



**Grenada Co-operative Bank Limited**



# Customer Service Charter

*welcome home*



## Grenada Co-operative Bank Limited Customer Service Charter

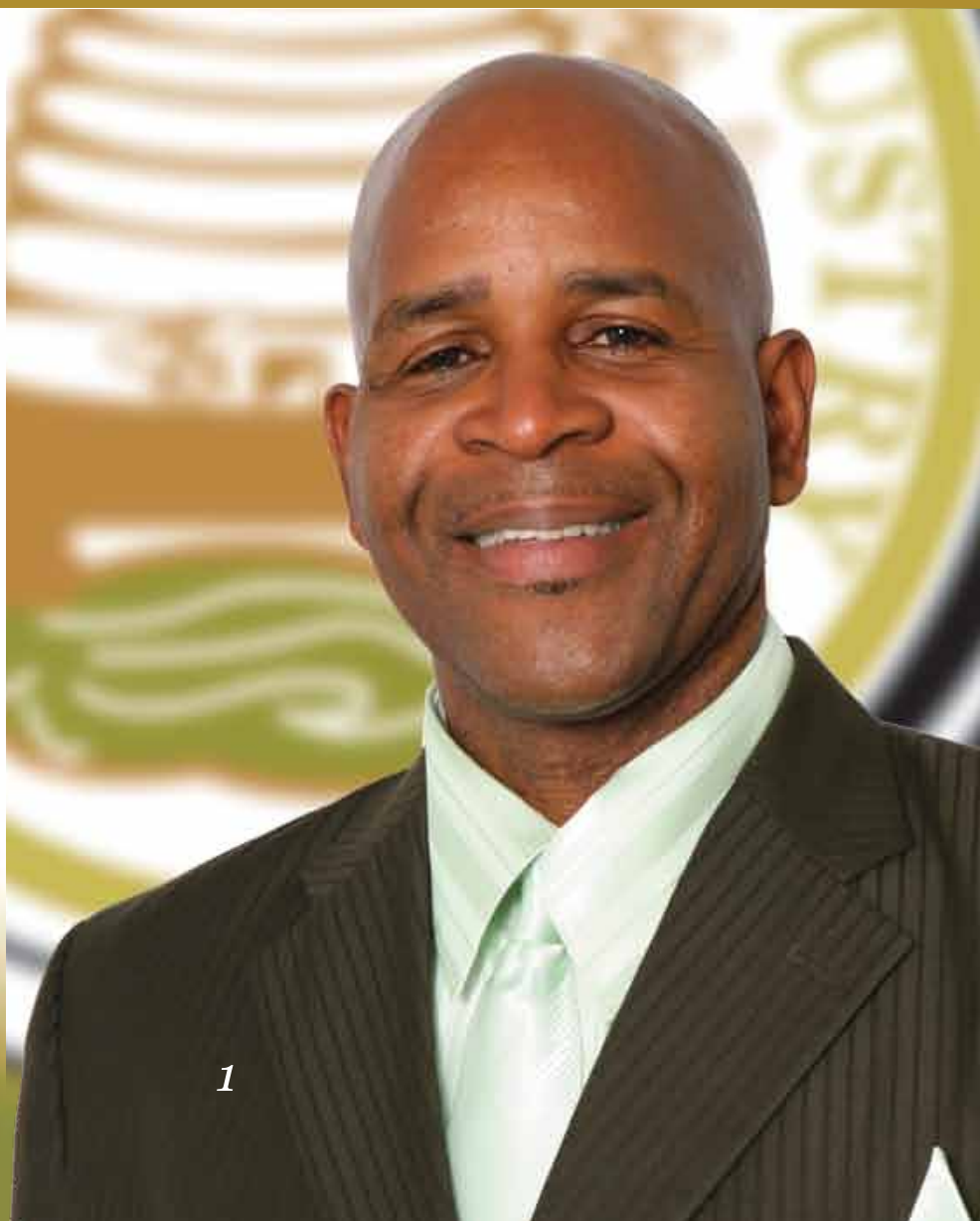
# *Managing Director's Message*

### **Welcome to Co-op Bank!**

We are delighted to present our **Customer Service Charter** to you.

**A Customer Service Charter (CSC) is the strongest pledge any company can make to its customers.**

Our Charter clearly outlines the Bank's promises and commitment to provide a **consistent, professional and superior customer experience** as we partner with you to achieve your financial goals.





## Grenada Co-operative Bank Limited Customer Service Charter

# *Managing Director's Message*

At Co-op Bank, we pride ourselves as trailblazers in the Banking Sector for delivering a superior service experience to our customers.

