

MISSION

We seek to be the first choice of our customers as a distinct financial service provider, trusted, respected and valued by all stakeholders within the region and beyond pursuing an endless voyage towards excellence in every respect.

VISION

We always strive-

- To continuously provide quality banking service with enhanced customer focus and innovate a wide variety of need based products with widely popular solutions.
- To achieve supremacy in customer service through state-of-the-art delivery channels and user-friendly tools and technology.
- To sharpen leadership with the standard of a learning organization well supported by the finest team of banking experts and professionals.
- To maintain a healthy and diversified financial profile for inclusive economic growth.
- To be a responsible social enterprise by effectively blending commercial pursuits with social banking.
- To be the benchmark for the regulators in terms of compliance, corporate governance and ethics.
- To build long-term shareholder value with consistent growth momentum.

CORPORATE VALUES

Our values are-

- Customer Centricity
- Service quality
- Togetherness as a team
- Integrity
- Responsible citizenship
- Mutual respect
- Building the future

APPLICATION OF THE CITIZEN CHARTER

We will continuously work towards improving the standards of service. Our Bank's relationship with the customers will be guided by the following key applications:

a. Accountability

1. All our products and services comply with relevant laws and regulations of Bangladesh Bank.
2. We will explain and help the client to understand the financial benefits about our products and services that the customers are interested in, how they work, and the risks involved.

b. Fairness

1. We will act fairly and reasonably towards you in a consistent and ethical manner.
2. We will establish a clear set of procedures to ensure that any dispute between us will be resolved fairly and quickly.

3. We do not discriminate against age or gender, and will make available products and services on the same terms as for other customers.

c. Privacy

1. We will treat all your personal information as private and confidential, and ensure the safety and security when using your information. Your personal information will not be revealed unless otherwise authorized by you or required by law to do so.
2. We will not use your personal information for our own marketing purposes unless it is with your permission.

d. Reliability

1. We will co-operate as an industry so that you enjoy secure and reliable banking and payment systems you can trust.

e. Transparency

1. We will provide you with clear, relevant and timely information to help you make informed decision about our products and services. Where applicable, a set of Terms and Conditions relating to each banking product or service will be made readily available to you with all the fees, charges, penalties and relevant interest rates, your liabilities and obligations in the use of a banking product or service clearly outlined.
2. We will inform you, through various channels (e.g. over by telephone, e-mail or at our branches) of available products and services. You can contact us for information or provide feedback through these channels.
3. We will exercise care to provide you with a balanced view of benefits and risks of investment products, explain critical terms to you, and ensure the investment product is suitable for your needs and financial circumstances.

Bank's Overview

Registered Head Office Address:

Midland bank PLC., N.B. Tower, 40/7 North Avenue, Gulshan-2, Dhaka-1212, Bangladesh.

Contact Numbers: PABX Hunting Numbers: 09617016596, 09611016596

24/7 Customer Service Call Center:

16596 (for Local & international Calls) contact CENTRE@midlandbankbd.net

SWIFT Code: MDBLBDDH

Websites: www.midlandbankbd.net

Facebook: <https://www.facebook.com/midlandbankbd>

Banking Transaction Hours:

Regular Transaction Hours: Sunday-Thursday (10:00 AM to 4:00 PM) (Bangladesh Bank's Circular to be followed)

Saturday Banking Transaction Hours for selected Branches (**Gulshan, Banani, Dilkusha, Agrabad**):
Saturday (10:00 AM to 01:00 PM)

(As per management decision & prior approval from Bangladesh Bank)

Evening Banking Transaction Hours for selected Branch (**Banani Branch Only**): Sunday-Thursday (4:00 PM to 6:00 PM)
(As per management decision & prior approval from Bangladesh Bank)

Utility Bill Collection Hour:

Utility Bills/Govt. Fees (WASA, DESCO, BRTA) Collection Time:
Sunday-Thursday (10:00 AM to 03:00 PM)

Branches (Number of Branches: 41 – Urban 20 and Rural 21) (updated list is available in the MDB website)

Locate all our Branches both Urban and Rural branches at: <https://www.midlandbankbd.net/branches/>

Sub-Branches (Number of Sub-Branches: 22) (updated list is available in the MDB website)

Locate all our Sub-branches at: https://www.midlandbankbd.net/sub_branch/

Institutional Banking Division

N.B. Tower, 40/7 North Avenue, Gulshan-2, Dhaka-1212

Phone: +(88) 096 66 410 999 Fax: +(88) 02 55052214

Email: ib.division@midlandbankbd.net <https://www.midlandbankbd.net/institutional-2/>

Retail Banking

N.B. Tower, 40/7 North Avenue, Gulshan-2, Dhaka-1212

Phone: +(88) 096 66 410 999 Fax: +(88) 02 55052214

Email: retail.division@midlandbankbd.net <https://www.midlandbankbd.net/mdb-personal/>

SME Banking

Zahed Plaza (10th floor) 30, Gulshan Avenue North C/A, Gulshan-2, Dhaka-1212

Phone: +(88) 096 66 410 999 Fax: +(88) 02 55052214

Email: sme.division@midlandbankbd.net <https://www.midlandbankbd.net/sme/>

NRB Banking

Locate all our NRB Banking unit and products at: <https://www.midlandbankbd.net/nrb/>

Islami Banking

MDB Saalam – A Window for Shariah Based Banking

Locate all our Islami Banking at: <https://www.midlandbankbd.net/mdb-saalam/>

Agent Banking (Number of Agent Banking Centers: 148) (updated list is available in the MDB website)

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Locate all our Agent Banking Centers at: <https://www.midlandbankbd.net/agent-banking-centre/>

MDB Cards

Zahed Plaza (10th floor) 30, Gulshan Avenue North C/A, Gulshan-2, Dhaka-1212

Phone: +(88) 096 66 410 999 Fax: +(88) 02 55052214

Email: card.division@midlandbankbd.net <https://www.midlandbankbd.net/cards/>

Airport Lounge

Balaka Lounges at Hazrat Shahjalal International Airport, Dhaka: MDB Credit Card Holders (Gold and Platinum)

Trade Services

Zahed Plaza (9th floor) 30, Gulshan Avenue North C/A, Gulshan-2, Dhaka-1212

Phone: +(88) 096 66 410 999, Fax: +(88) 02 55052214

Email: international.division@midlandbankbd.net

Offshore Banking Unit: MDB OBU Branches (Gulshan and Agrabad_

MDB OBU: Zahed Plaza (Level-09), 30, Gulshan Avenue, Gulshan-2, Dhaka

Tel: +88-09666 410999 (Ext. 999-978)

SWIFT: MDBLBDDHOBU <https://www.midlandbankbd.net/offshore-banking/>

Foreign Exchange Authorized Dealer Branches (04 Branches):

Gulshan, Dilkusha, Banani and Agrabad

MDB Digital Banking or Virtual Banking

<https://www.midlandbankbd.net/digital-account/>

MDB Online or Mobile Application based Banking: Download Mobile App at:



For Detail click on link: <https://www.midlandbankbd.net/internet-banking/>

For Self-Registration click on link: <https://ibanking.midlandbankbd.net/LoginPage>

Locker Facility available at: Banani, Uttara, Dhanmondi, Dilkusha, CDA Avenue and Bogura.

