

# Frequently Asked Question

## 1. What is Core Banking?

Core Banking is the system of providing the enhanced banking facilities through a network of interconnected branches enabling the customer to transact from any of the branch within the CBS network. The customer gets associated to the bank and can freely transact from any branch of the bank connected to the CBS.

## 2. What are the enhanced facilities under Core Banking?

- Core Banking enables the customer to transact from any networked CBS branch.
- Cash transactions can be done from any of the bank's ATM.
- Transact from any CBS branch throughout Bhutan.
- Withdraw money 24x7 from any BOB ATM.



## 3. Will my account number change under the Core Banking Solution?

The account number will undergo change in the Core Banking Solution as it will be a unique number throughout the bank. Please contact your branch to collect the new account number.

## 4. Can I Withdraw /Deposit cash from any of the CBS branches of BOB throughout Bhutan?

Yes.

## 5. Can I withdraw cash from any of the BOB ATMs throughout Bhutan?

Yes.

## 6. What is Customer ID?

Customer ID is the unique identification number provided to you by the bank. All your accounts will be indexed to this ID and you are expected to quote the ID in all your future correspondences with the bank.



## 7. Can I transfer funds instantly to other CBS accounts?

Yes, you can transfer funds instantly to other CBS accounts of the bank by giving a request at the branch.

## 8. Can I still get the previous transaction statement?

Yes, Contact the branch where you maintained your old account.

## 9. Will the above facilities be available in all branches?

By June the facility should be available in Wangdue, Phuentsholing and Thimphu, and will be rolled out in other branches in near future.

## 10. Do I need to update the account no in the old Passbook.

You can collect the new a/c number from branch and update in the existing pass book for your reference.

## 11. Do the customers having the ATM cards

## need to apply for the new ATM card as the banking system has been changed?

No, the existing card holders will be issued fresh cards under the new account number. Please collect the new card from the branch by surrendering the old one.

## 12. Wouldn't the account balance in the old account be mistaken in the new account?

There is no possibility, as the bank ensures that the balance has been correctly carried forward and updated from the old system. Customer may cross check from the branch.

## 13. Is core banking secured?

Yes, Core banking is fully secured and the transaction processing complies with the international standards.

## 14. From now on, which a/c No to use?

You must use the new 17 digits account number in all your future correspondences with the bank.

## 15. Is my existing cheque book still valid?

Yes.



**YOUR SATISFACTION IS OUR CONCERN.**

### LARGE ATM NETWORK

• GET CASH 24X7 AND MUCH MORE.....

### MOBILE BALANCE

• ACCOUNT INFO IS JUST A SMS AWAY.....

### INTERNET BANKING

• BANKING FROM THE COMFORT OF YOUR DESKTOP.....

Enrich your banking experience with us because.....



Dear Customers,

This is to inform all our valued customers about the new CBS technology that is being currently implemented at the bank starting with Wangdue, Phuentsholing and Thimphu which we hope to finish by end of June 2009. The implementation will be rolled out to other branches thereafter.

During the implementation phase you might experience some delays and inconveniences at the particular branch for which we would like to offer our apologies.

However, CBS implementation will improve the efficiency and bring more conveniences to you in near future. Please go through the FAQ to know more about the CBS technology.

For any queries you may contact our staff in respective branches.

Yours Sincerely,

Management.

Be a part of state of the art banking facilities at par with the best in the industry worldwide.

YOUR OWN BANK

ལས་མགྲོན་པ་ཡོངས་ལུ།  
བརྗེ་མཐོང་ཅན་གྱི་ལས་མགྲོན་པ་ཡོངས་ལུ། འཕུལ་ཁམས་ཅིག་ཁར་  
གསར་བཟུགས་འབད་མི་ འཕུལ་རིག་སི་བི་ཨིསི་གི་མྱོར་ལས་ བར་  
མྱོང་འབད་ནི་ཨིན་མ་དང་ དེ་ཡང་ དབང་འདུལ་དང་ཕུན་ཚོགས་ཚུང་  
དེ་ལས་ཐིམ་ཕུག་ཚོང་ཁག་གསུམ་གྱི་དངུལ་ཁང་ཚུ་ནང་ བཟུགས་  
ཐྱིག་འབད་ནི་གི་འགོ་བཟུགས་མི་འདི་ ལྷོ་ལོ་༢༠༠༩ ལྷོ་ཟླ་༤  
པའི་མཇུག་ཁམས་ལུ། མཇུག་བརྗེ་ནི་འདི་འདྲོད་ཡོད། དེ་འདྲིང་གུལ་  
བད་འཆེ་ དངུལ་ཁང་ཡན་ལག་གཞན་ཚུ་ནང་ གཞི་བཟུགས་འབད་ནི་  
ཨིན།  
འཕུལ་རིག་གཞི་བཟུགས་གྱི་སྐབས་ དངུལ་ཁང་ཡན་ལག་དེ་ནང་ ཡུན་  
འགྲངས་དང་བྱ་ལྷབས་མ་བདེ་མ་ཚུ་ འབྲུང་སྲིད་པ་ལས་བརྗེན་ དེ་ལུ་ད་  
བཅས་གྱིས་བཟོད་གསོལ་ཕུལ་ནི་ཨིན།  
གནད་དོན་ག་དེ་ཕྱེ་ཨིན་ཅུང་ སི་བི་ཨིསི་གཞི་བཟུགས་འབད་མི་  
འདི་གིས་ ཏུས་མ་འོངས་པ་ནང་ ལས་མགྲོན་པ་ཡོངས་ལུ། འཛོན་  
ཐངས་དང་བྱ་ལྷབས་བདེ་ཉོག་ཉོ་ ཏ་ཅང་གིས་ཡར་ཟགས་འགྲོ་འོང་།  
སི་བི་ཨིསི་འཕུལ་རིག་གི་མྱོར་ལས་ གནས་ཚུལ་ལེགས་ཤིམ་འབད་ཏ་  
གོ་ཐབས་ལུ། ཨིམི་ཨི་ཀུ་གཞིགས་གནང་།  
གནད་དོན་ཁ་གསལ་གྱི་དོན་ལུ། ང་བཅས་དངུལ་ཁང་ཡན་ལག་ཚུ་ནང་  
གི་ ལས་ཐུང་ཚུ་དང་ འབྲུལ་བ་མཛོད་གནང་།

འཛོན་ཐྱོང་པ།

CONTACT:  
CUSTOMER CARE CELL,  
BANK OF BHUTAN  
PHUENTSHOLING  
PHONE: 153/135

.....we care.....

Core Banking Solution (CBS)



For other queries please mail to: Customer Care, Bank of Bhutan, Phuentsholing. email: customer.care@bobtld.com