

 Eastern Bank PLC.

 ebl.com.bd



সেবা প্রদানের প্রতিশ্রুতি

হালনাগাদের তারিখ

১৩-০১-২০২৬

# Citizen's Charter

Eastern Bank PLC.

13.01.2026

## 1 - Vision & Mission

**Vision:**

To become the most valuable brand in the financial services in Bangladesh creating long-lasting value for our stakeholders and above all for the community we operate in by transforming the way we do business and by delivering sustainable growth.

**Mission:**

We will deliver service excellence to all our customers, both internal and external.

We will ensure to maximize shareholders' value.

We will constantly challenge our systems, procedures and training to maintain a cohesive and professional team in order to achieve service excellence.

We will create an enabling environment and embrace a team based culture where people will excel.

## 2. Citizen Service(Individual) (নাগরিক সেবা)

Serial	Name of Service	Service Providing Method	Required documents & Place of Receipt	Service Charge and mode of payment	Timeline for Service	Responsible Officer (Name, Designation, Contact Number & Email)
1	2	3	4	5	6	7
1	Account Opening	Physical Presence / Online	<p>Savings Account/Current Account (Individual)- BDT &amp; approved FCY</p> <p>a. Required documents:</p> <ul style="list-style-type: none"> <li>* Completed and Signed Account Opening Form</li> <li>* Recent Passport Size Photo of Applicant</li> <li>* National ID/ Valid Passport/ Copy of Birth Certification (with attested photo )</li> <li>* Nominee's Photo ID and Recent Passport Size Photo (attested by Applicant)</li> <li>* Copy of Recent Utility Bill*Gas/Electricity/WASA/Telephone</li> <li>* Income Proof Document (If required)</li> <li>* Copy of TIN (If required)</li> <li>* During Account Opening, Branch may request for any other appropriate document(s).</li> </ul> <p>b. Place of documents receipt: Branch/Online</p>	<p>Initial Deposit as per Schedule of Charges</p> <p>Mode of Payment: Cash Deposit/Cheque/PayOrder/Online Transfer</p>	0-3 days	Respective Relationship Manager / Dealing Officer

2	Account Opening (Offshore)	Physical Presence / Online	<p>OBU Savings/Current Account (Individual)</p> <p>a. Eligibility:  1. Non-resident Bangladeshi nationals, 2. Foreign Nationals  b. Required Documents:- Applicants'-I. Photo (Passport Size); II.Valid Passport; III.National ID (Optional) ; IV.Proof of income: (Any of the followings)  - Employment certificate -Pay slip -Employment Contract mentioning annual income-Bank statement mentioning monthly salary  -Last tax return paper -Office ID with income declaration by account holder -Trade license copy  -Business related documents with income declaration by account holder, etc. as acceptable by the bank.  -Declaration of Income as per prescribed format will be accepted as Proof of Income.  -Nominees'-I. Photo (Optional) II. Passport/National ID  Notes: For Foreign Nationals, Second Photo ID is required. (Driving License, Citizenship card, Insurance Card as proof of country of residence) . For Bangladeshi Nationals, additional document supporting the residency status abroad is required. (Resident visa, Foreign resident card (i.e., green card), Work permit, Driving license issued by foreign authority)</p>	Initial Deposit : Initial Deposit as per OBU Schedule of Charges Mode of Payment: Account Transfer through SWIFT	0-3 days	Respective Relationship Manager / Account Processing Unit
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3	Account Opening for Freelancers	Physical Presence	<p>Freelancer Account - Required Documents:</p> <ol style="list-style-type: none"> <li>1. Duly completed Account Opening Form</li> <li>2. NID/Valid Passport/Birth Registration Certificate of Customer and Nominee</li> <li>3. Photograph of Customer and Nominee (Passport Sized)</li> <li>4. Utility bill mentioning residential address (within last 6 months)</li> <li>5. Income Proof- Work Order or Email/Communication containing work order of last 3 items worked on, mentioning the amount earned in FCY</li> <li>6. Freelancer ID accredited by the government of Bangladesh (if available)</li> <li>7. Additional documents may be required depending on the services like business service, professional / research and advising services rendered from Bangladesh, as acceptable by Bank</li> <li>8. Additional requirement for Debit Card: Undertaking for using EBL Freelancer FCY Debit Card</li> </ol>	<p>Initial Deposit : Can be opened with Zero Balance  Mode of Payment: Account Transfer through SWIFT/Electronic Transfer</p>	0-3 days	Respective Relationship Manager / Dealing Officer
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4	Account Opening for Mariners	Physical Presence	<p>Mariner Account -</p> <p>a. Eligibility: A Bangladeshi crew member working in foreign shipping company and Bangladeshi crew member working in Bangladeshi shipping company</p> <p>b. Required Documents: 1.Duly completed Account Opening Form 2.NID/Valid Passport/Birth Registration Certificate of Customer and Nominee 3.Photograph of Customer and Nominee (Passport Sized) 4.Utility bill mentioning residential address (within last 6 months) 5.A Bangladeshi crew member working in foreign shipping company and Bangladeshi crew member working in Bangladeshi shipping company is required to provide: - Valid Passport copy, - Seaman's Book or Seafarer's Record Book (SRB) or Discharge Book or Continuous Discharge Certificate (CDC), - Proof of income/employment: Letter from local agent/employer confirming next date of joining vessel or current work contract.</p>	<p>Initial Deposit : Initial Deposit Nil Mode of Payment: Account Transfer through SWIFT/Electronic Transfer</p>	0-3 days	Respective Relationship Manager / Dealing Officer
5	DPS Opening	Physical Presence / Online	<p>1. Must have Savings/Current Account (Individual) 2. If all information remain unchanged, no additional docuemts required but the DPS AOF</p>	<p>Initial Deposit as per Schedule of Charges  Mode of Payment: Debited from linked Savings/Current Account</p>	0-2 days	Respective Relationship Manager / Account Processing Unit

