UDB

Inspiring Development

Customer Charter

2025

1.0 Introduction

This Client Service Charter lays out Uganda Development Bank's (UDB) commitment to our customers and our expectations of them. The charter also explains our service standards, detailing our dedication to a high quality of service in alignment with our stakeholder's expectations, the Bank's mandate and sector standards.

2.0 Who We Are.

Uganda Development Bank Limited (UDB) established by an Act of Parliament in 1972 is Uganda's National Development Finance Institution (DFI) charged with the responsibility of supporting and catalyzing investments in projects that promote socio-economic development in the country. These projects are aligned with the Bank's key areas of strategic focus within the sectors of Agriculture (Primary production and Agro-industrialization), Manufacturing, Tourism and targeted interventions in Infrastructure and Human Capital Development (interventions in education and health).

3.0 Our Organisational Philosophy

3.1 Vision

At the forefront of sustainable socio-economic development in Uganda.

3.2 Mission

To accelerate sustainable socio-economic transformation through innovative financial and non-financial solutions.

3.3 Mandate

To operate as Uganda's development finance institution, particularly through interventions in priority sectors in line with the Government of Uganda's development priorities.

3.4 Purpose Statement

To improve the quality of life of Ugandans

3.5 Core Values

Purpose Driven	Integrity	Innovation	Excellence
We are inspired by a common purpose, with Ugandans being at the heart of everything we do. We stand for inclusive growth and sustainable development in driving our commitment to improving the quality of life of Ugandans. This defines our long-term success.	We promise only what we can deliver. We do what we say we are going to do and are accountable for our promises. We value honesty, consistency and transparency in our words and actions	We are committed to continuous improvement, refining our value proposition and processes and creating simple, relevant solutions for our customers; empowering us to effectively respond to the dynamic business environment in which we operate.	We are dedicated to being the best. We consistently meet and exceed our stakeholders' expectations, going the extra mile to get it right the first time. We approach everything with the urgency and professionalism it deserves.

4.0 Our Service Commitment

UDB is committed to continually improving the way the Bank serves its customers. This Charter details our service standards and commitments defined in furtherance of our **Customer Experience Vision:**

"To be Proactive, Consistent, and Responsive in our Service"

4.1 Our Service Standards

We are committed to delivering quality service in an efficient and effective manner, with a focus on timeliness, accuracy and appropriate response. To support this commitment, the Bank has established the following service standards to guide our client interactions.

No	Service	Requirements	Timelines (Working Days)
1	Hours of Operation	Official Working Days (Excludes weekends and designated public holidays)	• 8.00hrs to 17.00hrs Monday to Friday • Our offices shall remain operational during lunch hours.
2	Request for Information (General)	Mode of inquiry: • Email • Walk-in • Telephone • Social Media Platforms	Acknowledgement of receipt within: • 1 Working Day • 15 minutes • Immediate • 01 hour
3	Request for Information (Technical)	• Email • Walk-in • Telephone • Social Media Platforms	• Acknowledgment of receipt within 1 hour and feedback within 2 Working Days. • Immediate acknowledgment of receipt and feedback within 2 Working Days. • Acknowledge receipt immediately; Log and redirect request within an hour and feedback within 2 Working Days. • Acknowledge receipt within 1 hour, Log and redirect request within I hour, and feedback within 2 Working Days.
4	Complaints and Feedback (Verbal)	• Walk-in • Telephone	Acknowledgment of inquiry. • Immediately • Immediately
5	Complaints and Feedback (Written)	• Postal Letters • E-Mail • Social Media Platforms • Physical letters	Acknowledgement of receipt. • 2 days upon receipt • 1 hour • 1 hour • One Working Day Resolution of Complaints • 5 working days for conventional complaints. • 30 working days for complaints which require further investigation.
6	Customer Applications Turn Around Time (TAT)	Subject to receipt of all requisite documentation, product type and fulfilment of conditions for Credit Approval.	• 45 days * ***Continuous engagement and communication with the customer to be undertaken throughout the period***
8	Billing	Customer Loan Schedules	• Payment notification / reminders are emailed/sent to customers on the first day of the next month. • Printed schedules to be shared on request.

5.0 Customer Rights & Obligations

5.1 Customers are entitled to:

Information	The customer has the right to obtain clear, complete, accurate, timely and transparent information about all products and services in a professional manner. Obtain copies of contracts, terms and conditions, details on fees and commissions on the products and services of interest to them
Identification	Request for identity of officers serving you
Communication/Confidentiality	The Bank shall maintain the privacy and confidentiality of the customer's financial and personal information and refrain from disclosing the same to any person except in accordance with applicable laws and regulations.
Enquiries	Make enquiries any time through various platforms/channels. In the event that the customer does not understand any of the terms and procedures related to the service or product he/she wishes to obtain, he/she should submit any inquiry to the Bank in order to make a balanced and informed decision.
Courtesy	The customer has the right to receive professional, fair, equal and honest treatment by all the Bank's employees and receive polite and courteous treatment.
Services	The customer may choose between the products and services offered that most suit his/her circumstances and realistic capabilities that meet his/her relevant needs. The customer has the right to seek advice from the Bank's competent employees regarding any challenges that might hinder him/her from fulfilling the contractual terms or utilizing the offered products and services.
Payments	Receive accurate billings on time
Receipts & Statements	Receive an official acknowledgement/receipt for any payment made to the Bank
Complaints	Right to make a complaint(s)
Safety	The Bank will in its operation ensure a safe & healthy environment for all staff and stakeholders. All employees, customers and visitors will adhere to the safety rules and regulations of the Bank.

5.2 Customers are obligated to:

Information	Provide accurate and timely information to facilitate quality response and services.
Courtesy and Respect	Be courteous and respectful to our staff.
Compliance	Abide by legal requirements and other obligations that are pre-conditions for accessing a facility.
Discourage Fraud & Corruptive tendencies	Support UDB in the fight against corruption by not offering inducements by way of gifts/cash to staff or solicit the same in return for services. Report any case of fraudulent requests to UDB in writing or in person.
Customer Service	You are expected to extend quality service to your own customers in terms of quality products and customer service.

6.0 Feedback & Complaints

The Bank welcomes feedback on the experience with our services as well as any inquiries and suggestions in respect of our products or services. You may reach us through the following channels:

Channel	Details
Physical Address	Uganda Development Bank Limited UDB Tower, Plot 22 Hannington Road
Postal Address	Uganda Development Bank Limited P.O. BOX 7210 Kampala, Uganda
Telephone	0312355500
Website	www.udbl.co.ug
Email	clientrelations@udbl.co.ug
Social media	**Facebook:** Uganda Development Bank Ltd **Twitter:** UDB_Official **LinkedIn**: Uganda Development Bank

We shall issue an acknowledgement within 1 working day of receipt. We shall aim to address the matter within 5 working days. However, for cases of higher complexity, a longer time may be required, but you will be informed about the status or progress within this time frame.

7.0 Escalation Matrix

Complaints should be reported to the bank via Telephone **0312355500,** email clientrelations@udbl.co.ug or Physically at UDB Tower plot 22 Hannington Road or any of our regional offices. In the event that your complaint is not handled satisfactorily you may appeal to the Director Investments with a copy to the Customer Experience Manager.

You may also make use of our whistleblower portal https://www.udbl.co.ug/whistleblow/ to report any anomalies in service.

8.0 REVIEW OF THE CHARTER

This charter will be reviewed every two (2) years.