ICS 03.060
CCS A 11

NATIONAL STANDARD OF THE

PEOPLE'S REPUBLIC OF CHINA

GB/T 32320-2015

Basic requirements for the services of bank branches

银行营业网点服务基本要求

Issued on: December 28, 2015 **Implemented on: June 1, 2016**

Issued by: General Administration of Quality Supervision, Inspection and Quarantine;
Standardization Administration of the PRC

Table of Contents

Foreword

This standard was drafted in accordance with GB/T 1.1-2009 given rules. The standard proposed by the People's Bank of China. This standard by the National Standardization Technical Committee on Finance (SAC/TC180) centralized. This standard drafting units. China National Institute of Standardization, China Financial Computerization Corporation, Industrial and Commercial Bank of China, Agricultural Bank of China, China Construction Let Bank, Bank of China, the rich Yunnan banks, rural credit cooperatives in Guangdong Province, Prudential Bank, Beijing Bank, China Merchants Bank, Bank of East Asia, China Jin Guosheng recognize Accreditation Centre, the China Banking Association, the China Consumer Association. The main drafters of this standard. Zeng Yi, Lushu Chun, Wu Xiangyang, Chen Wenxiong, Cao Lili, Yang Qian, Zhengchu Lin, Zhao Zhilan, Hao Bin, Zhang laughed Pro, Chen Hong, Sun Chunguo, Chen Hua, Chen, Li Linyi, Cozumel, Zheng Xuefei, Yang Min, Jiang Wei, Wu Zengzhong, Liang Jianyu, Li Xin, Guo Runxia, \u200b\u200bWang Dongsheng, Wan Jun, Zhang times, Di, Chen Jing, Jiao Jiao, Xin Yongquan, Chen Yuan, the Chen Jian, Li Han, Hou Fei, Yang Shuo, Zhang Yuchen. Bank branches Services Basic Requirements

1 Scope

China's national basic requirements for the services of bank branches. It specifies the service environment, the service provision, the service management and the consumer protection requirements for a branch, and it applies to fixed bank branches; community banks, off-premises self-service banking and other innovative outlets may refer to it for their hardware provision. It defines a bank branch as an independent business premises that has been approved by the regulator, holds a financial licence and a business licence, and provides banking and financial services to the public - a definition that draws the line around what the standard governs by reference to authorisation rather than to size or appearance. It also defines customer dissent, which it treats as a subject in its own right: the objection a customer raises during their dealings at a branch, whether about the staff, the products or the service. Making that a defined term rather than leaving it as complaint handling is a deliberate choice, because it brings within scope the disagreement that is voiced at the counter and never becomes a formal complaint, which is where most service failures actually live. The standard was written at a point when the branch network was still the principal channel through which Chinese banking reached the public, and when the service it provided varied enormously between institutions and between cities. Setting a floor - what a customer is entitled to find at any branch, anywhere - is what the document does, and its companion GB/T 32318 then provides the criteria by which a branch is assessed against it. Issued on 28 December 2015 and in force since 1 June 2016.

This standard specifies the bank outlets service environment, services, service management, consumer protection and other basic content. This standard applies to fixed bank branches offer services for community banks, off-bank self-service banking outlets innovative, Kabe Referring to this sub-standard requirements on hardware configuration.

2 Normative references

The following documents for the application of this document is essential. For dated references, only the dated version suitable for use herein Member. For undated references, the latest edition (including any amendments) applies to this document. JR/T 0068 online banking information systems security General specification

3 Terms and Definitions

The following terms and definitions apply to this document.

3.1 Bank outlets bankbranches Approved by the regulatory authorities and issued a "financial license" and "business license", for the community to provide banking and financial services independent business premises.

3.2 Customer objections customerdissent Customer experience in bank branches of financial services during the course of the bank staff, bank products, banking services processes and banking services provided Different expression and other aspects of the facilities.

4 Environmental Services

4.1 dot logo Including bank branches should be provided outside the network identifies significant public easy to identify the relevant requirements are as follows:

--- Various logo should be standardized and unified, no stains, no damage to Chinese-based, special circumstances may raise other languages;

--- Internal function partition should be clearly identified, labeled appropriately, clear guidelines;

--- External identification should express institution name, business hours, business and other related information;

--- Nighttime business outlets external ID should moderate brightness, easy customer identification.

4.2 Environmental Facilities Bank branches should create a safe, comfortable, orderly, clean, bright service environment for customers to conduct business, the relevant requirements are as follows:

--- Should keep the environment clean and tidy, no security risks, no health corners, no debris placed to ensure smooth access to the customer;

--- Setting the electronic display, propaganda showcase, etc., should be kept clean, to promote its content accurate and precise, timely updates, was the normal business hours Shows, play;

--- Should provide customers and non-motorized vehicles or bits corresponding function service;