Student Opening File Branches:

Gulshan, Dilkusha, Banani & Agrabad.

MDB Customer Service & Compliant Management Cell:

For Details, please visit : <https://www.midlandbankbd.net/complaints-cell/>

For Complaint Lodgement : customer.complain@midlandbankbd.net

Rights & Obligations of Customers vs. MDB Bankers

Customers' Rights/Bankers' Obligations

Midland Bank PLC. shall allow their customers to obtain the following rights:

- To do Banking in any outlet and in any Alternate Service Channel (ATM, Email, Call Center and Agent Banking).
- To receive good Quality Banking Service from any of our service outlets.
- To independently apply for any suitable product/service.
- To know the answer of any service related query through any service outlet, Call Center or through email.
- To get the feedback of their suggestion or complain.
- To know the entire and true information regarding any product or service, fee and charges, necessary documents, Terms and condition and as usual the detail information concerning the transactions of your own account.
- To know regarding the legal responsibilities as being Client, Loan taker, Introducer and Guarantor.
- To get the receipt copy against every deposit, payment of installment (in cash or through cheque, without Drop Box) in each time.
- To get the Sanction Letter of Loan.
- To know the conditions of premature encashment of a fixed deposit and early adjustment of loan.
- To know condition of the interest rate whether it is fixed or variable.
- To know the basis and frequency on which interest payments or deductions are to be made.
- To know the method used to calculate interest of each product.
- To know the total cost of credit with break up if any.
- To get informed about any changes to the terms and conditions, interest rate, fees or charges, discontinuation of services or relocation of premises of the bank.
- To seek independent legal advice before acting as a personal guarantor.
- To know the buying and selling rates of foreign currencies.
- To get the disclosure of Financial statement, financial performance indicators etc.
- To get aware of key facts document in simple language for explaining product of services and its features, benefits.
- To know the banking hour and holiday notices.
- To get special attention and care as becoming elderly, disabled and low financial literacy person.

SOC (Schedule of Charges): click on the link: <https://www.midlandbankbd.net/necessary-links/>

Deposit Rates: click on the link: <https://www.midlandbankbd.net/necessary-links/>

Lending Rates: click on the link: <https://www.midlandbankbd.net/necessary-links/>

Bankers' Rights/Customers' Obligations

- Customers shall follow the banking norms, practices, functional rules etc.
- Customers shall abide by the terms and conditions prescribed for each banking product and services.
- Customers shall maintain disciplinary arrangement at the customer service Persons.
- Customers shall convey their grievance to the bank in proper way or in prescribed form.
- Customers shall convey the bank any changes in their address, contact numbers, KYC & TP.
- Customer shall not try to show unreasonable persistence, demand, argument & behavior.

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- Customers shall ask any query at prescribed desk such as Customer Service Desk, Help Desk, Information Desk or Enquiry Desk at first instance.
- Customer should avoid misunderstanding as far as possible.
- Customer shall provide all the necessary documents as per bank's policy in the time account opening, loan facility and also trade finance related facilities.
- Customer shall declare true and authentic information to banker while establishing relationship with MDB.
- Customer shall repay the loan time without delay as agreed, otherwise bank will have the right to recover the amount owing to the bank.
- Customer shall inform all the times of any changes to their contact address.
- Customer shall fill required application duly.
- Customer shall not involve in fraudulent activities or provide forged documents while maintaining relationship with the bank.

Citizen Charter of MDB Banking Networks (Branch and Sub-Branch): Services to Citizen (Customer)

Service Station	Sl. No.	Banking Service	Point of Service	Service Process Requirement	Time	Service Fee (Tk.) + 15% VAT	Attached Person (s) With Details
Cash / Teller Service	1	Cash deposit or withdrawal -Low value	Over the counter (OTC) of Branch	For deposit – Fill-up deposit slip completely with no blank space. For withdrawal – Presentation of cheque (For 50k -500K & above withdrawal amount) Photo ID & Short KYC of Bearer N.B: <u>Excluding queue time.</u>	3-8 Min.	Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
	2	-High value - Above 1 Core BDT	OTC of Branch		5-12 Min. 20-30 Min.	Free	
	3	Credit Card bill payment	OTC of Branch	Fill-up card deposit slip	5 Min. in OTC -Same day Settlement	Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
	4	Prepaid Card deposit	OTC of Branch	Fill-up card deposit slip	5 Min. in OTC -Same day Settlement	Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
	5	Online/Inter-Branch deposit or withdrawal - Low value	OTC of Branch	For deposit – Fill-up deposit slip completely with no blank space. For withdrawal – Presentation of cheque. Call back for above 100 K	3-8 Min.	Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
	6	-High value - Above 1 Core BDT	OTC of Branch	(For 50k -500K & above) Photo ID & Short KYC of Bearer	5-12 Min. 20-30 Min.	Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
	7	Prize Bond Purchase or Sell	OTC of Branch	For Purchase –Fill-up deposit slip For Sell- deposit of prize bond	5 Min.	Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
	8	Govt. Bill Receive-Payment	OTC of Branch	Deposit Utility Bill + required sum For BRTA- deposit of NID, ETIN & Old Tax Token N.B: <u>Service dependency is on proper network connectivity between Govt. and Bank.</u>	8-10 Min.	Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
	9	Mutilated/Torn Note Exchange	OTC of Branch	-Note divided into two pieces. -Divided into three pieces/ extremely torn/Less than 90% present	- 5 Min. - Depends on BB	Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
	10		OTC of Branch		15 Min.	Free	Head of Branch/ Focal Person