6	FD Opening	Physical Presence / Online	1. Must have savings/Current Account 2. If all information remain unchanged, no additional docudemts required but the FD AOF	Initial Deposit as per Schedule of Charges  Mode of Payment: Debited from linked Savings/Current Account	0-2 days	Respective Relationship Manager / Liability Operations
7	Account / Card Information Update	Physical Presence	<b>Savings Account/Current Account (Individual)</b>  a. <u>Required documents</u> : As per information modification requirement (such as Utility Bill Copy for address update, Proof of Submission of Return for Tax update, etc.)  b. <u>Place of documents receipt</u> : Branch  Debit/ Credit/ Prepaid Card: Through submission of relevant documents at Branches, Sub-Branches or EBL SKycares.	N/A	0-1 day  0-2 days for Cards	Respective Relationship Manager / Dealing Officer
8	Cheque Book issuance	Physical Presence/Online	<b>Savings Account/Current Account (Individual)</b>  a. <u>Required documents</u> : Through SkyBanking app/Cheque requisition leaf  b. <u>Place of documents receipt</u> : Branch	As per Schedule of Charges Mode of Payment: Account Debit	2-3 days	Respective Relationship Manager / Dealing Officer

9	Card Service	Physical Presence	<p><b>Debit Card</b></p> <p>a. <u>Required documents:</u> Passport sized photo and signed application form (Applicant must have account with EBL)</p> <p>b. <u>Place of documents receipt:</u> Branch</p>	<p>As per Schedule of Charges Mode of Payment: Account Debit</p>	<p>0-7 days</p>	<p>Respective Relationship Manager / Dealing Officer</p>
			<p><b>Prepaid Card</b></p> <p>a. <u>Required documents:</u> * Completed EBL Prepaid Card Application Form * Recent Passport Size Photograph of Applicant * Photocopy of valid NID (Original Must be shown) * Valid Passport is mandatory for endorsement for International Transactions * Completed KYC Form * EBL reserves the right to ask for additional document(s) to ensure due diligence</p> <p>b. <u>Place of documents receipt:</u> Branch/EBL Skycare</p>	<p>As per Schedule of Charges Mode of Payment: Cash Payment</p>	<p>0-5 days</p>	<p>Respective Relationship Manager / Dealing Officer</p>

			<p><b>Credit Card</b></p> <p>a. <u>Required documents:</u>  * Card Application Form duly Filled up  NID (Applicant , Lab Printed Photo (Applicant duly attested)  * Lab Printed Photo (Nominee attested by applicant)  * CIB Enquiry and Undertaking Forms of applicant  * Income Proof Document/s as per policy  * Bank Statement as per policy  * Proof of Submission of Tax Return  *EBL reserves the right to ask for additional document(s) to ensure due diligence</p> <p>b. <u>Place of documents receipt:</u> Branch</p>	As per Schedule of Charges Mode of Payment: Credit Card bill payment	11-12 days	Respective Relationship Manager / Dealing Officer
10	Locker Service	Physical Presence	<p>a. <u>Required documents:</u>  * 3 copies of PP photo of applicant and 2 copies of nominee.  * NID/Passport of both Applicant &amp; Nominee  * Duly filled up and signed locker application form.  *Applicant must be an account holder of EBL</p> <p>b. <u>Place of documents receipt:</u> Branch</p>	As per Schedule of Charges Mode of Payment: Account Debit	Same day based on availability	Respective Relationship Manager / Dealing Officer
11	Pay order issuance	Physical Presence	<p>a. <u>Required documents:</u>  * Duly filled up and signed Pay Order Application Form  * Account Payee Cheque (favoring "Yourselves Account Pay Order") in absence of physical presence of accountholder</p> <p>b. <u>Place of documents receipt:</u> Branch</p>	As per Schedule of Charges Mode of Payment: Account Debit	Instant	Respective Relationship Manager / Dealing Officer

12	Passport Endorsement (Card)	Physical Presence	<p>a. <u>Required documents:</u> Original Passport/s and EBL Card</p> <p>b. <u>Place of documents receipt:</u> Branch/Sub-Branch/ EBL SKYCARE, EBL Skylounge</p>	N/A	1 day	Respective Relationship Manager / Dealing Officer
13	Passport Endorsement (Cash)	Physical Presence	<p>a. <u>Required documents:</u> * Original Passport/s with Travel VISA * TM Form * Ticket &amp; other related documents (if applicable) * Duly Filled up FCY Issuance Form</p> <p>b. <u>Place of documents receipt:</u> AD Branch only</p>	As per Schedule of Charges Mode of Payment: Account Debit	Instant	Respective Relationship Manager / Dealing Officer
14	Prize Bond Purchase / Sale	Physical Presence	<p>a. <u>Required documents:</u> * Prize Bond (for Sale) * Local Cash Currency (For Purchase) * Photo ID will be required for Large Volume Transactions</p> <p>b. <u>Place of documents receipt:</u> Branch</p>	N/A	Instant	Respective Relationship Manager / Dealing Officer
15	PIN Generation (Debit Card / Credit Card/Prepaid card)	Through IVR	<p>a. <u>Required documents:</u> N/A</p> <p>b. <u>Place of documents receipt:</u> Contact Center</p>	As per Schedule of Charges Mode of Payment: Account Debit (Debit Card)/ From Prepaid Card balance (Prepaid card) Bill Generation (Credit Card)	Instant	Respective Relationship Manager / Dealing Officer

16	PIN Generation/Replacement (Prepaid Card)	Physical Presence: Branch / EBL Skycare	<p>a. <u>Required documents</u>: Signed Form for PIN Replacement</p> <p>b. <u>Place of documents receipt</u>: Branch / EBL Skycare</p>	<p>As per Schedule of Charges</p> <p>Mode of Payment: From Prepaid Card balance</p>	0-1 Day	Respective Relationship Manager / Dealing Officer
17	Cash Withdrawal	Physical Presence / ATM / CRM	<p>a. <u>Required documents</u>: Cheque Leaf/Card</p> <p>b. <u>Place of documents receipt</u>: Branch/ATM/Cash Recycling Machine</p>	<p>As per Schedule of Charges (Inter City * Account Debit/respective GL for Credit/prepaid card balance debit)</p> <p>No Charge (Intra City)</p> <p>No additional charge is applicable in ATM/CRM (except Other Bank Card)</p>	Instant	Respective Relationship Manager / Dealing Officer
18	Cash Deposit	Physical Presence / CRM / RTDM	<p>a. <u>Required documents</u>: * Filled up Deposit Slip * Photo ID ( if bearer and applicable) * Card (for CRM/RTDM)</p> <p>b. <u>Place of documents receipt</u>: Branch/Cash Recycling Machine/Real Time Deposit Machine</p>	<p>As per Schedule of Charges (Inter City * Account Debit)</p> <p>No Charge (Intra City)</p>	Instant	Respective Relationship Manager / Dealing Officer