Our commitment to the Charter is so profound that **you can hold us accountable for each product and service experience, whenever you conduct business with us.**

Backed by our institution's strength and stability, the highly trained and motivated employees of Co-op Bank are devoted to forging and maintaining strong customer relationships. We are equally steadfast in meeting your every financial need through the continuous enhancements to, and development of high quality products and services.

On behalf of the Board of Directors, Management and Staff, I thank you for choosing Co-op Bank.

**I know you will enjoy doing business with us as we work together to meet your financial goals.**

***You are not simply our valued customer ..... you're family.***

Welcome home!

**Richard W. Duncan**  
Managing Director

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# Grenada Co-operative Bank Limited

## Customer Service Charter

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# Grenada Co-operative Bank Limited Customer Service Charter

## *Introduction*

### *The Purpose of Our Charter*

At Co-op Bank, we are constantly striving to improve our service and forge closer relationships with all our customers. This Service Charter is an expression of our commitment to improving our service and communication with you.

Our Service Charter sets out the standards you can expect from us, explains how you can obtain information, how to let



us know if you have concerns and offers advice on how you can help us serve you better. The Customer Service Charter is constituted of two major elements:

1. Our commitment to you to always deliver excellent service.
2. Our promises on the standards of service you can expect from us.

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# Grenada Co-operative Bank Limited Customer Service Charter

## *Our Commitment*



We are committed to providing consistently professional and superior service to all our customers. This means that at all times:

- You will be treated with courtesy and consideration and our staff will be helpful and friendly;
- Your questions and needs will be attended to promptly;
- We will exercise the utmost integrity in providing services; and
- We will not disclose any information about you without your consent, except as required by law.

We will value your business. Our service commitment applies to everything we do, whether provided by our own people or through agents and contractors.

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# Grenada Co-operative Bank Limited

## Customer Service Charter

### *Our Aims*

- We will always consider any new ways to improve our service and welcome any comments you want to make to help us achieve this aim.
- We will strive to ensure all our customers are satisfied, and will measure satisfaction levels on an annual basis and publish those results.
- We will strive to identify and satisfy your needs with simple choices at all times.
- We will provide sound financial advice on our products and services to meet your needs.



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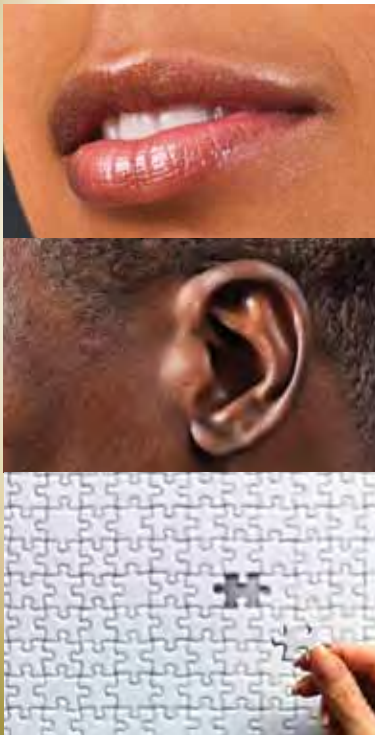
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# Grenada Co-operative Bank Limited Customer Service Charter

## *Our Promises*



### ***Ask. Listen. Solve***

They are not just words. They're our way of doing business. We ask about your needs, the ways you like to do things, your financial goals. And we listen closely, not because we're nosey; and, not because we want to "sell" you something. But because in order to solve, we must understand your banking needs and sometimes even your life needs. Only then can we help find personalized solutions for you.

At Co-op Bank, it's our promise to you – ask, listen, solve.

### ***Facilities***

We will provide:

- A friendly, yet professional atmosphere in which to do your business.
- Privacy
- A comfortable, safe and secure environment to conduct your business at all times.
- Adequate signs, with clear directions.
- An environment that adequately accommodates persons with special needs.

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# Grenada Co-operative Bank Limited

## Customer Service Charter

### *Our Promises*

#### **Accounts, Products & Services**

- We will provide 24 hour, 7 day banking services through a combination of Branch operations and ATMs.
- Our ATM banking service will be available 95% of the time.
- Our Credit Card enquiries phone service and our Lost and Stolen Cards hotline will be accessible 24 hours a day, 7 days a week.

#### **Loan Processing**

We will provide:

- Simple, quick and easy loan processing.
- Timely answers to your



loan applications.