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		Foreign Currency Buy (Endorsement) or Sell	& Customer Service Desk	Buy- Valid Passport Copy, VISA Copy (except Port Entry & PR Holders), TM Form Fill, Deposit Slip for Equivalent currency Exchange. And then Endorsement in passport & Ticket Sell- Valid Passport Copy, Entry-Exit Seal, FMI Form for above \$10,000 Deposit, Fill –up C Form if more \$20,000	7-10 Min.	As per SOC	https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/ Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
		SOC Link	https://www.midlandbankbd.net/wp-content/uploads/2022/12/MDB_Schedule_of_Charges_Foreign_Trade_NRB_Banking_BG_add_13_12_22.pdf				
Customer Service	11	FX Endorsement in Credit Cards/Prepaid Cards	CSO Desk	For Travel -Valid Passport, VISA Copy, Air Ticket & Endorsement For E-commerce Transaction – Passport Only	10 Min.	Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
	12	Fixed Deposit in FX (NFC Account)	AD Branch only	For New Account – Opening Form Fill-up, Supporting Doc submission, A/C Opening & Number Generation, Receipt Print out.	25 Min.	Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
				For Existing A/C- Opening Form Fill-up, A/C Opening & Number Generation, Receipt Print out.	15 Min.	Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
	13	Bond (WEDB, UDPB, UDIB) Selling or Encashment	AD Branch only	Selling – Application Form, Documents Submission, Bond delivery	1 day	Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
				Encashment – Submission of Bond, Application N.B: Dependency on International Division of MDB and Bangladesh Bank at the time encashment.	2-3 days	Free	
	14	FC Account Opening (FC, NFC, ERQ, Convertible, NITA Account)	AD Branch only	Opening Form Fill-up, Supporting Doc submission, A/C Opening & Number Generation.	25 Min. 60 Min. (NITA A/c)	Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
	15	Gift Cheque Buy & encashment	Branch Desk	Buy - Application & Deposit Slip Encashment – Gift cheque submission	5 Min.	Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
					5 Min.	Free	
	16	Sanchaypatra -Selling -Profit Payment and -Encashment	Selected Branch	Form Fill-up, Supporting Doc, System input & Issuance Advice.	1 day	Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
				Application for profit payment	10 Min.	Free	
				Application for pre-mature encashment of SP N.B: Dependency on Bangladesh Bank	2-3 days	Free	
	17	Normal Account Opening	Any Branch	Account Opening Form Fill & Sign, document submission, system input, number generation, Initial deposit	25 Min.	Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
	18	Deceased Account Processing	Branch Level	NoMin.ee Application/Succession Certificate (in case of no noMin.ee), Indemnity, Death Certificate from Govt. body, Graveyard/Medical Certificate, NoMin.ee photo & Photo ID Card	20-30 Min.	Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
			Head Office Level	Inter-branch circulation, Original Form retrieval, Document Scrutiny, Legal Permission (in case of succession Certificate)	4-7 days	Free	
	19	Dormant Activation	Branch Level	Application, KYC review (if no transaction for more than five years; then collect NID copy/Valid Trade license for company a/c), Deposit/withdrawal transaction.	10 Min.	Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
			Head Office Level	Doc submission by branch, scrutiny and activation	60 Min.	Free	
	20	Statement/Certificate a. Issue b. Verify	Branch Desk	Application, Statement/Certificate issuance & delivery in the bank's prescribed format ONLY.	10 Min.	As per SOC	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/

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21	SMS Banking Enrolment	Branch Desk	Application & Call back/SMS to be sent for confirmation	5 Min.	As per SOC	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
22	MDB Online Enrolment	Branch Desk	Application & rechecking e-mail address with the customer	5 Min.	Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
		At Website	Visit https://ibanking.midlandbankbd.net , Click New User, Fill the information & do the Self-registration	5 Min.	Free	
23	Duplicate FDR/Pay Order Issuance in case lost instrument	Branch Level	Application, GD Copy, Indemnity, Head Office permission	15-20 Min.	As per SOC	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
		Head Office Level	Interbank Circulation, Permission issuance to branch	3 days	Free	
24	CASA Account Closing	Branch Level	Application, Cheque Book & ATM Card Surrender (If any)	7 Min.	As per SOC	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
		Head Office Level	Document scrutiny, Closing charge realization, close mark	60 Min.	Free	
	SOC Link	https://www.midlandbankbd.net/wp-content/uploads/2022/11/SOC_for_GB_to_cutoff_debit_card_FINAL_NOV162022.pdf				
	FDR/DPS Encashment (matured/ premature)	Branch Level	Application, Surrender of FDR & document scrutiny	10-15 Min.	Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
25		Head Office Level	Document scrutiny, Closing process running	60 Min.	Free	
26	Digital FDR/DPS Encashment	Digital Interface	Apply through MDB online from mobile app.	60 Min.	Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
		Branch Level	Same as conventional FDR	60 Min.	Free	
27	Account Information Change/Static Data Change	Branch Level	Application, submission of supporting docs as per requirement of the bank's operational guidelines.	7 Min.	Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
		Head Office Level	Scrutiny of all the docs & Execute changes in the system	Same day	Free	
28	FDR Interest /Profit withdrawal	Branch Level	Application, Branch scrutiny of document	5-10 Min.	Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
29	Fund Transfer through cheque /Fund Transfer Form (own a/c to own a/c only)	Branch Level	A/C Payee cheque /Fund Transfer Form duly approved by BM N.B: Call back confirmation is MUST. (In case of non-presence).	5-8 Min.	Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
30	Fund Transfer for Credit card bill payment	Any Branch	Fill-up card deposit slip with a marking for fund transfer.	5 Min. in OTC Same day Settlement	Free Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
31	Remittance of Money Transfer (Western Union) of wage Earner	Branch Level	Tracking # disclosure, Payment advice from system, Photo ID taking, Cash Incentive payment & its related docs taking	10-15 Min.	Free + Incentive payment	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
32	Special Instruction (Block A/C)	Branch Level	Application from customer & its fulfillment	5 Min.	Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
33	Prepaid Card (New)	Branch Level	Application Form Fill-up, Passport/NID Copy, Address Proof, Deposit Money as initial deposit	15-20 Min. Same day	Free Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
		Card Division				
34	Cheque Book Requisition Submission Before/After 2.00 PM	Branch Level	Requisition Slip fill-up & Sign, forward application to Head office for production & delivery.	3 Min. 3-4 days	As per SOC NIL	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
		Head Office Level				
35	Stop Payment Instruction	Any Branch	Application Form Fill-up and stop marking in the CBS	8 Min.	As per SOC	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/