19	Cardless Deposit	CRM/ RTDM	<p>a. <u>Required documents:</u> Customers must have their mobile number and the mobile phone (for OTP), NID number, A/C Number or Card Number.</p>	N/A	Instant	Customers can call EBL Contact Center at 16230 or inform through Skybanking App's Query / Complaint cell or email directly at EBL Query/Complaint Management Cell ( <a href="https://dgzip.ebl-bd.com/query/">https://dgzip.ebl-bd.com/query/</a> )
20	Net Banking	Online	<p>Merchant list available at: <a href="https://ebl.com.bd/eblnetbanking">https://ebl.com.bd/eblnetbanking</a></p> <p>Select payment method "Internet Banking" then "Eastern Bank PLC" at checkout.</p>	N/A	1 Day	Customers can call EBL Contact Center at 16230 or inform through Skybanking App's Query / Complaint cell or email directly at EBL Query/ Complaint Management Cell ( <a href="https://dgzip.ebl-bd.com/query/">https://dgzip.ebl-bd.com/query/</a> )

21	Binimoy Fund Transfer	Online	Available in Skybanking App. User Registration is required.	As per Schedule of Charges (Binimoy fund transfer fee, bank to bank per transaction)	Instant	Customers can call EBL Contact Center at 16230 or inform through Skybanking App's Query / Complaint cell or email directly at EBL Query/Complaint Management Cell ( <a href="https://dgzip.ebl-bd.com/query/">https://dgzip.ebl-bd.com/query/</a> )
22	A-Challan		Portal link: <a href="https://ibas.finance.gov.bd/acs/general/sales#/home/dash-board">https://ibas.finance.gov.bd/acs/general/sales#/home/dash-board</a>  Online payment system for E-Passport, Income Tax, Duty/Tax, Other submissions of NBR	As per Schedule of Charges (A Challan Fee, per transaction)	Instant	Customers can call EBL Contact Center at 16230 or inform through Skybanking App's Query / Complaint cell or email directly at EBL Query/ Complaint Management Cell ( <a href="https://dgzip.ebl-bd.com/query/">https://dgzip.ebl-bd.com/query/</a> )

23	Instant Card Block	Online	<p>Available in Skybanking App/EBL SMART IVR</p> <p>Instant Card Block service can be used when a card is lost or stolen.</p>	N/A	<p>Instant (from Skybanking App/EBL SMART IVR)</p> <p>72 hours for Email channel</p>	<p>Customers can call EBL Contact Center at 16230 or inform through Skybanking App's Query / Complaint cell or through EBL SMART IVR or email directly at <a href="https://dgzip.ebl-bd.com/query/">https://dgzip.ebl-bd.com/query/</a></p>
24	Foreign Part Enable/Disable	Online	<p>Available in Skybanking App/EBL SMART IVR</p> <p>Applicable for Credit Card and Prepaid Card only.</p>	N/A	<p>24 hours through Contact Center</p> <p>Instant (from Skybanking App/EBL SMART IVR)</p> <p>72 hours for Email channel</p>	<p>Customers can call EBL Contact Center at 16230 or inform through Skybanking App's Query / Complaint cell or through EBL SMART IVR or email directly at <a href="https://dgzip.ebl-bd.com/query/">https://dgzip.ebl-bd.com/query/</a></p>

25	Credit Card Limit Conversion	Online	Available in Skybanking App/EBL SMART IVR  Applicable for Credit Card only. USD to BDT/ BDT to USD.	N/A	24 hours through Contact Center  Instant (from Skybanking App/EBL SMART IVR)  72 hours for Email channel	Customers can call EBL Contact Center at 16230 or inform through Skybanking App's Query / Complaint cell or through EBL SMART IVR or email directly at <a href="https://dgzip.ebl-bd.com/query/">https://dgzip.ebl-bd.com/query/</a>
26	PSR in ESS	Online or Physical Presence	Available in EBL Self Service Portal. Link: <a href="https://selfservicehub.ebl-bd.com/">https://selfservicehub.ebl-bd.com/</a>  Submit Proof of Tax Return Slip online without visiting branch.  Alternatively, may submit documents at Branch/Sub-Branch/EBL SKYCARE	N/A	1 Day  0-2 days for Email channel  0-2 days for EBL SKYCARE Submission	Customers can call EBL Contact Center at 16230 or inform through Skybanking App's Query/Complaint cell or email directly at <a href="https://dgzip.ebl-bd.com/query/">https://dgzip.ebl-bd.com/query/</a>

27	Positive Pay Instruction	Online / Contact Center / Physically at Branch	Available in Skybanking App/Call Contact Center through Registered mobile number/submit signed positive pay instruction form request at branch	N/A	Instant	Customers can call EBL Contact Center at 16230 or inform through Skybanking App's Query / Complaint cell or email directly at EBL Query/ Complaint Management Cell ( <a href="https://dgzip.ebl-bd.com/query/">https://dgzip.ebl-bd.com/query/</a> )
28	View Passport Endorsement Status	Online	Available in Skybanking App/ EBL SMART IVR	N/A	Instant (Skybanking App/ EBL SMART IVR)  72 hours for Email channel	Customers can call EBL Contact Center at 16230 or inform through Skybanking App's Query / Complaint cell or through EBL SMART IVR or email directly at <a href="https://dgzip.ebl-bd.com/query/">https://dgzip.ebl-bd.com/query/</a>
29	In-house cheque transfer	Physical Presence	a. <u>Required documents</u> : * properly signed cheque  b. <u>Place of documents receipt</u> : Branch	N/A	Instant	Respective Relationship Manager / Dealing Officer