- *Retail loan applications - within 2 business days.*
- *Mortgage loan applications - within 3 business days.*
- *Commercial loan applications - within 3 business days.*
- *Attractive interest rates.*
- Affordable loan fees.
- Up-front, detailed and accurate advice on appropriate loan products for your needs.
- Up-front, detailed and accurate information on requirements for accessing your loan product.

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# Grenada Co-operative Bank Limited

## Customer Service Charter

### *Our Promises*

#### ***Account Opening***

We will meet clear account opening standards.

We will provide:

- Timely, simple and easy processing of applications
- Clear and understandable documentation of all "account operation" agreements
- The lowest opening balance requirement

#### ***Fees & Charges***

We will ensure:

- There is full disclosure of fees, charges and penalties.
- Our account fee structures are simple and transparent.



- Our fees and charges are competitive and affordable.

#### ***Phone Service***

We will:

- Provide a reliable, user friendly telephone system.
- Answer all calls within three rings.
- Ensure direct connection to all personal bankers.
- Reply to all left messages within one (1) business day.



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# Grenada Co-operative Bank Limited

## Customer Service Charter

### *Our Promises*

#### ***Complaints Handling***

We will ensure that all complaints are dealt with promptly, openly and fairly. Tell us as soon as possible if you think we have made a mistake. If we make a mistake we will put it right.

- We will respond to your complaint within two (2) working-hours and let you know who is responsible for managing your case.
- Our Customer Care Representative will work with you to resolve your case quickly and within a maximum of 5 working days.
- When this is not possible, we will contact you within 5 working days to let you know how much longer the matter should take to resolve.



#### ***Personal Information & Privacy***

We will:

- Protect the integrity and confidentiality of all our customers' information.

- Maintain a private and secure database that offers quick and controlled accessibility to information.

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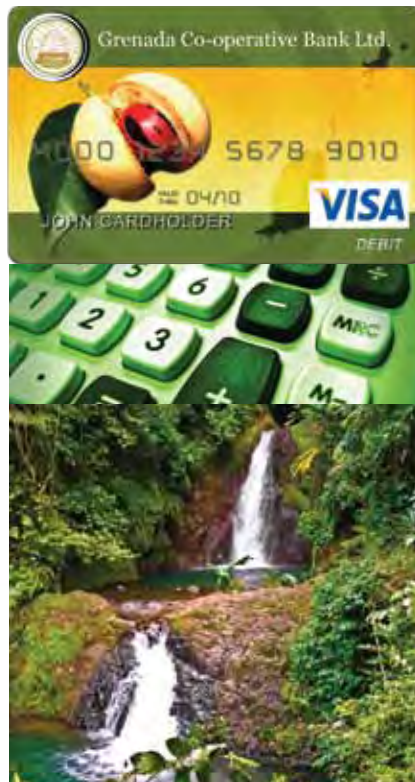
# Grenada Co-operative Bank Limited Customer Service Charter

## *Our Promises*

### ***Access to Products & Services***

We will:

- Keep under continuous review, the need to establish additional and alternative delivery channels.
  - *Debit cards*
  - *Internet banking*
  - *Telephone banking*
- Make key departments accessible by strategic placements.



### ***Community & Environment***

We are committed to protecting our physical, social and cultural environment.

We are committed to contributing to the communities which we serve.

### ***Accountability Through An Independent Audit***

This Customer Service Charter will be reviewed every two years. Our performance against these promises will be independently audited by an external audit agency every year and will publicly report the results.

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# Grenada Co-operative Bank Limited

## Customer Service Charter

### *Our Promises*

#### ***How You Can Help Us***

We can provide a better service if you:

- **Have your Customer Information File (CIF) Number handy if you are already a customer** (this appears on any mail we send you. It is also provided at the time you open an account).
- **Call us first if you have any questions** – this may save you time. Our website, may also have the information you need. Remember, in order to protect your privacy and security when using our self service facilities never tell anyone else your Personal Identification Number (PIN).



- **Have all the requested information documents and completed forms** when you apply for a loan or for Card facilities. Call us if you are unsure what you need to provide.
- **Tell us as soon as possible** if you have made a mistake, or you think we have made a mistake, and
- **Let us know if you will be late or are unable to keep an appointment** you have with us. You either call the number shown on your letter if you have one, or call **-444-COOP (444-2667)** to let us know.