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	36	Stop Payment Withdrawal	Any Branch	Application Form Fill-up and stop withdrawal in the CBS	7 Min.	As per SOC	https://www.midlandbankbd.net/sub_branch/	
	37	Cancellation of PO (Pay Order)	Any Branch	Cancellation Application, Indemnity and pay order release (subject to actual status of PO)	8 Min.	As per SOC	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/	
	38	A-Challan	Any Branch	Application received, deposit of Challan amount, Challan preparation, Challan delivery to customer	8-10 min.	Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/	
			Online (self-submission)	https://ibas.finance.gov.bd/acs/general/sales#/home/dashboard -Click on “Challan submission without registration”, if you visit the below site for self-submission: https://ibas.finance.gov.bd/acs	Depends on customer	Free		
	39	Locker Service (New Locker)	Selected Branch	Application Form Fill, FDR A/C Opening/Security Money deposit & Supporting submission, Locker Key handover	25 Min.	As per SOC	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/	
	40	Locker Service (Visit)	Selected Branch	Locker visit register enrollment	20 Min.	Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/	
	41	Locker Closing	Selected Branch	Closing Letter, Security Deposit handover, Locker Key surrender	15 Min.	Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/	
	42	E-GP	Branch Level	Online application & pay order issuance	10 Min.	As per SOC	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/	
	43	Pay Order/Dollar Draft Issuance	Any Branch	Application Form Fill-up, Transaction completion, Pay Order handover	15 Min.	As per SOC	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/	
	44	Student File	AD Branch only	All branches will submit application (BB format-Appendix-5/82) & related supporting to AD branches, TM Form fill-up, Document scrutiny & cross-verification by Head Office, FTT issuance by Head office & Joint Reporting	1-2 days	As per SOC	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/	
			Head Office Level			Free		
		SOC Link			https://www.midlandbankbd.net/wp-content/uploads/2022/11/SOC_for_GB_to_cutoff_debit_card_FINAL_NOV162022.pdf			
		45	Inward Remittance (via SWIFT/TT)	AD Branch Only	Application, supporting docs submission, C-Form (>\$10,000), Doc. Scrutiny by Head Office.	Same day	As per SOC	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
		46	Outward Remittance (via SWIFT/TT)	AD Branch Only	Application, supporting docs submission, TM-Form, FTT issuance via Head Office after scrutiny of all docs	Same day	As per SOC	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
		SOC Link		https://www.midlandbankbd.net/wp-content/uploads/2022/12/MDB_Schedule_of_Charges_Foreign_Trade_NRB_Banking_BG_add_13_12_22.pdf				
BACH , BEFTN, RTGS, MCM	47	Outward Clearing Cheque	Any Branch	High/Regular value Cheque deposit within BB Cut-off time	3.30 PM (HV) 5.30 PM (RV)	As per SOC As per SOC	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/	
	48	Inward Clearing Cheque	Central Clearing	Balance sufficiency, No material alteration, Positive payment	Same day	Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/	
	49	Outward BEFTN	Any Branch	Application Form Fill-up, Online Branch Accord	1-2 days	Free	Head of Branch/ Focal Person	
			MDB Online	Add Application with all the beneficiary details, use MDB application	1-2 days	Free	https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/	
	50	Inward BEFTN	Central Clearing	Instruction scrutiny, mismatched one will be returned	Same day	Free	Head of Branch/ Focal Person	

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							https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
		SOC Link	https://www.midlandbankbd.net/wp-content/uploads/2022/11/SOC_for_GB_to_cutoff_debit_card_FINAL_NOV162022.pdf				
51	RTGS Outward	Any Branch	Application Form Fill-up, Online Branch (Cheque Required)		30 Min.	As per SOC	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
		SOC Link	https://www.midlandbankbd.net/wp-content/uploads/2018/03/MDB_Schedule_of_Charges_of_RTGS_2015.pdf				
52	RTGS Inward	Routed Branch	Branch will scrutiny, if matches then accept otherwise reject		30 Min.	Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
53	MDB Cash Management (MCM)	Use of MDB Portal	MCM enrollment, User Log in ID generation, Use of portal of MCM https://mcm.midlandbankbd.net/UI/Login		Same as BEFTN & RTGS Rule	Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
Relationship Officer/Manager	54	Personal Loan	Branch Level	Loan Application, Bank Statement, Income proof, ETIN, CIB	2 days	As per SOC	Head of Branch/ Focal Person
			Head Office Level	Documents scrutiny & approval/rejection, Charge documentation	7-14 days	Free	https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
	55	Home Loan	Branch Level	Loan Application, Bank Statement, Income proof, ETIN, CIB, Land documents, Legal Opinion, Property valuation, Credit Proposal	7-10 days	As per SOC	Head of Branch/ Focal Person
			Head Office Level	Documents scrutiny & approval/rejection, Mortgage, Charge documentation	7-14 days	Free	https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
	56	Car Loan	Branch Level	Loan Application, Bank Statement, Income proof, ETIN, CIB, Quotation	2-3 days	As per SOC	Head of Branch/ Focal Person
			Head Office Level	Documents scrutiny & approval/rejection, Registration, Charge documentation	7-14 days	Free	https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
	57	Business Loan/SME Loan	Branch Level	Loan Application, Bank Statement, Income proof, ETIN, CIB, Credit Proposal, Financials Analysis	7-12 days	As per SOC	Head of Branch/ Focal Person
			Head Office Level	Documents scrutiny & approval/rejection, Security Lien, Charge documentation	7-14 days	Free	https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
		SOC Link	https://www.midlandbankbd.net/wp-content/uploads/2022/11/SOC_for_GB_to_cutoff_debit_card_FINAL_NOV162022.pdf				
	58	Issuance of Letter of Credit	AD Branch only	Credit Line approval, LCAF Form, Performa invoice, IMP Form Fill-up, Credit Report, Approval of the bank.	-Same day (100% margin) -3 to 5 days (Regular Limit)	As per SOC	Head of Branch/ Focal Person
			Head Office Level	Documents scrutiny & FIN 700 Message Issuance	Same day	Free	https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
	59	Bank Guarantee	AD Branch only	Client request letter, Business proposal & supporting documents	-Same day (Full margin) -5 to 7 days (Regular Limit)	As per SOC	Head of Branch/ Focal Person
			Head Office Level	Documents scrutiny & Bank Guarantee Issuance	Same day	Free	https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
	60	Shipping Guarantee	AD Branch only	Client request letter, business proposal, LC & supporting doc	Same day	As per SOC	Head of Branch/ Focal Person
			Head Office Level	Documents scrutiny & Shipping Guarantee Issuance	Same day	Free	https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
	61	Local Bill Purchase	Branch only	Business proposal, LC Copy, Acceptance Copy, Supporting doc	Same day	As per SOC	Head of Branch/ Focal Person
			Head Office Level	Documents scrutiny & Bill acceptance message issuance	Same day	Free	https://www.midlandbankbd.net/branches/

