cut-Off Timing and all requirements are complete in all respect.
- ii. Wait time will be calculated separately based on service type's & TATs.
- iii. Senior Citizen, Specially Abled Person & Female will be given priority.

ACCOUNT OPENING & RELATED SERVICES			
Sr. No.	Service Type	Service Standards	Condition/ Cut-Off Timings
01	Account Opening (Individual / Sole Proprietor)	1 Business Day	<p>AOF & related documents are completed in all respect.</p> <p>Cut-off Timing 5:00 PM (Mon-Fri)</p>
02	Account Opening (Business/Company Accounts)	2 Business Days	
03	Digital Account Opening (Insta Account)	1 Business Day	
04	Roshan Digital Account Opening	1 Business Day	
05	Account Amendments (Demographic / Email / Mobile No. etc.)	2 Business Days	
06	Dormant Accounts Re-Activation	Same Day	
07	Closing of Account	2 Business Days	

GENERAL BANKING SERVICES			
Sr. No.	Service Type	Service Standards	Cut - Off Timings
01	Cheque Book Issuance*	1 Business Day: KHI 2 Business Days: Other Cities	4:00 PM (Mon-Fri)
02	Debit Card Issuance / Re-issuance*	2 Business Days: KHI 3 Business Days: Other Cities	5:00 PM (Mon-Fri)
03	Term Deposits (Placement / Encashment)	Same Day	4:00 PM (Mon-Fri)
04	SMS Service Subscription / Un-subscription	1 Business Day	5:00 PM (Mon-Fri)
05	E-Statement Service Subscription/Un-Subscription	1 Business Day	5:00 PM (Mon-Fri)
06	Private Remittance / Home Remittance	Same Day	-

GENERAL BANKING SERVICES			
Sr. No.	Service Type	Service Standards	Cut - Off Timings
07	PRC Issuance (Commercial / Private Remittance via HABIBMETRO)	Same Day	5:00 PM (Mon-Fri)
08	PRC Issuance (Commercial / Private Remittance via other banks)	7 Business Days	5:00 PM (Mon-Fri)
09	Same Day Outward Clearing	Same Day	9:30 AM (Mon-Fri)
10	Normal Outward Clearing	01 Business Day	3:00 PM (Mon-Fri)
11	Intercity Outward Clearing	3-4 Business Days	3:00 PM (Mon-Fri)
12	USD Outward Clearing (Local)	3 Business Days (For Cheque deposited on Monday and Thursday only)	5:00 PM (Mon-Fri)
13	Outward Bills for Collection (OBC)	7 Business Days	3:00 PM (Mon-Fri)
14	Outward Foreign Remittances (Telegraphic Transfer)	Same Day (Subject to Approval)	5:00 PM (Mon-Fri)

CONSUMER & THIRD-PARTY PRODUCT			
Sr. No.	Service Type	Service Standards	Condition
01	Auto Finance (Approval)	9 Business Days	TATs are subject to the completion of all documents in all respects
02	House Finance (Approval)	9 Business Days	
03	Bancassurance / Bancatakaful Issuance	7 Business Days	

COMPLAINT HANDLING		
Sr. No.	Service Type	Service Standards
01	Complaint Resolution	As per the Respective Complaint Types

- Note:**
- i. Standards / TATs will be counted from the next business day of receipt of instructions.
 - ii. Branch to ensure that customer request is in order and completed in all respect before the processing
 - iii. Above standards / TATs will be applicable if the request received within the cut-off-timing and completed in all respect
 - iv. The time of service delivery at the distant / far flung areas may vary and depend upon the location /area / weather conditions, etc.
 - v. Before processing any request, it must be ensured that customer instructions & documents required are complete and duly signed by the customer(s) as appended in relevant SOPs. Moreover, customer signatures and other related details should be verified from system prior to executing transactions.
 - vi. For financial / non-financial transactions it must be ensured that posting & authorization of transaction in system is completed before acknowledging customer
 - vii. Branches open on Saturdays will perform permissible activities within the banking timings i.e. 10:00 AM to 1:30 PM.
 - viii. *Cheque Books and Debit Cards will be delivered to Account holder through account maintaining branches upon customer’s visit.

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