

# Service Level Agreement (SLAs) and Turn Around Time (TAT) for Bank Services

1. CREDIT		2. OPERATIONS		
After receipt of completed form and required documents to disbursement of the fund (origination, analysis, approval, security perfection and disbursement)		Service	Description	Total no of days/SLA
Facilities	Total no of days/SLA	<b>Teller transaction</b>		
1. Corporate	22	1. Service time (withdrawals) - Time starting from the entrance into the banking hall to handing cash to customer	Retail (from Frw 1000 - 3 million)	1 - 15 min
2. Large Enterprise Loan	Between 12 - 22	2. Service time (withdrawal) - Time starting from the entrance into the banking hall to handing cash to customer	Retail (above Frw 3 million)	1 - 25 min
3. Commercial Mortgage	Between 12 - 22	3. Service time (deposit) - Time starting from receipt of cash/cheque and completed deposit slip to handing over credit advice to customer	Bulk (from Frw 1000 - 3 million)	1 - 15 min
4. Personal Mortgage	7	4. Service time (deposit) - Time starting from receipt of cash/cheque and completed deposit slip to handing over credit advice to customer	Bulk (above Frw 3 million)	1 - 30 min
5. Medium Enterprise	9	5. Transaction processing time: cheque deposit	Time starting from receipt of cash / cheque and completed deposit slip to handing over credit advice to customer	5 min
6. Micro Enterprise	5	6. Transaction processing time: bankers cheque	Time starting from receipt of bankers cheque request to issuing cheque to customer	5 min
7. Non Secured Equiloan	Between 2 - 4			
8. Secured Equiloan	7			

3. DELIVERY CHANNELS			4. CUSTOMER ACQUISITION PROCESS		
1. Card application (Visa and MasterCard/Debit)	From receipt of completed form, system data entry to verification and card issuance	10 min	1. Account opening	From the receipt of completed application form to issuance of account card	25 min
2. Card application (credit card and premium card)	From receipt of completed form system data entry to verification and card issuance	14 days	2. FDR application	From the receipt of completed application form to issuance of FDR receipt	20 min
3. Card limit adjustment service	After receipt of request to new limit being effective	10 min	3. Cheque book application and delivery	From receipt of application, system data entry to verification & issuance	3 working days
4. Card activation (credit card)	Reactivation of new card	10 min	4. Dormant account activation	From receipt of activation to account being active	5 min
5. Card stoppage	After receipt of lost/stop card request to card being de-activated	2 min	5. Change of static data service	Any change in customer information details	20 min
6. Captured cards	Captured cards retrieval and recording in register at ATM desk for customer collection at branch were card was captured	1 hour (within working hours)	6. Change of account mandate	Adding/removing a mandate on the account	20 min
7. Online transaction dispute (with valid reason)	With a valid reason and supporting documents	35 days	7. Finger print capturing	For existing account holders	10 min
8. ATM dispute (not on us)	With a valid reason and supporting documents	35 days	8. Outward cheque	For a cheque received before 09:00am For a cheque received after 09:00am	one day two days
9. ATM dispute (on us)	Initiated by the customer	1-2 days	9. Outgoing processing of RTGS	Sending money to other banks in Rwanda using RTGS	3 hours
10. Eazzy 24/7 registration	From receipt of completed form, Eazzy banking registration till PIN issuance	10 min	10. Incoming EFTs/RTGS	Receiving money from other banks in Rwanda (EFT/RTGS)	the same day
			11. Salary processing	Processing salaries	the same day
			12. Swift transfers	From receipt of completed funds transfer request (before 3pm) to issuing customers with confirmation copy	the same day