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	62	Export Doc. Processing	AD Branch only Head Office Level	B/E, Commercial Invoice, PL, BL, CO, EXP Form, LC Copy Documents scrutiny & Taking necessary steps	2 days Same day	As per SOC Free	https://www.midlandbankbd.net/sub_branch/ Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
		SOC Link	https://www.midlandbankbd.net/wp-content/uploads/2022/12/MDB_Schedule_of_Charges_Foreign_Trade_NRB_Banking_BG_add_13_12_22.pdf				
Digital Banking/Virtual banking/Internet banking/Banking from Home	63	Credit Card Bill Payment	MDB Online	Add Card Number, Pay the monthly bill after receiving the OTP (within 4.00 PM for same day settlement)	Instantly. Same day settlement	Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
	64	Utility Bill payment (DPDC, DESCO)	MDB Online	Enter Bill Number, Pay the monthly bill after receiving the OTP	Instantly	Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
	65	Digital Savings Account	Use Web Site for Digital A/C	Digital Templates Fill-up & Tracking Number Generation, Branch visit/Officer will visit your premise, Signing & Document submission	Depends on Client's input	Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
	67	Digital Probashi Savings Account	Use Web Site for Digital A/C	Digital Templates Fill-up & Tracking Number Generation, Signing & Document submission through courier	Depends on Client's input	Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
	68	Digital FDR Account	MDB Online	Use Account services tab, fill the template & submit the application, receive FDR acknowledgement through e-mail	Same day (if within 4.00PM)	Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
	69	Digital MSS/DPS Account	MDB Online	Use Account services tab, fill the template & submit the application, receive FDR acknowledgement through e-mail	Same day (if within 4.00PM)	Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
	70	Cheque Book Requisition	MDB Online	Select Cheque Book Tab, use request cheque book option & submit within 2.00 PM, collection cheque book from the branch	3-4 days	Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
	71	Fund Transfer through NPSB	MDB Online	Add beneficiary, Limit set-up (Single transaction 1 lac, 10 Transactions/day & Maximum 5 lac/day), applicable for NPSB enlisted banks. N.B: Subject to smooth connectivity between banks & Bangladesh Bank.	Instantly	Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
	72	Fund Transfer within MDB	MDB Online	Add beneficiary, Select option & transfer max. 5.00 lac/day	Instantly	Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
	73	Fund Transfer to Bkash	MDB Online	Add beneficiary, Select option & transfer max. 60,000/day	Instantly	Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
	74	Fund Transfer to Rocket	MDB Online	Add beneficiary, Select option & transfer max. 25,000/day	Instantly	Free	
	75	Fund Transfer to Nagad	MDB Online	Add beneficiary, Select option & transfer max. 25,000/day	Instantly	Free	
	76	Fund transfer to Other bank through BEFTN	MDB Online	Add Application with all the beneficiary details, use MDB application & transfer max. 5.00 lac/day to any bank	1-2 days	Free	
	77	Mobile Bill payment	MDB Online	Add beneficiary, Select option & Top-up maximum 1000 Tk./day for prepaid and 5000 Tk./day for postpaid	Instantly	Free	
	78	VAT Payment	MDB Online	Enter VAT A/C Number, Pay the monthly bill after receiving the OTP	Instantly	Free	

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Alternate Delivery Channel (ADC) ATM	79	Cash withdrawal at MDB	MDB ATM	Insert Card & Withdraw upto 100,000 Tk./day	Instantly	Free	Call at 16596 (+88) 096170 16596 (+88) 096110 16596
	80	Cash withdrawal at NPSB	Other Bank ATM	Insert Card & Withdraw upto 1000,000 Tk./day	Instantly	As per SOC	
	81	Cash withdrawal at Q-Cash	Other Bank ATM	Insert Card & Withdraw upto 1000,000 Tk./day	Instantly	As per SOC	
	82	Cash withdrawal at VISA	Other Bank ATM	Insert Card & Withdraw upto 1000,000 Tk./day	Instantly	As per SOC	Call at 16596 (+88) 096170 16596 (+88) 096110 16596
	83	Cash withdrawal at MDB from Bkash A/C	MDB ATM	Bkash transaction PIN generation and withdraw fund without ATM Card.	Instantly	Free	Call at 16596 (+88) 096170 16596 (+88) 096110 16596
	84	Balance Enquiry	MDB/Other Bank ATM	Use option and get the present balance	Instantly	As per SOC	Call at 16596 (+88) 096170 16596 (+88) 096110 16596
	85	Cash Retract/Dispute Claim at MDB ATM	Dial Call Centre #	Complaint Lodgment at 16596 Number	Instantly	Free	Call at 16596 (+88) 096170 16596 (+88) 096110 16596
			Card Division	Process valid complaint & settlement	2-3 days	Free	
	86	Cash Retract/Dispute Claim at Other Bank ATM under VISA	Dial Call Centre #	Complaint Lodgment at 16596 Number	Instantly	Free	Call at 16596 (+88) 096170 16596 (+88) 096110 16596
			Card Division	Lodge valid complaint to other bank & settlement	35-180 days	Free	
	87	Cash Retract/Dispute Claim at Other Bank ATM under NPSB	Dial Call Centre #	Complaint Lodgment at 16596 Number	Instantly	Free	Call at 16596 (+88) 096170 16596 (+88) 096110 16596
			Card Division	Lodge valid complaint to Bangladesh Bank & settlement	30-180 days	Free	
	88	Debit Card PIN Replacement Application	Branch Level	Application from customer & its fulfillment	5 Min.	Free	Call at 16596 (+88) 096170 16596 (+88) 096110 16596
			Card Division		3-4 days	As per SOC	
		SOC Link		https://www.midlandbankbd.net/wp-content/uploads/2022/08/SOC_DC.pdf			
	Daily Card Transaction Limit		https://www.midlandbankbd.net/card-transaction-limit/				

Services to Institution by Branch and Sub-Branch

Sl. No.	Banking Service	Point of Service	Service Process Requirement	Time	Service Fee (Tk.) + 15% VAT	Attached Person (s) With Details
1	Reporting to Bangladesh Bank (BB) a. CTR b. STR c. ISS d. FX Reporting e. SBS-1, 2, 3 f. And so on	-Branch (a, b, c, e) -AD Branch (d)	Prescribed formats are given by Bangladesh Bank	Timeline given by BB	Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/

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Services to Employees by Branch and Sub-Branch

Sl. No.	Banking Service	Point of Service	Service Process Requirement	Time	Service Fee (Tk.) + 15% VAT	Attached Person (s) With Details
1	Staff Loan a. Car Loan b. House Loan c. Unsecured Loan (Credit card)	Branch Level Head Office Level	Management approved format and documents to be fulfilled by the employee	7-15 days	As per Bank's policy	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/
2	Prepaid Card (Dual currency)	Branch Level Card Division	Application Form Fill-up, Passport/NID Copy, Address Proof, Deposit Money as initial deposit	Same day	Free	Head of Branch/ Focal Person https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/

Important Notes for Citizen:

1. All the above mentioned indicative days' mean the "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 & regulations and bank's policies.
3. The above Time Limit is only an indication of approximate time required for rendering services. However, actual service may take longer/ shorter time depending on circumstances.
4. Settlement of transactional dispute may take longer time than the mentioned time, which is directly dependent on the confirmation of respective counterpart.