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# Grenada Co-operative Bank Limited Customer Service Charter

## *Your Responsibilities*



To continue to receive correct services from us, you are expected to:

- **Tell us if your circumstances have changed or are about to change.** If you have changes in your circumstances (e.g. - change of address, change of employment, change in marital status, etc.) you need to tell us. If you don't tell us about changes in your circumstances, there may be delays in communication with you.

- **Meet any other necessary conditions for services you are requesting** – You may need to meet certain conditions to receive services you have requested from Co-op Bank. If you are unsure about the conditions you are required to meet, please ask us.

- **Read, or have read to you all the information we send or give to you** – Contact us if you don't understand the information. Tell us if you want to give someone else permission to do this on your behalf.

- **Reply to our requests on time** - If we ask you to provide us with information within a certain amount of time, it is important that you do so. If you don't this can delay our ability to provide the services you require. If you are having trouble getting the information, please let us know.

If you are unsure about any of your responsibilities, please ask us.

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# Grenada Co-operative Bank Limited

## Customer Service Charter

### *Feedback*

We want to know from you how we can improve this Customer Service Charter and the services we provide. To make your comments, please contact us by :

**Phone:**

(473)-444-COOP (444-2667)  
(8 am to 5pm – Monday to Friday);  
Fax: (473)-440-6600

**Email:**

[feedback@grenadaco-opbank.com](mailto:feedback@grenadaco-opbank.com)

**Mail:**

CO-OP Bank  
Customer Service Charter Feedback:  
P.O. Box 135, 8 Church Street, St. Georges,  
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**Grenada Co-operative Bank Limited**

## *Our Banking Services*



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# Grenada Co-operative Bank Limited

## Our Banking Services

### *Savings & Deposits*

#### **1. Regular Savings Account**

Our Regular Savings Account allows you easy access to your funds at any of our Retail Banking Units (Branches) or ATMs. It is easy with low minimum balance and interest paid quarterly.

#### **2. Personal Chequing Account**

The convenience of not carrying excess cash is a safe and time saving way to pay your bills and expenses. Monthly statements are provided allowing you to keep a track of your transactions.

#### **3. Current Account**

The convenient, reliable and practical way to maintain control of your business. Receive monthly statements with cheques, to assist with your reconciliation. Overdraft facilities are also available.

#### **4. Fixed Deposit**

Let your money work for you. Enjoy higher interest rates on deposits for one year with interest paid on maturity.

#### **5. Treasure Chest**

Enjoy the benefits of a fixed deposit and regular savings rolled into one! You're allowed regular deposits and withdrawals without penalty while receiving both higher interest rates and greater flexibility.

#### **6. Honey Bees Junior Savings Account**

Save for your children's future. Allow them to develop good savings and spending habits. From birth to age 18 your children will understand the concept of money, whilst learning the importance of saving.

#### **7. Super Starter Education Savings Plan**

It's the ideal way to fund the increasingly expensive cost of higher education. It's more than savings; it's a well planned investment strategy for educational advancement. Three different plan options are available: Silver, Gold and Platinum. Choose the one that best suits your needs and enjoy attractive benefits, including a chance to win a scholarship.

#### **8. Horizon**

Take advantage of being mature. You deserve to be recognised and rewarded for your loyalty and many years of hard work. Enjoy higher interest rates and special privileges.

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# Grenada Co-operative Bank Limited

## Our Banking Services

### *Loans & Advances*

#### **1. Chequing Account Protection Service (CAPS)**

CAPS allows you an overdraft on your chequing account. No more worries, or explanations to make when funds run low. CAPS guarantees that the cheques you write will be honoured, up to a pre-established amount, according to your needs. (CAPS is available on both personal chequing accounts and current accounts).

#### **2. Mortgages**

Quick approval, unbeatable interest rates and easy repayment terms on your land purchase, house and building construction or renovation projects.

#### **3. Personal Loans**

When thinking ahead and making plans, be assured that with a Co-op Bank "Now I Can Afford

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# Grenada Co-operative Bank Limited

## Our Banking Services

### *Loans & Advances*

It" Loan it can be a reality. So make us an important part of your plans whether for a vehicle, appliances, travel, education, or medical needs, we offer attractive packages with affordable payment terms.

#### **4. Super Starter Higher Education Loan Plan (HELP)**

Make your plans of a higher education a reality with our Gold and Platinum Plans. You can pursue any area of study anywhere in the world. Enjoy full coverage of the cost with flexible and convenient repayments terms.

#### **5. Commercial Loans**

If your dream is to establish your own business, then we are the bank for you. In keeping with our motto "Thrift and Industry", we will finance small or medium sized businesses and large corporations with working capital requirements, purchasing stock, equipment or building or constructing.