30	Cheque Clearing	Physical Presence	<p>a. <u>Required documents:</u> Cheque Leaf In Order with material information and signature Positive Pay Confirmation (If applicable)</p> <p>b. <u>Place of documents receipt:</u> Branch</p>	As per Schedule of Charges Mode of Payment: Account Debit	As per Bangladesh Bank Guideline(0 - 1 day)	Respective Relationship Manager / Dealing Officer
31	Sanchaypatra / FCY Bond Purchase & Encashment	Physical Presence	<p>a. <u>Required documents:</u> As per Instruction of the Snachayaptra/ Bond Issuing Authority</p> <p>b. <u>Place of documents receipt:</u> Branch</p>	N/A	For SanchayPatra : 1 day For FCY Bond : 1-2 day	Respective Relationship Manager / Dealing Officer
32	Interbank Fund Transfer (BEFTN/RTGS/NPSB)	Branch/Online	<p>a. <u>Required documents:</u> Customer Request with required information (Written/Online where applicable)/ EBL Skybanking app credential)</p> <p>b. <u>Place of documents receipt:</u> Branch</p>	As per Schedule of Charges Mode of Payment: Account Debit/ respective GL debit for Credit/prepaid card balance	As per Bangladesh Bank Guideline	Respective Relationship Manager/Dealing Officer

33	Personal Loan (Unsecured)	Branch/Online	<p>a. <u>Required documents:</u></p> <ul style="list-style-type: none"> <li>* Loan File duly Filled up</li> <li>* NID (Applicant &amp; Guarantor),</li> <li>* Lab Printed Photo (Applicant duly attested)</li> <li>* Lab Printed Photo (Guarantor attested by applicant)</li> <li>* Business Card/Office ID (Guarantor * Service Employment)</li> <li>* Trade Licence/Business Card (Guarantor * Businessman)</li> <li>* Original LOI/ Salary Certificate (as per policy) &amp; Cash voucher copy (if applicable)</li> <li>* Valid contract agreement/letter for contractual employee</li> <li>* Valid BMDC Certificate/ Professional Certificates (if applicable)</li> <li>* Rent or Lease Documents (if applicable)</li> <li>* Title Deed, Mutation Copy &amp; Latest Land Development Tax receipt (if applicable)</li> <li>* Information of Reference Persons</li> <li>* CIB Enquiry and Undertaking Forms of applicant</li> <li>* Bank Statement as per policy</li> <li>* Proof of Submission of Tax Return</li> <li>* Office ID &amp; Business Card (Both Applicant &amp; Guarantor)</li> <li>* Sanction Letter of existing loan for last 12 months repayment status</li> </ul> <p>b. <u>Place of documents receipt:</u> Branch/ Online Request (where applicable)</p>	As per Schedule of Charges Mode of Payment: Account Debit	0-4 days (Decision will be provided) *Disbursement will be effected upon fulfillment of conditions by the borrower	Respective Relationship Manager / Dealing Officer
34	Remittance Service	Branch	<p>a. <u>Required documents:</u></p> <p>As per Foreign Exchange Policy Department (FEPD) guideline and to ensure complete KYC (vaires case to case)</p> <p>b. <u>Place of documents receipt:</u> Branch</p>	N/A	0-1 day	Respective Relationship Manager / Dealing Officer

35	Utility Bill Payment	Branch / Online	a. <u>Required documents:</u> Utility Bill Copy (if paid through branch)  b. <u>Place of documents receipt:</u> Branch/Online	N/A	Same day	Respective Relationship Manager / Dealing Officer
36	USA VISA fee deposit	Branch / Online	* Pre-printed USA Visa Application Fee Deposit Slip containing * CGI Ref. No. * Bank Deposit Slip  b. <u>Place of documents receipt:</u> Branch/Online	No charge	instant	Respective Relationship Manager / Dealing Officer
37	Chinese VISA fee	Branch	a. <u>Required documents:</u> Bank Deposit Slip containing correct information with applicant's Passport number  b. <u>Place of documents receipt:</u> Branch	N/A	1 day	Respective Relationship Manager / Dealing Officer
38	RJSC Fee	Branch	a. <u>Required documents:</u> Pre-printed instruction with required information and amount  b. <u>Place of documents receipt:</u> Branch	N/A	Same day	Respective Relationship Manager / Dealing Officer
39	Tax Challan Deposit	Branch	a. <u>Required documents:</u> ETIN Copy Tax Deposit Slip  b. <u>Place of documents receipt:</u> Branch	N/A	Instant	Respective Relationship Manager / Dealing Officer
40	Passport Application Fee	Branch	a. <u>Required documents:</u> Pre-printed slip containing required information and amount  b. <u>Place of documents receipt:</u> Branch	N/A	Instant	Respective Relationship Manager / Dealing Officer

41	Life Insurance Policy Opening	Physical Presence	<u>a. Required Documents :</u> * Account opening form filled in and signed by all applicants * Recent passport size photo of applicant * NID of Applicant * Recent Passport size Photo of Beneficiary * NID of Beneficiary * May require other documents depending on the underwriting requirements <u>b. Place of Document Receipt:</u> Branch	a. Service Charge: N/A  b. Mode of Payment: Monthly/Quarterly/Semi Annually / Yearly	0-3 Days	Certified Relationship Manager / Dealing Officer
42	Non-Life Insurance Policy Opening	Physical Presence	<u>a. Required Documents for Motor Insurance :</u> * Proposal form duly filled-in and signed by the Insured * Copy of BRTA registration * Copy of tax token * Copy of NID & Contact number <u>b. Required Documents for People's Personal Accident Policy &amp; Health Insurance</u> * Proposal form duly filled-in and signed by the Insured * Copy of Policy Holder's NID * Copy of Nominee NID <u>c. Required Documents for Travel Insurance</u> * Proposal form Duly filled-in and signed by the Insured * Copy of passport <u>d. Place of Document Receipt:</u> Branch	a. Service Charge: N/A  b. Mode of Payment: Yearly	0-1 Day	Certified Relationship Manager / Dealing Officer