## Uburyo banki yiyemeje gutanga serivisi inoze n'igihe cyagenwe mu itangwa rya buri serivisi zihabwa abakiriya.

1. INGUZANYO		2. SERIVISI ZITANGIRWA KURI GISHE		
Ibyifashishwa	Igihe serivisi ifata kugira ngo itangwe	Ubwoko bwa serivisi	Ibirambuye kuri serivisi	Igihe serivisi ifata kugira ngo itangwe
Nyuma yo kwakira dosiye yujujwe y'inguzanyo, hamwe n'ibindi bisabwa byose biherekeza dosiye kugeza ubwo inguzanyo itanzwe.				
1. Inguzanyo ku banyacyubahiro (umuntu ku giti cye cyangwa ikigo)	Iminsi 22	1. Kubikuzwa/kuva umukiriya yinjijye muri banki kugeza ahawe amafaranga	Ku bantu rusange (kuva kuri 1000 Frw - miliyoni 3)	Hagati y'umunota 1-15
2. Inguzanyo ku bigo binini cyane	Hagati y'iminsi 12 - 22	2. Kubikuzwa/Kuva umukiriya yinjijye muri banki kugeza ahawe amafaranga	Ku bantu rusange (hejuru ya miliyoni 3)	Hagati y'umunota 1-25
3. Inguzanyo yo kubaka inyubako y'ubucuruzi	Hagati y'iminsi 12 - 22	3. Kubitsa amafaranga na Sheki/kuva amafaranga n'agapapuro ko kubitsa sheki bihawe umukozi umwakira kugeza ahawe icyemezo	Abantu bose (kuva kuri 1000 Frw - miliyoni 3)	Hagati y'umunota 1-15
4. Inguzanyo yo kubaka/umuntu ku giti cye	Iminsi 7	4. Kubitsa Amafaranga na Sheki/kuva amafaranga n'agapapuro ko kubitsa sheki bihawe umukozi umwakira kugeza ahawe icyemezo cyo kubitsa	Abantu bose (hejuru ya miliyoni 3)	Hagati y'umunota 1-30
5. Inguzanyo y'ibigo/inganda ziciriritse	Iminsi 9	5. Kubitsa sheki kuri konti	Igihe gitangira ubwo amafaranga/sheki y'umukiriya ndetse n'agapapuro kasinywe byatanzwe kugeza ubwo umukiriya ahawe icyemezo cyo kubitsa sheki	Iminota 5
6. Inguzanyo y'ibigo/inganda ntoya	Iminsi 5	6. Gusaba sheki izigamiye	Igihe gitangira ubwo umukiriya asabye sheki izigamiye kugeza ayihawe	Iminota 5
7. Equiloan/inguzanyo ku mushahara idafite ingwate	Hagati y'iminsi 2 - 4			
8. Equiloan /Inguzanyo ku mushahara ifite ingwate	Iminsi 7			

3. IBIJYANYE NA SERIVISI Y'AMAKARITA NIYA TELEFONI IHUZWA NA KONTI		
1. Gusaba ikarita (debit card)	Kuva aho idosiye yakiriwe, bigashyirwa muri sisitemu, bigasuzumwa kugeza ikarita ihawe umukiriya	Iminota 10
2. Gusaba ikarita (credit card na premium card)	Kuva aho idosiye yakiriwe, igashyirwa muri sisitemu, bigasuzumwa kugeza aho ikarita ihawe umukiriya	Iminsi 14
3. Serivisi ifasha guhindura umubare ntarengwa w'amafaranga yakoreshwa kw'ikarita	Kuva aho icyifuzo cyatanzwe kugeza aho gishyizwe mu bikorwa	Iminota 10
4. Gutangiza ikarita (credit card)	Gutangiza indi karita	Iminota 10
5. Guhagarikisha ikarita	Kuva aho umukiriya yujuje impapuro zibisaba kugeza ihagaritswe muri sisitemu	Iminota 2
6. Ikarita zafashwe mu cyuma cya ATM	Kuva ikarita ikuwe mu cyuma, ikandikwa mu gitabo cyabigenewe n'umukozi ubishinzwe kugeza ihawe umukiriya	Isaha 1 (mu masaha y'akazi)
7. Igihe ukoresheje serivisi za interineti amafaranga agakurwa kuri konti ariko igikorwa kitakunze cg se ikarita yibwe	Kuva umukiriya yujuje impapuro o zisaba gusubizwa amafaranga, zigashyikirizwa umukozi ubishinzwe bigashyirwa muri sisitemu kugeza umukiriya ahawe igisubizo	Iminsi 35
8. Kumenyekanisha igikorwa cyabereye kuri konti hakoreshweje ikarita ku cyuma cyangwa utumashini twacu (Equity bank) amafaranga akava kuri konti ariko serivisi ntitangwe/ntiboneke	Kuva umukiriya yujuje impapuro zisaba gusubizwa amafaranga, zigashyikirizwa umukozi ubishinzwe bigashyirwa muri sisitemu kugeza umukiriya ahawe igisubizo	Iminsi 35
9. Kumenyekanisha igikorwa cyabereye kuri konti ye hakoreshweje ikarita ku cyuma cyangwa utumashini twandi banki amafaranga akava kuri konti ariko serivisi ntitangwe/ntiboneke	Kuva umukiriya yujuje impapuro zisaba gusubizwa amafaranga, zigashyikirizwa umukozi ubishinzwe bigashyirwa muri sisitemu kugeza umukiriya ahawe igisubizo	Hagati y'umunsi 1-2
10. Kwiyandikisha muri serivisi ya Eazzy 24/7	Kuva aho idosiye yuzuye yo kwiyandikisha muri Eazzy Banking yakiriwe kugeza aho umukiriya ahawe umubare w'ibanga	Iminota 10