#### **5. Overdraft Facility**

This is a flexible, fast and accessible solution for your business needs. In an emergency this facility allows you to withdraw by cheque, cash or pre-authorised payment to continue your operations.

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# Grenada Co-operative Bank Limited

## Our Banking Services

### *Foreign Exchange*

#### **1. Wire Transfers**

The fast, safe and reliable way to send or receive money world-wide for personal or business transactions.

#### **2. Foreign Currency Draft**

Sending cash through the mail is risky. So, when travelling or sending money abroad, this is an easy, reliable and economical way to do so.



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## Grenada Co-operative Bank Limited Our Banking Services

### *Debit & Credit Card Services*

#### **1. Visa International Debit Card**

Enjoy the benefit of international access to your money with the use of your Visa International Debit Card. The card comes with the Connex experience, which allows you to conduct safe, convenient online and point of sale purchases, as well as ATM transactions. Use your card anytime, any day and anywhere Visa cards are accepted. Swipe away and enjoy the experience!



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## **Grenada Co-operative Bank Limited** **Our Banking Services**

# *Debit & Credit Card Services*

### **2. Visa and MasterCard**

The world at your finger tips - that is the convenience of our full-service credit cards. We offer Visa and MasterCard, classic, gold and business cards.

They are accepted globally, so you can shop 24 hours a day, 7 days a week, in stores or via the internet. Also, whether personal or for business, travel hassle free without the need to carry large quantities of cash and worry about it being lost or stolen.

### **3. Cash Advances**

Whether you want to obtain local currency or need to take care of an expense, you can get quick and easy access to cash from your credit card through either a point-of-sale terminal at any Bank or ATM.

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# Grenada Co-operative Bank Limited

## Our Banking Services

### *ATM Services*



#### **1. Utility Payments**

No need to stand in line to pay bills. Save time and pay all your utility bills at once through any one of our conveniently located ATMs.

Your account will be automatically debited and updated.

#### **2. Withdrawals**

Swift, simple and secure. You have 24-hour access to cash, without charges, from any of our convenient locations nation-wide.

#### **3. Deposits**

Safe and secure anytime of the day or night. No need to carry excess cash or stand in line for a quick transaction.

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# Grenada Co-operative Bank Limited

## Our Banking Services

### *ATM Services*

#### **4. Transfers & Inquiries**

Make managing your account(s) simple.

In one quick step you can easily transfer funds between accounts or check the available balance.

#### **5. Loan Payments**

The quick and easy way to make loan payments, even outside of regular banking hours.

No need to worry about late payments anymore.

#### **6. Credit Card Cash Advances**

When you need it, get quick and easy access to cash from your credit card.

Obtain local currency to meet that unexpected expense.

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# Grenada Co-operative Bank Limited

## Customer Service Charter

### *Commercial*



#### **1. Letters of Credit & Bills for Collection**

This is ideal for commercial customers who import goods, where suppliers wish to make special arrangements for payment. It is the convenient way to pay for all your goods from overseas and to ensure that you get what you ordered.

#### **2. Merchant Services**

We offer your business the convenience and opportunity to expand your range of service with a Point-of-Sale machine to accept credit card payments.

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# Grenada Co-operative Bank Limited

## Our Banking Services

### *Other Services*



#### **1. Night Depository**

Don't keep large sums of cash at hand. This is the safe, convenient and time saving way to make all your commercial deposits. No more standing in line or waiting for the next day to make your deposits.

#### **2. Standing Orders**

Pay all your bills automatically and on time without having to worry about forgetting or incurring late payment penalties.

#### **3. Safe Deposit Boxes**

*(Available at St. George's, Spiceland Mall, Carriacou & Grenville Retail Banking Units only)*

Worry no more about the whereabouts of important

documents or concerns for the safety of your valuables. Your possessions will be protected, safe and ready for when you need them.

#### **4. Cash Management Services**

The convenient way to make transfers to your account automatically without having to bother about having to do it yourself.

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## **Grenada Co-operative Bank Limited**

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ST. GEORGE'S: 440-2111 Fax: 440-6600

GRENVILLE: 442-7748 Fax: 442-8400

SAUTEURS: 442-9247 Fax: 442-9888

SPICELAND MALL: 439-0778 Fax: 439-0776

CARRIACOU: 443-6385 Fax: 443-8184

[info@grenadaco-opbank.com](mailto:info@grenadaco-opbank.com)

[www.grenadaco-opbank.com](http://www.grenadaco-opbank.com)