43	Student File Opening	Physical Presence	<p>a. <u>Required Documents:</u>* University Offer Letter (Translated &amp; attested if in language other than ENGLISH). * I-20 for USA based Institutions *  * Refund Policy (In case of advance payments) * Tuition &amp; Living Expense Details * University/Beneficiary Bank Details . * All Completed Academic Mark sheets &amp; Certificates Copy (till Present). * Valid Passport (Original + Photocopy). * Photo of Student (1 Copy LAB Printed). * Photo of Financer (1 Copy LAB Printed). *Both Financer and Student has to be physically present during processing at Branch <u>b.Place of Document Receipt:</u> Branch</p>	As per Schedule of Charges	0-1 days	Respective Student Center / Branch RM
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**Note:**

- 1 All Indicative Days mean Working Days only.
- 2 In all cases, the Time Limit will be applicable only for customer requests after receiving complete set of relevant supporting documents
- 3 The above Time Limit is only an indication of approximate time required for rendering services. However, actual service may take

## 2.2 - Institutional Service (প্রাতিষ্ঠানিক সেবা)

Serial	Name of Service	Service Providing Method	Required document & Place of Receipt	Service Charge and mode of payment	Timeline for Service	Responsible Officer (Name, Designation, Contact Number & Email)
1	2	3	4	5	6	7
1	Fund Transfer / Pay Order/ Remittance/ Salary / Standing Instruction /Sweep/TT	Letter/ Email / Mobile or Internet Application	EBL Website (ebl.com.bd)	Service Charge: As per schedule of charges Mode of Payment: From Account	Immediately	Respective Relationship Manager
2	Lending	Letter/Email	EBL Website (ebl.com.bd)	Service Charge: As per schedule of charges Mode of Payment: From Account	Maximum 2 Months	Respective Relationship Manager
3	Trade Service	Letter/Email	EBL Website (ebl.com.bd)	Service Charge: As per schedule of charges Mode of Payment: From Account	Maximum 5 Working Days	Respective Relationship Manager
4	Guarantee Service	Letter/Email	EBL Website (ebl.com.bd)	Service Charge: As per schedule of charges Mode of Payment: From Account	Maximum 5 Working Days	Respective Relationship Manager
5	Structured Finance Service	Letter/Email	EBL Website (ebl.com.bd)	Service Charge: As per schedule of charges Mode of Payment: From Account	Standard Time	Respective Relationship Manager
6	Cash Management Solutions	Letter/Email	EBL Website (ebl.com.bd)	Service Charge: As per schedule of charges Mode of Payment: From Account	Standard Time	Respective Relationship Manager
7	Supply Chain Financing Solutions	Letter/Email	EBL Website (ebl.com.bd)	Service Charge: As per schedule of charges Mode of Payment: From Account	Standard Time	Respective Relationship Manager
8	Corporate Advisory Services	Letter/Email	EBL Website (ebl.com.bd)	Service Charge: As per schedule of charges Mode of Payment: From Account	Standard Time	Respective Relationship Manager
9	EBL Connect(Online Platform)	Online	EBL Website (ebl.com.bd)	Service Charge: As per schedule of charges Mode of Payment: From Account	Instant Service	Respective Relationship Manager
10	Automated Challan System(ACS)	Letter/Online	EBL Website (ebl.com.bd)	Service Charge: Free Mode of Payment: Not Applicable	Same Day	Respective Relationship Manager

**Note:**

- 1 All Indicative Days mean Working Days only.
- 2 In all cases, the Time Limit will be applicable only for customer requests after receiving complete set of relevant supporting documents following rules
- 3 The above Time Limit is only an indication of approximate time required for rendering services.

### 2.3 - Internal Services (অভ্যন্তরীণ সেবা)

Serial	Name of Service	Service Providing Method	a. Required documents & Place of Receipt	Service Charge and mode of payment	Timeline for Service	Responsible Officer (Name, Designation, Contact Number & Email)
1	2	3	4	5	6	7
1	Furniture & Equipment Allowance	Physical	<b>Required Document:</b> a. Application Form b. Quotation <b>Place of Receipt:</b> HRD, Head Office	Payment through Account	02 Working Days	Responsible Officer of People's Pay & Benefit Unit, HRD
2	Hospitalization Claim Reimbursement	Digital & Physical	<b>Required Document:</b> a. Online Application b. Discharge Certificate c. Original Bills <b>Place of Receipt:</b> HRD, Head Office	Payment through Account	04 Working Days	Responsible Officer of People's Pay & Benefit Unit, HRD
3	Maternity Claim Reimbursement	Digital & Physical	<b>Required Document:</b> a. Online Application b. Discharge Certificate c. Original Bills <b>Place of Receipt:</b> HRD, Head Office	Payment through Account	04 Working Days	Responsible Officer of People's Pay & Benefit Unit, HRD
4	TA/DA Bill Reimbursement	Digital & Physical	<b>Required Document:</b> a. Online Application b. Original Bills <b>Place of Receipt:</b> HRD, Head Office	Payment through Account	04 Working Days	Responsible Officer of People's Pay & Benefit Unit, HRD

5	Foreign Leave Application	Digital & Physical	<b>Required Document:</b> a. Application Form <b>Place of Receipt:</b> HRD, Head Office	NA	02 Working Days	Responsible Officer of HR Operations Team, HRD
6	Sick Leave	Digital	<b>Required Document:</b> a. Application Form <b>Place of Receipt:</b> HRD, Head Office	NA	01 Working Days	Responsible Officer of HR Operations Team, HRD
7	Maternity Leave	Digital	<b>Required Document:</b> a. Application Form <b>Place of Receipt:</b> HRD, Head Office	NA	01 Working Days	Responsible Officer of HR Operations Team, HRD
8	Employee ID Card	Physical	<b>Required Document:</b> a. ID Card Request Form <b>Place of Receipt:</b> HRD, Head Office	NA	02 Working Days	Responsible Officer of HR Operations Team, HRD
9	Busienss Card Requisition Processing	Physical & Digital	<b>Required Document:</b> a. Business Card Requisition Form <b>Place of Receipt:</b> HRD, Head Office	NA	02 Working Days	Responsible Officer of HR Operations Team, HRD
10	NOC/Expeirience Certificate	Digital	<b>Required Document:</b> a. Certificate Request <b>Place of Receipt:</b> HRD, Head Office	NA	02 Working Days	Responsible Officer of HR Operations Team, HRD

