



BANK OF INDUSTRY
...transforming Nigeria's industrial sector.

Customer Service Charter

Effective January 2026

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1. Foreword / Service Commitment

The Bank of Industry (BOI) is committed to delivering fair, transparent, professional, and timely customer service consistent with its developmental mandate to transform Nigeria's industrial sector.

This Charter outlines our service commitments, standards, and the mutual expectations between BOI and its customers. This Charter reflects BOI's dedication to operational excellence, accessibility, and accountability, helping to build trust and improve customer experience.

2. About Bank of Industry (BOI)

The Bank of Industry Limited (BOI) is Nigeria's oldest and largest Development Finance Institution (DFI), established to drive industrial development, economic growth, and inclusive prosperity across the country.

Vision: To be Africa's leading Development Finance Institution operating under global best practices.

Mission: To transform Nigeria's industrial sector by providing financial and advisory support services to enterprises.

Mandate: The Bank is mandated to provide financial assistance for the establishment of large, medium, and small projects, as well as for the development and expansion of existing enterprises, in line with its developmental mandate.

In fulfilling this mandate, BOI supports enterprises across key sectors of the Nigerian economy, contributing to job creation, industrialization, and sustainable economic development.

National Footprint: BOI operates through 37 offices across 34 states of the Federation, ensuring nationwide reach and access to its products and services

3. Purpose of the Charter

This Charter sets out how BOI's Customer Service function engages with customers including how enquiries, service requests, issues, complaints, and feedback are handled across all official service channels. It is a public service commitment and a tool for accountability and continuous improvement.

4. Scope of the Service Charter

This Charter applies to all customers and stakeholders engaging with BOI's Customer Service Department and covers:

- ✓ Customer enquiries (information requests and clarifications)
- ✓ Service requests (requests for status updates, appointments, documentation guidance)
- ✓ Service issues (operational challenges or service delays)
- ✓ Customer complaints (formal expressions of dissatisfaction requiring redress)
- ✓ Feedback and suggestions (input for service quality improvement)

This Charter does not include credit or investment decisions, which remain subject to BOI's policies and risk frameworks. Customer Service facilitates information and escalation, but does not make credit decisions.

5. Who the Charter Applies To

This Customer Service Charter applies to all individuals, organisations, and stakeholders who engage with the Bank of Industry through its official customer service channels. It sets out the service standards and expectations governing such interactions, irrespective of the nature or stage of engagement.

Specifically, the Charter applies to:

- ✓ **Prospective customers** seeking information on BOI products, services, or eligibility requirements
- ✓ **Existing customers** receiving financial, advisory, or support services from BOI
- ✓ **Intermediaries and partners**, including participating financial institutions and development partners, engaging with BOI on programme delivery or service matters
- ✓ **Other stakeholders** interacting with BOI through its official customer service channels

6. Customer Service Channels

BOI provides multiple customer service channels to ensure accessibility, convenience, and timely support for all stakeholders. Each channel is designed to address specific types of enquiries and requests, with defined operating hours and response expectations to promote clarity, consistency, and accountability in service delivery.

S/N	Channel	Purpose	Operating Hours	Expectation
1	Call Centre	Telephone enquiries and request logging	Mon–Fri, 8:00am–4:00pm	Acknowledge within 1 working day
2	Email	Written enquiries/requests	Mon–Fri, 8:00am–4:00pm	Acknowledge within 2 working days
3	Walk-In Service Desks	In-person support	Mon–Fri, 8:00am–4:00pm	Initial response within same day
4	Online Form / Customer Portal	Digital submissions	24/7	Acknowledge within 2 working days
5	Social Media (Official BOI Handles)	General enquiries and redirects	Varies by platform	Response or redirect within 3 working days

7. Definitions of Interaction Types

To ensure clarity, consistency, and effective service management, BOI categorizes customer interactions into distinct types. These definitions guide how enquiries, requests, issues, complaints, and feedback are handled, tracked, and resolved across all customer service channels.

S/N	Interaction Type	Definition
1	Enquiry	A request for information or clarification
2	Service Request	A request to perform a service action (e.g., status update)
3	Service Issue	A challenge or disruption in service delivery
4	Complaint	A formal expression of dissatisfaction requiring review
5	Feedback	Suggestions or commendations intended to improve service

8. Customer Service Standards & SLAs

BOI is committed to delivering timely, accurate, and professional customer service. The service standards and Service Level Agreements (SLAs) below define BOI's response and resolution commitments for each type of customer interaction, supporting transparency, accountability, and continuous improvement.

S/N	Interaction	Commitment	Timeline
1	Enquiries	Provide accurate information or redirect appropriately	Within 3 working days
2	Service Requests	Log, assess, and communicate next steps	Within 3 working days
3	Service Issues	Investigate and provide a response plan	Within 5 working days
4	Complaints	Acknowledge, review, and respond or escalate	Acknowledge: 1 working day; response: 7 working days
5	Feedback	Acknowledge and consider for service improvement	Within 3 working days

Exceptions will be communicated where BOI dependencies, regulatory requirements, or service complexity extend response timelines.

9. What BOI Expects from Customers

Effective service delivery is a shared responsibility between BOI and its customers. To enable timely, efficient, and fair service, customers are expected to:

- ✓ Provide complete and accurate information
- ✓ Use official BOI customer service channels
- ✓ Respond promptly to follow-up requests or clarifications
- ✓ Treat BOI staff with respect and courtesy
- ✓ Comply with BOI policies, terms, and applicable laws

Service timelines may be affected where required customer inputs are delayed or incomplete.

10. Complaints Handling and Escalation Framework

BOI is committed to addressing customer complaints fairly, objectively, and promptly. A complaint is defined as a formal expression of dissatisfaction regarding BOI's service delivery.

How to Lodge a Complaint

- Call Centre
- Email
- Customer Portal

- Walk-In Service Desk (in our available office locations)

Escalation Framework

Tiered escalation by role ensures consistency and continuity in complaint resolution.

S/N	Escalation Tier	Role
1	Tier 1	Customer Service Supervisor
2	Tier 2	Group Head, Customer Care
3	Tier 3	Divisional Head – Public Relations

All complaints are logged, tracked, and reported periodically to senior management for oversight and improvement actions.

11. Governance, Monitoring & Performance

BOI monitors customer service performance to ensure compliance with service standards and to drive continuous improvement. Performance is assessed using key metrics, including:

- ✓ SLA compliance rates
- ✓ Customer Satisfaction (CSAT) scores
- ✓ Complaint resolution rates
- ✓ Channel response performance

Service performance is reviewed quarterly, with insights used to strengthen processes, enhance customer experience, and inform management decisions.

12. Legal Disclaimer

This Charter is a **service commitment** and **not a legally binding contract**. It is subject to BOI policies, applicable laws, and operational constraints.

13. Review Cycle

Whenever there is a significant change in the operating environment of the Bank, the Customer Service Charter will be updated to the extent of the change. However, the Customer Service Charter shall be reviewed at least **every 12 months**.

14. Contact Information

Customer Care Desk

Email: *[Insert official email]*

Phone: *[Insert official number]*

Website: www.boi.ng