



AMERICAN EXPRESS® BANKING CORP. CITIZENS' CHARTER

This charter for customers explains our commitment and responsibilities along with our grievance redressal methods and also specifies the required obligation of customers for healthy practices in customer-banker relationships.

This is not a legal document creating rights and obligations. The charter has been prepared to promote fair banking practices and to give information in respect of various activities relating to customer service.

We wish to acknowledge the initiative taken by the Ministry of Finance, Government of India and Ministry of Administrative Reforms and Public Grievances for encouraging us to bring out this charter.

We review customer feedback on an ongoing basis via Voice of Customer Surveys, Customer Meets, feedback through complaints, etc. to improve and widen the range of services we offer to our customers. Also, we request our customers to keep us informed of their experiences about the various services rendered by the Bank and feel free to comment on this charter.

Place: Gurgaon, India

Revised on: 4th December 2019

Manoj Adlakha

Senior Vice President, India Business and Chief Executive Officer
American Express Banking Corp., India

NOTE

Information given in this booklet is as of December 04 2019, which is subject to change/revision.

This booklet should not be considered as a legal document creating rights and obligations. It is for promoting better understanding between Customer and Banker.

Only key information on various services/facilities is given in this booklet. Each service has its own detailed terms and conditions; which can be made available on request.

For further details/information, visit or write to our branch offices, or Head Office, or visit our Website
www.americanexpress.co.in

Common Practices followed by the Bank

1. Display business hours.
2. Render courteous services.
3. Attend to all customers present in the office premise at the close of business hours.
4. Provide 24X7 toll free numbers for all our Card members
5. Display interest rates for various deposit schemes from time to time.
6. Notify change in interest rates on our products and services.
7. Provide details of various products and services of the Bank on our website.
8. Accord immediate credit in respect of outstation and local cheques upto a specified limit subject to certain conditions, as advised by RBI from time to time.
9. Provide complaint/suggestion box in the branch premises.
10. Display address of Regional/Head Offices as well as Nodal Officer dealing with customer grievances/complaints.

FAIR BANKING PRACTICES

Customers are requested to

1. Issue crossed/account payee cheques as far as possible.
2. Check the details of the cheque, namely, date, amount in words and figures, crossing etc., before issuing it. As far as possible, issue cheques after rounding off the amount to nearest rupee.
3. Not to issue cheque without adequate balance; maintain minimum balance as specified by the bank
4. Send cheques and other financial instruments by Registered Post or by courier.
5. Inform change of address, telephone number, etc., to the Bank.
6. Avail standing instructions facility to repeat transactions.
7. Provide feedback on our services.
8. Pay interest, installments and card dues on time.
9. Encourage customers to avail services such as ATM, NACH, EFT, etc., if offered by the Bank.
10. Bring any deficiency in services to the notice of the Bank.
11. Do not hand over your credit/charge card to anyone.
12. Do not disclose your internet password / pin to anyone.

COMMON AREAS OF CUSTOMER-BANKER RELATIONSHIP

TERM DEPOSIT ACCOUNTS

Bank has tailored deposit schemes for institutional deposits. For more details please refer to the section on corporate deposits in our website.

REDRESSAL OF COMPLAINTS

At American Express we truly believe in providing best in class services to our customers. We aim to understand both our strengths and dissatisfies from our customer's point of view and work across our business units to meet their needs.

Our Grievance Redressal Policy focuses to improve customer satisfaction by collecting feedback from customers across all business units and action plans are put in place to address key issues (including vendor related issues) which are assigned to the relevant senior leaders to action.

We have a complaints management tool which automatically generates complaint number and allows us to automatically track the ageing of the complaint, which is then systematically reported to our Senior Management periodically. In addition the ageing of all complaints are reported and escalated to the Senior Management via an established process. Our endeavor is to ensure that all customer complaints are resolved within 30 days. The 30 day period will be reckoned after all the necessary information sought from the customer is received.

For complete details of various channels through which our customers can contact us for any assistance or redressal of their grievances, including grievances/ complaints related to mobile banking facility please refer to the AEBC Grievance Redressal Policy on www.americanexpress.co.in

CARD OPERATIONS AND CUSTOMER SERVICE

The Bank shall have effective processes and systems to ensure quality in operations and customer service

The Bank shall maintain effective processes and systems to maintain quality in the following card operations activities:

1. Timely processing of applications and communication of decision to customers
2. Dispatch of credit card in a secured mode and follow-up communication to inform about issuance of card
3. Availability of contact centers such as telephone service centers for customers to contact for information or queries on products, services and related subjects
4. Timely dispatch of credit card statements through mail and/or through internet as opted by you.
5. Timely processing of payments received from card customers.
6. Advance notification of changes in fee/charges if any.
7. Receipt and satisfactory disposition of customer correspondences and complaints.
8. Availability of details regarding complaint handling procedures, timeframes and other channels of escalation like Bank's Grievance Redressal Department and Banking Ombudsman as appointed by Reserve Bank of India.
9. Alerting customers through SMS on transactions incurred on their account in order to prevent misuse or fraud.

The Bank shall have processes to honor customers' choices and preferences during the period of customer relationship

The Bank shall have processes to honor customers' choices with regard to the following, subject to certain terms and conditions:

1. Change of payment modes within types offered by the Bank
2. Opting out from receiving Bank's marketing and promotional materials
3. Voluntary termination of credit card facility.
4. This document is published by American Express Banking Corp. in compliance with Reserve Bank Master Circular on Credit Card Operations of Banks issued from time to time, read in conjunction with Indian Bank's Association recommendation on Fair Practice Code for Credit Card Operations.

The Bank shall treat customers with respect and dignity during collection efforts

The Bank has policies and employee training programs to guide employees to exhibit courteous and fair behavior during collection efforts.

The Bank shall ensure that all collection and recovery agents have a Fair Practice Code for their dealings with the customers.

The Bank shall have monitoring process in place to review the agent's compliance to this code, at regular intervals.