**Note:**

- 1 All Indicative Days mean Working Days only.
- 2 In all cases, the Time Limit will be applicable only for customer requests after receiving complete set of relevant supporting documents following rules &
- 3 The above Time Limit is only an indication of approximate time required for rendering services. However, actual service may take longer/ shorter time

P	<b>3. Customer's Obligation to the Bank</b>
1	Customers shall follow the banking norms, practices, functional rules etc.
2	Customers shall abide by the terms and conditions prescribed for each banking product and services.
3	Customers shall maintain disciplinary arrangement at the customer service points
4	Customers shall convey their grievance to the bank in proper way or in prescribed form
5	Customers shall convey the bank any changes in their address, contact numbers or any matetial information.
6	Customers generally shall ask any query at prescribed desk such as Customer Service, Branch Operation Manager, Branch Manager, Contact Center
7	Customer shall follow banking intructions/information/awareness shared through SMS/Email from time to time
8	Customer should refrain from making undue/unfair service request



## Eastern Bank PLC

**Subject: Progress report on "Citizen Charter Implementation Plan" for 2nd Quarter (October- December , 2025) and evidence submission**

**Annual action plan for implementation of Citizen Charter of the bank for Year 2025-26**

Activities	Performance indicator	Annual Target 2025 - 26	Implementation progress Year 2025-26				Annual Achievement 2025 -26	Implementation division	Evidence Submitted	Remarks
			1st Quarter (July - September, 2025)	2nd Quarter (October - December, 2025)	3rd Quarter (January - March, 2026)	4th Quarter (April - June, 2026)				
1	2	3	4	5	6	7	8 (7+6+5+4) =	9	10	11
Quarterly Update of Citizen Charter	Updated for Quarter-2, 2025 -26	To be updated 4 times	Done	Done	N/A	N/A	N/A	Retail & SME Banking	Website Upload and displayed at Branch	
Arranging Training on Citizen Charter	Training Program Conducted on Citizen Charter under the Foundation Program on Banking schedule and with other training program on 05-10-2025, 19-10-2025, 08-11-2025, 16-11-2025,18-11-2025 & 23-11-2025	4 Training/Workshop to be organized	Done	Done	N/A	N/A	N/A	Human Resources Division	Screenshot of Invitation to training	Citizen Charter is a mandatory part of the foundation training in EBL. Evidence of training schedules have been shared.
Organizing briefing sessions with stakeholders on banking services	Sessions organized with stakeholders by higher management	2 briefing sessions to be organized within June 2025	N/A	N/A	N/A	N/A	N/A	Retail & SME Banking	N/A	Will be organized within June 2026
Implementation of Decision of the Monitoring Cell of Citizen Charter	Report Preparation & Website Upload initiated	A. Finalizing the report B. Uploading the final report on Website	Done	Done	N/A	N/A	N/A	EBL	Website Upload	

Seal & Signature of the Reporting Officer

Focal point of Citizen's Charter of Eastern Bank PLC.

*Mehnaz Murshed*  
Senior Manager  
Service & Business Quality  
Retail & SME Banking  
Eastern Bank PLC  
Head Office, Dhaka

*Mustafa Eshita*  
Head, Service & Business Quality  
And Sales Governance  
Retail & SME Banking  
Eastern Bank PLC.  
Head Office, Dhaka.



## Evidence 1 (Invitation for Training)

### Invitation for the training session on "Strive to Exceed: Building Service Excellence and Citizen Charter"



HO/HR - Syed Md Abid Hossain

Reply

To ○ HO/Card Division - Md.Reashad-Bin-Hafiz; ○ RB/ZN Tower - Md. Mir Hossain; ○ RB/ZN Tower - Joyanto Rajbongshi Joy; ○ RB/ZN Tower - Md. Tuhin; ○ RB/ZN Tower - Imam Hossen; ○ RB/ZN Tower - Md. Al-Amin; ○ RB/ZN Tower - Md. Touhidul Islam; ○ RB/ZN Tower - Shihab Hossain; ○ RB/ZN Tower - SK. Md. Shaduddin; ○ RB/ZN Tower - Mohammad Naimul Islam; +1 oth  
Cc ○ HO/HR - Sabrina Nasir; ○ HO/HR - Khondoker Fuad Hasan; ○ HO/SBQ - Eshrat Mustafa Eshita; ○ HO/SBQ - Mehnaz Murshed; ○ ccs.cmc (group); ○ Gulshan/DFS - Tasnim Hussain



Dear Sir,

Greetings from eblHR!

We are delighted to invite you to participate in the training program titled "Strive to Exceed: Building Service Excellence and Citizen Charter," scheduled to be held on 18 November 2025, from 4:30 PM to 6:00 PM, via Zoom Meeting.

The training will be facilitated by our in-house resource person.

Details of the sessions:

Title	: Strive to Exceed: Building Service Excellence and Citizen Charter
Date	: 18 November 2025 (Tuesday)
Time	: 4:30 PM to 06:00 PM
Zoom Meeting Details	: <a href="https://ebl-bd.zoom.us/j/92963739929?pwd=vAe6wFYz3b7pCjFq4MDed90B75sD1.1">https://ebl-bd.zoom.us/j/92963739929?pwd=vAe6wFYz3b7pCjFq4MDed90B75sD1.1</a> Meeting ID: 929 6373 9929 Passcode: 227060

Note: participants are requested to keep their cameras on during the training period. We will take attendance during the training.

Feel free to contact with us for any further queries.