Our expectations to Citizen:

1. Use our prescribed forms, contracts of Midland Bank to avail services from this bank. All these forms / contracts are required to be filled in a complete manner by fulfilling its inherent norms and regulations.
2. Make yourself present before the time of appointment.
3. Place your service requests within the banking hour.
4. Be respectful to the Midland bank policies and regulatory regulations (i.e., Bangladesh Bank) and place your complaints/vital improvement suggestions to us.

Citizen Charter of MDB Divisions

Division Name	Name Service	Medium of Service	Service Process Requirement	Time	Service Fee + VAT	Attached Person (s) With Details
Financial Administration Division (FAD)	Services to Citizen					
	1. Publication of Annual statements	-Print Media Ad -Bank's website - Notice board of branch	Preparation of bank's financials.	After year closing & audit	Free	Head of Financial Administration Division Tel# 09666-410999 Email: fa.division@midlandbankbd.net
	Services to Institution					
	1. Tax Deposit to Govt. Exchequer /BB	-Fund Transfer	Deduction from earned interest/profit	Daily	Free	-do-
	2. Tax Deposit to Govt. Exchequer/BB	-Fund Transfer	Deduction from service fee mentioned in SOC	Daily	Free	-do-
	Services to Employees					
	1. Salary disbursement	-Fund Transfer	Service Contract & bank's policy	Monthly	Free	-do-
	2. Other benefits (incentive, bonus, house allowance, car allowance, medical allowance, etc.)	-Fund Transfer	Service Contract & bank's policy	Monthly	Free	-do-
	3. Provident Fund, Tax deduction	-Fund Transfer	Service Contract & bank's policy	Monthly	Free	-do-
	4. End benefit disbursement	-Fund Transfer to A/c	As per bank's policy	After resignation /termination	Free	-do-
	5. Annual Budget preparation	Office Order to all concerned divisions & units	Management Decision	Before starting a new year	Free	-do-

Division Name	Name Service	Medium of Service	Service Process Requirement	Time	Service Fee + VAT	Attached Person (s) With Details
Retail Distribution Division (RDD)	Services to Citizen					
	N/A	N/A	N/A	-	-	-
	Services to Institution (Branch, Sub-Branch, Card Division, Agent Banking & Islamic Banking)					
	1. Bank's Retail Deposit Portfolio Management	-Letter -e-mail -MIS	Monitoring, Planning & Taking managerial decisions	Banking Hour	Free	Head of Retail Distribution Division Tel# 09666-410999 Email: retail.division@midlandbankbd.net
	2. Bank's Retail Loan & SME loan Management	-Letter -e-mail -MIS	Monitoring, Planning & Taking managerial decisions	Banking Hour	Free	-do-

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	3. Bank Network establishment, maintenance & expansion	-Visit	-Proposal Preparation -Approval from Board -Site visit & selection -Establishment	Banking Hour	Free	-do-
	4. Organizational growth oriented campaign	-Letter -e-mail -MIS	-Campaign launch in all outlet -MIS generation & monitoring	Banking Hour	Free	-do-
	5. Customer services & complaint management	-e-mail -Complaints box -Direct phone call -Mystery shopping	-Ensure excellent customer service -Ensure resolving customer complaint within deadline	Banking Hour	Free	-do-
	6. Competitive idea generation & implementation	-Letter -e-mail	-In co-ordination with other divisions	Banking Hour	Free	-do-
	Services to Employees					
	1. Performance Evaluation of Employee	-Bank's Format	As per bank's process	Banking Hour	Free	-do-
	2. Recruitment, Promotion & other material benefits	-Letter -e-mail	As per bank's process	Banking Hour	Free	-do-

Division Name	Name Service	Medium of Service	Service Process Requirement	Time	Service Fee + VAT	Attached Person (s) With Details
Human Resources Division (HRD)	Services to Citizen					
	1. Recruitment	-Internet -Print Media Ad -Reference	Details are published in those recruitment advertisements /internal notices.	In routine time	Free	Head of Human Resources Division Tel# 09666-410999 Email: hr.division@midlandbankbd.net
	Services to Institution					
	7. Training arrangement with training institute	-Letter -e-mail	As per Training Need Analysis (TNA)	In due time	Free	-do-
	8. Reporting to regulator/ others bodies	-Letter/ e-mail/BB portal	Pre-defined requirement	In due time	Free	-do-
	Services to Employees					
	1. Transfer	Office Order	Management Decision	As & when required	Free	-do-
	2. Promotion	Office Order	Management Decision	Yearly interval	Free	-do-
	3. Performance Appraisal	Office Order	Management Decision	Yearly interval	Free	-do-
	4. Recruitment	Office Order	Management Decision	As & when required	Free	-do-

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Division Name	Name Service	Medium of Service	Service Process Requirement	Time	Service Fee + VAT	Attached Person (s) With Details
General Services Division (GSD)	<u>Services to Citizen</u>					
	N/A	N/A	N/A	-	-	-
	<u>Services to Institution</u>					
	1. Tender Notice	-Print Media -Bank's website -through email	As per bank's policy. Requirements mentioned in the notice.	In due time	Depends on requirement	Head of GSD Tel# 09666-410999 Email: gsd.division@midlandbankbd.net
	2. Enlistment of vendors	-Print Media -Bank's website - On the counter (based on expertise)	As per bank's policy	In due time	-do-	-do-
	3. Auction for selling obsolete items	-Print Media -Bank's website -through email	As per bank's policy. Requirements mentioned in the notice.	In due time	-do-	-do-
	<u>Services to Employees</u>					
	1. Facilitating Different Types of Products	As per policy	Management Decision	In due time	Free	-do-
	2. Facilitating Different Types of Services	As per policy	Management Decision	In due time	Free	-do-
	3. Ensuring good office environment	As per policy	Management Decision	In due time	Free	-do-
	4. Creating Awareness among the user for Optimum Utilization of Available Resource	As per policy	Management Decision	In due time	Free	-do-

