

# ZURICH BANK INTERNATIONAL LIMITED

## CUSTOMER CHARTER

We believe that fair treatment of customers is central to our corporate culture  
We act honestly, fairly and professionally in the best interests of our customers and the integrity of the market.  
We ensure any outsourced activity complies with the above requirements.  
We act with due skill, care and diligence in the best interests of our customers  
We make full disclosure of all relevant material information, including all charges, in a way that seeks to inform the customer.  
We correct errors and handle complaints speedily, efficiently and fairly.

### Our Standards are;

#### **Telephone**

We have a direct line through to our Relationship Bankers who will answer your call within 3 rings to ensure you receive a personal service at all times.

When our office is not open, you will be able to leave a message and we will return your call before midday on the next business day.

#### **General**

Staff will be courteous, respect confidentiality and listen carefully.

#### **Clear, concise information**

We will ensure our information is easy to read and informative.

#### **Letters and faxes**

We will acknowledge your letter/fax within 3 business days and aim to provide a full response within 7 business days if not possible within the initial acknowledgement.

#### **E-mail**

We will acknowledge receipt of your e-mail within 24 business hours and respond fully within 3 business days.

#### **Opening/Closing accounts**

Once all information and appropriate documentation is received we will act on your instructions within 5 business days.

#### **Privacy**

Promise of a private room for customers calling into our Douglas office.

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### Payment Deadlines

All instructions received by the following cut off times on normal business days will be carried out on the day of receipt. Any exceptions will be advised to the customer;

All sterling and foreign payments	11.30am
Same Currency Internal transfers	3.00pm
Foreign Exchange deals	2.00pm
Stop cheques	3.00pm
Cheques for banking	11.30am
<b>Amendments to Fixed Term Deposits;</b>	
Sterling – on date of maturity	10.00am
Foreign - two days prior to maturity	10.00am

We will act upon your instruction to transfer funds, provided the following criteria is met;

Instructions received as above

A telephone mandate is held, enabling us to transfer to accounts in your own name

A fax mandate is held, enabling us to transfer to your own or a nominated beneficiary account

Alternatively, an original signed letter must be provided.

### Contact Details

Our office is open from 9.00am to 5.00pm (GMT) Monday to Friday.

Our office is based at;  
PO Box 422  
Fifth Floor  
Lord Street  
Douglas  
Isle of Man  
IM99 3AF

Telephone % 00 44 (0)1624 671666

Fax  00 44 (0)1624 627526

Website  [www.zurichbankinternational.com](http://www.zurichbankinternational.com)

E-mail  [relationship.banking@zurich.com](mailto:relationship.banking@zurich.com)