Kind Regards,

Syed Md Abid Hossain

## Evidence 2 (Invitation for Training)

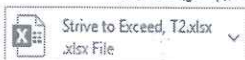
### Invitation for the training session on "Strive to Exceed: Building Service Excellence and Citizen Charter"



HO/HR - Khondoker Fuad Hasan

Reply

To ○ RB/Bhatiary Branch - Partha Roy Chowdhury; ○ RB/Bhatiary Branch - Rahamat Ullah; ○ RB/Bhatiary Branch - Nahidul Alam; ○ RB/Bhatiary Branch - Md. Nayeemur Rahman; ○ RB/Bhatiary Branch - Md. Shohorab Hossain; ○ RB/Bhatiary Branch - Md. Tareq Aziz; ○ RB/CEPZ Branch - Md. Saifur Rahman; ○ RB/CEPZ Branch - Sanat Kanti Pal; +93 others  
Cc ○ HO/HR - Sabrina Nasir; ○ HO/HR - Syed Md Abid Hossain; ○ HO/RB - M. Khorshed Anwar; ○ RB/Agrabad Branch - Mesbah Uddin Ahmed; ○ CTG/Retail & SME Banking - Kanak Raj Cho; ○ ccs.cmc (group); ○ HO/SBQ - Eshrat Mustafa Eshita; ○ HO/SBQ - Abu As Sami Sadith



Dear Sir,

Greetings from eblHR!

We are delighted to invite you to attend on "Strive to Exceed: Building Service Excellence and Citizen Charter" training which will be held on 08 November 2025 from 10:30 AM to 01:00 PM Zoom Meeting.

The training will be facilitated by our in-house resource person.

Details of the sessions:

Title	: Strive to Exceed: Building Service Excellence and Citizen Charter
Date	: 08 November 2025
Time	: 10:30 AM to 01:00 PM
Zoom Meeting Details	: <a href="https://ebl-bd.zoom.us/j/90402163255?pwd=bnwzdkpRdWVGTAYUeUJlbnQyNS0x">https://ebl-bd.zoom.us/j/90402163255?pwd=bnwzdkpRdWVGTAYUeUJlbnQyNS0x</a> 904 0216 3255 450780
Reporting Time	: 10:20 AM

Note: participants are requested to keep their cameras on during the training period. We will take attendance during the training.

Feel free to contact with us for any further queries.

Regards,

Khondoker Fuad Hasan | Learning & Development | Eastern Bank PLC | 100 Gulshan Avenue, Dhaka 1212 | IP: 0666777325, Ext: 8312 | Web: [www.ebl.com.bd](http://www.ebl.com.bd)



Eastern Bank PLC.

### Evidence 3 (Invitation for Training)

Delete | Respond | Move | Tags | Editing | Speech | Language | Zoom

Invitation for the training session on "Strive to Exceed: Building Service Excellence and Citizen Charter"

**HK** HO/HR - Khondoker Fuad Hasan

To: RB/Agrabad Branch - Sharmin Jahan Mahua; RB/Agrabad Branch - Reefat Afreen; RB/Agrabad Branch - Mahmud Sharif; RB/Agrabad Branch - Roksana Begum; RB/Agrabad Branch - Mohammad Rezaul Haque; RB/Agrabad Branch - Sinthia Islam; RB/Agrabad Branch - Jony Chandra Ghosh; RB/Agrabad Branch - Md. Alamgir; +5

Cc: HO/HR - Sabrina Nasir; HO/HR - Syed Md Abid Hossain; HO/RB - M. Khorshed Anowar; RB/Agrabad Branch - Mesbah Uddin Ahmed; CTG/Retail & SME Banking - K ccs.cmc (group); HO/SBQ - Eshrat Mustafa Eshita; HO/SBQ - Abu As Sami Sadith; RB/Agrabad Branch - Anis Ahmed

Strive to Exceed, T1.xlsx  
xlsx File

Dear Sir,

Greetings from ebiHR!

We are delighted to invite you to attend on "Strive to Exceed: Building Service Excellence and Citizen Charter" training which will be held on 08 November 2025 from 10:30 AM to 01:00 PM Zoom Meeting.

The training will be facilitated by our in-house resource person.

Details of the sessions:

Title	: Strive to Exceed: Building Service Excellence and Citizen Charter
Date	: 08 November 2025
Time	: 10:30 AM to 01:00 PM
Zoom Meeting Details	: <a href="https://ehi-bd.zoom.us/j/94727010000?pwd=ESQeJhVWd1vKLOzB4TtYDQ4dEplL0.1">https://ehi-bd.zoom.us/j/94727010000?pwd=ESQeJhVWd1vKLOzB4TtYDQ4dEplL0.1</a> 947 2701 0000 123456
Reporting Time	: 10:20 AM

Notes: participants are requested to keep their cameras on during the training period. We will take attendance during the training.

Feel free to contact with us for any further queries.

### Evidence 4 (Invitation for Training)

Invitation to Conduct Session – Foundation Program on Banking (October 05–09, 2025)

Reply | Reply All | Forward  
Mon 9/29/2025

**HS** HO/HR - Syed Md Abid Hossain

To: HO/SBQ - Rezwan Mahmood; HO/RB - Ghalib Shams Islam; HO/HR - Suraiya Mou

Cc: HO/HR - Riyad Hossain; HO/HR - Sabrina Nasir; HO/HR - Khondoker Fuad Hasan; HO/SBQ - Eshrat Mustafa Eshita; HO/RB - Mohammad Salekeen Ibrahim; HO/HR - Sharmeen Aliya Balleh

We would be delighted to have you as a session facilitator to share your expertise and valuable experience with the participants. Your insights will not only enrich their knowledge but also enable them to perform more eff

in their roles.

DAY 1 (Sunday, October 05, 2025)		
TIME	TOPICS	FACILITATOR / SPEAKER
01:45 pm – 03:15 pm	Service Business Quality & Citizen Charter	Rezwan Mahmood Senior Manager Service & Business Quality and Sales Governance
03:15 pm – 04:45 pm	Asset Products (loan queries, services, fees & charges briefing)	Ghalib Shams Islam Product & Unit Head, Home Loan
04:45 pm – 05:00 pm	Tea Break	
05:00 pm – 06:00 pm	People's Pay & Benefits	Suraiya Mou Associate Manager, People's Pay & Benefits
Venue: Alauddin Tower, level 3, House 17, Road 113/A, Gulshan, Dhaka (Jamuna)		

Please feel free to contact with us if you have any further queries.

