

SLA

HELP TOPIC	DESCRIPTION	SLA
Account Closure	Complaints pertaining to any infraction in the account closure process	24hrs
Account Opening	Non-receipt of account number after account opening/delayed account opening	24hrs
Account Reactivation	Delayed account reactivation requests	24hrs
Account Statement	Delayed account statement requests	24hrs
Account Update	Delayed account update request, wrong input of details	24hrs
ATM Debit Without Cash Dispense	Debit without dispense on other bank's terminal with GH Link card	10 working days
	Debit without dispense on other bank's terminal with MasterCard	45 working days
	Debit without dispense on CBG terminal with the Mastercard or GH Link card	48hrs
Bancassurance	Double premium deduction	24hrs
	Wrongful deduction	24hrs
	Delayed monthly deduction	24hrs
		30 working days subject to extension because resolution of complaint is dependent on third parties.
	Delayed payment of claims	
	Non-receipt of policy document	24hrs
Cheque Book	Wrong details captured on booklets, delayed cheque book request	5 working days

Cheque Clearing	Delayed cheque clearing	24hrs
Customer Service	Service infractions	24hrs
E-Banking (MasterCard)	Unauthorized debit reported by customer which requires investigations	7 working days
	Double deduction for charges or transactions, charges that are still running for cancelled cards etc.	5 working days
	Delayed MasterCard requests	3 working days
	Failed online/POS transactions,	45 working days
	Alleged unauthorized debit reported by customer which requires investigations	7 working days
E-Banking (GH-Link card)	Delayed GH-Link card requests	3 working days
E-Banking (Alert)	Non-receipt of SMS alert, wrong recipient of SMS alert	24hrs
E-Banking (E-Statement)	Non-receipt of E-statement	24hrs
E-Banking (Ezwich)	Delayed funds transfers (from old to new card)	30 working days subject to extension because request is dependent on GHIPSS
Faulty ATM	ATM Downtime, ATM Malfunction	24hrs
Funds Transfer	Delayed funds transfer-outward (ACH, local swift)	48hrs
Insurance	Double premium deduction, delayed monthly deduction.	48 hrs

Internet Banking	Delayed foreign swift transfer	24hrs
	Failed account to wallet	48hrs
	Failed money voucher (after 7 calender days of no auto reversal)	48hrs
	Failed bank to bank (GIP)	48hrs
	Failed airtime top up/bill payment	48hrs
	Failed account to wrong wallet (Successful transfer to a wrong wallet)	17 working days
	Failed airtime top up (Wrong airtime top up instead of mobile money or vice versa)	17 working days
Investment	Delayed booking of investment and redemption of investment	5 working days subject to extension
Inward Remittance	Delay in receiving wire transfers (and where customer is unable to provide documentation to confirm the transaction)	10 working days
	Delay in receiving wire transfers (and where funds have been confirmed as illegitimate funds by Compliance)	30 working days subject to extention
	Account or wallets not reflecting inward remittances	24hours
Mobile banking	Failed account to wallet	48hrs
	Failed bank to bank (GIP)	48hrs
	Failed airtime top up/bill payment	48hrs
	Failed COE, GIMPA, Wisconsin (Wallet debited but PIN not delivered)	48hrs
	Failed NLA transaction (Wallet debited but terminal not credited)	48hrs
	Failed wallet to account (wallet debited but bank account not credited)	48hrs
	Failed account to wrong wallet (Successful transfer to a wrong wallet)	17 working days
	Failed airtime top up (Wrong airtime top up instead of mobile money or vice versa)	17 working days
	Unsuccessful GHQR transaction (Acquirer)	48hrs
	Unsuccessful GHQR transaction (Issuer)	48hrs
	Failed wallet to wallet	48hrs
Salary	Delayed salary payments	24hrs

Shortage of funds	Short change of cash at the ATM (Partial dispense)	48hrs
Sika Collect	Delayed requests to sign-on CBG Sika Collect, delayed cash pick up, customer unable to reach the sika collect officer, delayed deposits.	24hrs
Staff Misconduct	Misbehaviour of staff including reckless driving.	24hrs
Standing Order	Delayed standing order request, non deduction	24hrs
Suspicious Transaction	Delay in receiving wire transfers (and where customer is unable to provide documentation to confirm the transaction)	10 working days
	Delay in receiving wire transfers (and where funds have been confirmed as illegitimate funds by Compliance)	30 working days subject to extention
Trade	Non-receipt of swift advice	24hrs
	Delayed foreign swift transfer	24hrs
Wrong Account Balances	Disputed account balance	24hrs
Wrongful deduction	Wrongful deductions on customer's account	48hrs