

Under the high patronage of President Zine El Abidine Ben Ali, the ceremony of giving the President of the Republic Prize for the quality of banking services in 2009 was held on Friday 08 January 2010 in the headquarters of the Central Bank of Tunisia (BCT).

This prize was set up by the Head of the State and is granted for the first time given the high importance of the promotion of the quality of banking services in the development of the financial sector, in particular, and the national economy in general, the target being to raise up Tunisia to the rank of a pole of banking services and a regional financial centre.

The first prize was not granted. In fact, the lending institutions' branches having applied for this prize did not meet the adopted criteria for evaluation.

The second prize, worth 10 thousand dinars, was equally granted to Sfax branch of the BNA (National Bank of Agriculture) and Bizerte branch of Attijari bank.

The third prize was granted to Mohamed V branch of BIAT(Arab International Bank of Tunisia).

The bank branches having obtained this prize will be advertised, over a year, on the web site of the Banking Service Watch.

On this occasion, Mr. Taoufik BACCAR, Governor of the Central Bank of Tunisia (BCT) stressed the important role of the banking sector which posted positive results over the last five years, becoming thus the catalyst for development.

Its efficiency, he added, was led by its capacity to face up the challenges attributable to the international financial crisis. Indeed, the granting of this prize is the result of all provisions undertaken in order to guarantee better quality of banking services.

He stated that the national community is yearning for better banking services in the wake of improved level of life conditions and education of the client.

Mr. Baccar underlined that the next period will be marked by implementation of new steps forward on the path of service improvement, one of the main orientations of the presidential programme: "together we meet the challenges" for the period 2009-2014.

The Governor pointed out that the granting of this prize to bank branches comes to give concrete form to the approach adopted by Tunisia with a view to consolidating the role of the bank branch as a linking point with the clients and a shop window reflecting the quality of banking services.

Mr. Ferid BEN TENFOUS, Chairman of the Tunisian Professional Association of Banks and Financial Institutions (APTBEF) indicated that the quality of banking services is nowadays the main guarantor of development of local banks' activity, recalling that the quality of banking services has been governed as of 2006 by a law promulgated to this end.

He stated that results of a survey that was led on a representative sample by a bureau specialised in banking showed that some 80% of bank clients are satisfied with the quality of services provided to them, going thus beyond the 60 % to 70% rates recorded in the developed countries.

Mr. Abdellatif Saddam, chairman of the Consumer Defence Organisation (ODC) focused on the development of the banking sector, indicating that the pact on the quality of banking services, in current elaboration, will certainly boost this approach.

He noted that the President of the Republic prize for the quality of banking services that was created by decree in 2008 is attributed every year to a lending institution's branch that is distinguished by the quality of its services.

Applicants' files are studied by a commission chaired by the Governor of the BCT and made up of members from the Ministry of Finance, the BCT, the APTBEF, the ODC and the Banking Service Watch.

The commission relied on 14 criteria for evaluation which were based on fitting, equipment and organisation of the headquarters, human resources, relations with the client and activity at the branches.