Kind Regards,

Syed Md Abid Hossain  
Officer  
Human Resources | Eastern Bank PLC. | Head Office (Level 13) | 100 Gulshan Avenue, Dhaka 1212

## Evidence 5 (Invitation for Training)

### Invitation for Conducting Session in Foundation Program on Banking



HO/HR - Syed Md Abid Hossain

To: HO/SBQ - Rezwan Mahmood; HO/RB - Ghalib Shams Islam; HO/RB - Tanvir Ahsan; HO/Legal Affairs - Burhanur Rahman Khan  
Cc: HO/HR - Sabrina Nasir; HO/HR - Khondoker Fuad Hasan; HO/SBQ - Eshrat Mustafa Eshita; HO/Legal Affairs - Haruner Rashid

Follow up. Completed on Monday, December 15, 2025.

Reply Reply All Forward  
Tue 11/11/25

Greetings from ebiHR!

We are pleased to inform you that the Foundation Program on Banking for Trainee Assistant Officers has commenced. The program is being held from November 16 to November 20, 2025.

We would like to invite you to conduct a session to share your expertise and experience which will not only enrich the knowledge of the participants but also will help them to perform better.

(Sunday, November 16, 2025)		
TIME	TOPICS	FACILITATOR / SPEAKER
11:45 am – 12:45 pm	Loan Recovery Laws in Bangladesh	Md. Burhanur Rahman Khan, Senior Manager, Legal Affairs
01:45 pm – 03:15 pm	Service Business Quality & Citizen Charter	Rezwan Mahmood Senior Manager Service & Business Quality and Sales Governance
03:15 pm – 04:45 pm	Asset Products (loan queries, services, fees & charges briefing)	Ghalib Shams Islam Product & Unit Head, Home Loan

Location: Alauddin Tower, level 3, House 17, Road 113/A, Gulshan, Dhaka (Padma)

Feel free to contact with us for any further queries.

Kind Regards,

Syed Md Abid Hossain  
Officer

Human Resources | Eastern Bank PLC. | Head Office (Level 13) | 100 Gulshan Avenue, Dhaka 1212

## Evidence 6 (Invitation for Training)

### Invitation for Conducting Session in Foundation Program on Banking



HO/HR - Syed Md Abid Hossain

To: HO/SBQ - Rezwan Mahmood; HO/RB - Ghalib Shams Islam; HO/HR - Suraiya Mou

Cc: HO/HR - Sabrina Nasir; HO/HR - Khondoker Fuad Hasan; HO/SBQ - Eshrat Mustafa Eshita; HO/HR - Sharmeen Aliya Billah; HO/RB - Mohammad Salekeen Ibrahim

Follow up. Completed on Saturday, October 18, 2025.

Reply Reply All Forward  
Mon 10/13/2025

Greetings from ebiHR!

We are pleased to inform you that the Foundation Program on Banking for Trainee Assistant Officers has commenced. The program is being held from October 19 to October 23, 2025.

We would like to invite you to conduct a session to share your expertise and experience which will not only enrich the knowledge of the participants but also will help them to perform better.

DAY 1 (Sunday, October 19, 2025)		
TIME	TOPICS	FACILITATOR / SPEAKER
01:45 pm – 03:15 pm	Service Business Quality & Citizen Charter	Rezwan Mahmood Senior Manager Service & Business Quality and Sales Governance
03:15 pm – 04:45 pm	Asset Products (loan queries, services, fees & charges briefing)	Ghalib Shams Islam Product & Unit Head, Home Loan
04:45 pm – 05:00 pm	Tea Break	
05:00 pm – 06:00 pm	People's Pay & Benefits	Suraiya Mou Associate Manager, People's Pay & Benefits

Location: Alauddin Tower, level 3, House 17, Road 113/A, Gulshan, Dhaka (Jamuna)

Feel free to contact with us for any further queries.

Kind Regards,

Syed Md Abid Hossain  
Officer



Eastern Bank PLC.

## Evidence 7 (Invitation for Training)

### Invitation for Conducting Session in Foundation Program on Banking



HO/HR - Syed Md Abid Hossain

To: HO/Legal Affairs - Burhanur Rahman Khan; HO/SBQ - Rezwan Mahmood; HO/RB - Tanvir Ahsan

Cc: HO/HR - Sabrina Nasir; HO/HR - Khondoker Fuad Hasan; HO/SBQ - Eshrat Mustafa Eshita; HO/Legal Affairs - Haruner Rashid; HO/RB - Ghalib Shams Islam

Follow up. Completed on Monday, December 15, 2025.

Reply Reply All Forward

Tue 11/18/2025 5

Dear Sir,

Greetings from ebHR!

We are pleased to inform you that the Foundation Program on Banking for Trainee Assistant Officers has commenced. The program is being held from November 23 to November 27, 2025.

We would like to invite you to conduct a session to share your expertise and experience which will not only enrich the knowledge of the participants but also will help them to perform better.

(Sunday, November 23, 2025)		
TIME	TOPICS	FACILITATOR / SPEAKER
11:45 am – 12:45 pm	Loan Recovery Laws in Bangladesh	Md. Burhanur Rahman Khan, Senior Manager, Legal Affairs
12:45 pm – 01:45 pm	Lunch Break	
01:45 pm – 03:15 pm	Service Business Quality & Citizen Charter	Rezwan Mahmood Senior Manager Service & Business Quality and Sales Governance
03:15 pm – 04:45 pm	Asset Products (loan queries, services, fees & charges briefing)	Tanvir Ahsan Manager, Asset-Retail & SME

Location: Alauddin Tower, level 3, House 17, Road 113/A, Gulshan, Dhaka (Padma)

Feel free to contact with us for any further queries.

Kind Regards,

Syed Md Abid Hossain  
Officer

Human Resources | Eastern Bank PLC. | Head Office (Level 13) | 100 Gulshan Avenue, Dhaka 1212



Eastern Bank PLC.