Division Name	Name Service	Medium of Service	Service Process Requirement	Time	Service Fee + VAT	Attached Person (s) With Details
Internal Control & Compliance	<u>Services to Citizen</u>					
	N/A	N/A	N/A	-	-	-
	<u>Services to Institution</u>					
	1. Regulatory Reporting and ensure compliance of all guidelines of regulators	Guidelines, Circulars	As per bank's policy, or Regulatory formats, or Management decision (if required)	As and when required	Free	Name: Mohammad Syejuddin Ahmmed Designation- Head of ICCD Tel# 09666-410999 Email: syejuddin.ahmmed@midlandbankbd.net
	<u>Services to Employees</u>					

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	1. Inspection to all branch, sub-branch, agent banking Divisions to ensure complaint culture in the bank	As per ICC policy	-Prepare Audit plan -Prepare audit checklist -Start inspection through physical visit -Submission of report to the management & board of the bank	As per audit plan	Free	-do-
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Division Name	Name Service	Medium of Service	Service Process Requirement	Time	Service Fee + VAT	Attached Person (s) With Details
International Division (ID)	<u>Services to Citizen</u>					
	1. Import Transactions	Import wing	As per policies, circulars	Time specified in branch's charter	As per SOC	Head of International Division Tel# 09666-410999 Email: international.division@midlandbankbd.net
	2. Export Transaction	Export wing	As per policies, circulars	-do-	As per SOC	-do-
	3. Foreign Currency Account opening	NRB banking wing	As per policies, circulars	-do-	As per SOC	-do-
	4. Foreign Remittance (inward & Outward)	Remittance	As per policies, circulars	-do-	As per SOC	-do-
	5. Remittance through international money transfer agencies	NRB banking wing	As per policies, circulars	-do-	Free	-do-
	<u>Services to Institution</u>					
	1. Reporting to Bangladesh Bank	Reporting wing	As per regulator's requirements in their prescribed format & reporting module	In due time	Free	Head of International Division Tel# 09666-410999 Email: international.division@midlandbankbd.net
	<u>Services to Employees</u>					
	1. Centralized trade services (export, import, remittance, FC account & reporting)given to Branch, Su-branch & agent banking	Through all wings of the division	Details guidelines given to branches, sub-branches & agent banking divisions	In due time	As per SOC	-do-

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Division Name	Name Service	Medium of Service	Service Process Requirement	Time	Service Fee + VAT	Attached Person (s) With Details
Treasury Division (TD)	<u>Services to Citizen</u>					
	N/A	N/A	N/A	-	-	-
	<u>Services to Institution</u>					
	1. All kinds clearing & settlement (BACH, EFT, RTGS, IDTP, Nostro A/C)	Letter/e-mail	As per policy & manual	Daily	Free	Head of Treasury Tel# 09666-410999 Email: treasury.front@midlandbankbd.net
	2. Inter-bank Foreign Exchanges buy-sell operations	Letter/e-mail	As per policy & manual	Daily	Free	-do-
	3. Inter-bank call money arrangement	Letter/e-mail	As per policy & manual	Daily	Free	-do-
	4. Money Market Operation & investment	Letter/e-mail	As per policy & manual	Daily	Free	-do-
	<u>Services to Employees</u>					
	N/A	N/A	N/A	-	-	-

Division Name	Name Service	Medium of Service	Service Process Requirement	Time	Service Fee + VAT	Attached Person (s) With Details
Information Technology Division (ITD)	<u>Services to Citizen</u>					
	1. Midland Bank Website	www.midlandbankbd.net	Visit website to know about Midland Bank, Midland Products and avail MDB digital banking facilities.	24/7	No Charge	Head of Information Technology Division Tel# 09666-410999 Email: it.division@midlandbankbd.net
	2. Digital Account & e-KYC based Account Opening	- MDB Website - Mobile Apps	-Guideline given in the MDB website - Call 16596	24/7	No Charge	-do-
	3. Midland Online/Internet Banking Facility availing	- MDB Website - Mobile Apps	-Guideline given in the MDB website - Call 16596	24/7	No Charge	-do-
	4. Midland Bank Dolly (Chatbot) –automated response	- MDB Website - Mobile Apps	- Interactive question & automated answer to queries	24/7	No Charge	-do-
	<u>Services to Institution</u>					
	1. Ensure proper connectivity with BB for multiple banking operations	Letter/e-mail	As per BB guideline	Banking Hour	Free	Head of Information Technology Division Tel# 09666-410999 Email: it.division@midlandbankbd.net

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	2. CBS operations and maintenance of vital relationship with vendor	Letter/e-mail	As per agreement & SOP	Banking Hour	Free	-do-
	3. IT security guideline for all stakeholders	Letter/e-mail	As per ICT guideline	24/7	Free	-do-
	Services to Employees					
	1. CBS and other application software	Software operation	SOP of software	On-going	-	Head of Information Technology Division Tel# 09666-410999 Email: it.division@midlandbankbd.net
	2. Supply & maintenance of the IT related hardware	Hardware supply	Functional demonstration	Based on requirement	Book value adjustment	-do-

Division Name	Name Service	Medium of Service	Service Process Requirement	Time	Service Fee + VAT	Attached Person (s) With Details
Legal Division (LD)	Services to Citizen					
	N/A	N/A	N/A	-	-	-
	Services to Institution					
	1. Enlistment of Panel Lawyer & bill payment	-Conduct Litigation -Provide legal opinion	As per policy & manual	As per standard time frame	Mutually agreed fee aligned with market standard and SOP	Head of Legal Tel# 09666-410999 Email: legal.division@midlandbankbd.net
	Services to Employees					
	1. Legal Opinion or Legal vetting	-Provide Legal opinion	- Requirement from specific legal issues.	As per set standard	Mutually agreed fee aligned with market standard and SOP	-do-
	2. Conduct Litigation	-Deal Suit/Case in the court	-Case/Suit filed against defaulted Brower - others case	As per set standard	Mutually agreed fee aligned with market standard and SOP	-do-
	3. ApPersonment of lawyer	-ApPerson learned lawyer	-Based on requirement	As per set standard	Mutually agreed fee aligned with market standard and SOP	-do-