4. IBIJYANYE NO KWAKIRA IBISABWA GUKORWA KURI KONTI CG KONGERA AMAKURU AREBA N'IMIKORESHEREZE YA KONTI		
1. Gufunguza konti nshyashya	Kuva igihe idosiye yuzuye yatanze kugeza igihe umukiriya ahawe nimero ya konti	Iminota 25
2. Gusaba ubwizigame bw'amafaranga bubyara inyungu mu gihe cyemejwe	Kuva igihe dosiye yuzuye y'umukiriya isaba yatanze kugeza igihe seritifika y'ubwizigame ihawe umukiriya	Iminota 20
3. Gusaba no guhabwa agatabo ka sheki	Kuva aho idosiye yakiriwe, bigashyirwa muri sisitemu, bigasuzumwa kugeza sheki ihawe umukiriya	Iminsi 3 y'akazi
4. Kugarura ku murongo konti yari imaze igihe idakoreshwa	Kuva igihe idosiye isaba yatanze kugeza igihe konti yongeye gukora nk'ibisanzwe	Iminota 5
5. Guhindura umwirondoro kuri konti	Kuva igihe dosiye isaba guhindura umwirondoro kuri konti yuzuye ihawe umukozi ubishinzwe, bigashyirwa muri sisitemu	Iminota 20
6. Guhindura abafite uburenganzira kuri konti	Kuva igihe dosiye isaba guhindura umwirondoro kuri konti yuzuye ihawe umukozi ubishinzwe, bigashyirwa muri sisitemu	Iminota 20
7. Gufatisha igikumwe gikoreshwa igihe ubukiza kuri gishe	Kuva umukiriya ageze ku mukozi ubishinzwe kugeza bishyizwe muri sisitemu	Iminota 10
8. Kubitsa sheki y'indi banki kuri konti	Kuri sheki yakiriwe n'umukozi ubishinzwe: Mbere ya saa tatu Nyuma ya saa tatu	Umunsi 1 Iminsi 2
9. Kohereza amafaranga ako kanya mu zindi banki zo mu Rwanda (RTGS)	Kuva impapuro zibisaba zakiriwe n'umukozi ubishinzwe	Amasaha 3
10. Kwakira amafaranga avuye mu zindi banki zo mu Rwanda (EFT) / RTGS	Kuva impapuro zibisaba zakiriwe n'umukozi ubishinzwe	Uwo munsi
11. Kwishyura imishahara	Kuva amafaranga yakiriwe na banki kugeza ageze kuri konti y'umukiriya	Uwo munsi
12. Kohereza amafaranga hanze y'u Rwanda	Guhera igihe kohereza bisabwa (mbere ya saa cyenda z'anyuma) kugeza igihe umukiriya ahawe icyemeza ko amafaranga yoherejwe	Uwo munsi