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Division Name	Name Service	Medium of Service	Service Process Requirement	Time	Service Fee + VAT	Attached Person (s) With Details
Institutional Banking Division (IBD)	Services to Citizen					
	Loan Products	-Institutional banking Division	-Loan Documentation Checklist - Management Approval	As per standard time frame	As per SOC	Head of Institutional Banking Tel# 09666-410999 Email: ib.division@midlandbankbd.net
	a. MDB project Finance					
	b. MDB Working Capital finance					
	c. MDB Structured Finance/Syndication Loan	-Branch banking network				
	d. MDB Work Order Finance					
	e. MDB Factoring/Discounting					
	f. MDB Bill Purchase					
	g. MDB Letter of Credit					
	Corporate Liability Product	-Institutional banking Division	-Follow documentary checklist -Fill Account Opening form duly	25 Min.	Free	-do-
	a. MDB Express Corporate					
	b. MDB High Performance Corporate A/c					
	c. MDB SND Account	-Branch banking network	-Book account with any branch			
	d. Corporate Time Deposit					
	e. MCM					
	Services to Institution					
	N/A	N/A	N/A	-	-	-
	Services to Employees					
	N/A	N/A	N/A	-	-	-
SOC Link - Institutional banking link of midland bank website			https://www.midlandbankbd.net/institutional-2/			

Division Name	Name Service	Medium of Service	Service Process Requirement	Time	Service Fee + VAT	Attached Person (s) With Details
Central Operations & Service Delivery (CO&SD)	Services to Citizen					
	1. Digital Account	Application based Interface	- Branch Initiative to open account	3 days	Free	Head of CO&SD Tel# 09666-410999 Email: operations.division@midlandbankbd.net
	2. MDB Jhotpot Account	Application based Interface	-Account Opening lead receive -Branch initiative -Make Account operative	2 days	Free	-do-
	3. Digital Account Closure	Application based Interface	-Closing lead receive -Close the a/c & park closing proceeds to a/c	60 Min.	Free	-do-
	4. Dispute Resolution (bKash, Rocket, Nagad, Binimoy, Upay, Digital Gift Xtra, Utility Bill, Merchant Payment)	-Email Received -Application based Interface	-Check customer dispute e-mail -Match with account statement -Pass necessary entry for settlement	2-3 days	Free	-do-

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5.	Customer Services & Complaints Management (CS&CM)	-Direct email -Reference from contact centre	-Scrutiny of complaints -Place it concerned department for settlement -Ensure complaints resolution and intimation to the client	3-5 days	Free	-do-
Services to Institution (Branch)						
1.	Account Checking & Operative	e-DMS upload	As per Operations manual	Based on branch initiative	Free	-do-
2.	Account Closing	e-DMS upload	As per Operations manual	60 Min.	Free	-do-
3.	Centralized Reporting & regulatory query handling	e-mail	As per regulatory requirements	Monthly	Free	-do-
4.	Inward clearing (BACH, EFT)	IT based Application	As per Operations manual	Within clearing time	Free	-do-
5.	Agent banking Operations	e-DMS upload	As per Operations & agent banking manual	Same day	Free	-do-
6.	Static data change & Dormant account activation	e-DMS upload	As per Operations manual	Same day	Free	-do-
Services to Employees						
N/A		N/A	N/A	-	-	-

Customer's responsibility to get desired services:

1. Customers should behave friendly and professionally while come to bank or contact in getting service.
2. Customers should come to the Bank within the Banking hour to get their service and make themselves present before the time of appointment.
3. Customers should maintain queue and wait until another customer is being served and will allow reasonable time to get a service.
4. Customer should maintain the general etiquette while stay in the Bank and will not cause any harm to Bank property.
5. Customer should not request any illegal/undue service from Bank and customers will comply with the terms and conditions governing the chosen service or product.
6. Customers to provide true, complete and accurate information when filling out any Form provided by the Bank, and refrain from providing any false information.
7. Customers should provide documents required to get their desired service.
8. Customers to pay necessary fee/charge that is fixed against a respective service.
9. Customers should update the personal information, submitted to the Bank, continuously and whenever required to do so.
10. Customers to notify the bank promptly of any unknown operation on his/her account.
11. Use our prescribed forms, contracts of Midland Bank to avail services from this bank. All these forms / contracts are required to be filled in a complete manner by fulfilling its inherent norms and regulations.
12. Customers shall be respectful to the bank's policies and regulatory regulations (i.e., Bangladesh Bank) and place your complaints/vital improvement suggestions to us.

13. Customers shall follow the banking norms, practices, functional rules etc.
14. Customers shall abide by the terms and conditions prescribed for each banking product and services.
15. Customers shall maintain disciplinary arrangement at the customer service points.
16. Customers shall convey their grievance to the bank in proper way or in prescribed form.
17. Customer shall not try to show unreasonable persistence, demand, argument & behavior.
18. Customers shall ask any query at prescribed desk such as Customer Service Desk, Help Desk, Information Desk or Enquiry Desk at first instance.
19. Customer should avoid misunderstanding as far as possible.
20. Customer shall repay the loan time without delay as agreed, otherwise bank will have the right to recover the amount owing to the bank.
21. Customer shall not involve in fraudulent activities or provide forged documents while maintaining relationship with the bank.
22. Customers to follow instruction or information given by Bank on time to time in their given cell and/or email.

Arrangements for customers for not receiving desirable services & resolution of complaints:

Sl.	When to contact	Whom to contact	Contact Details	Stipulated Time of Resolution
1	If responsible person fails to provide solution	Complaint resolution officer (Head of Branch of respective branch)	Details can be found in bank's website: https://www.midlandbankbd.net/branches/ https://www.midlandbankbd.net/sub_branch/	1 (One) working day
2	If complaint resolution officer fails to provide solution within stipulated time	Appeal Officer	Sharif Yasmin Sultana FAVP, CO&SD Phone: 01985700038 Email: yasmin.sultana@midlandbankbd.net	1 (One) working day
3	If appeal officer fails to provide solution within stipulated time	Complaint Management Cell of Bank	CS & CM Division N.B. Tower, 40/7 North Avenue, Gulshan-2, Dhaka-1212 1. Md. Zahid Hossain Deputy Managing Director Phone: 01985700255 Email: zahid.hossain@midlandbankbd.net 2. Md. Rashed Akter Head of Retail Banking Division Phone: 01841939394 Email: md.rashedakter@midlandbankbd.net	3 (Three) working day(s)

Important Notes for Citizen:

1. All the above mentioned indicative days' mean the "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 & regulations and bank's policies.
3. The above Time Limit is only an indication of approximate time required for rendering services. However, actual service may take longer/ shorter time depending on circumstances.
4. Settlement of transactional dispute may take longer time than the mentioned time, which is directly dependent on the confirmation of respective counterpart.

Our expectations to Citizen:

1. Use our prescribed forms, contracts of Midland Bank to avail services from this bank. All these forms / contracts are required to be filled in a complete manner by fulfilling its inherent norms and regulations.
2. Make yourself present before the time of appointment.
3. Place your service requests within the banking hour.
4. Be respectful to the Midland bank policies and regulatory regulations (i.e., Bangladesh Bank) and place your complaints/vital improvement suggestions to us.