

Mr. Taoufik BACCAR, Governor of the Central Bank of Tunisia (BCT) chaired on Wednesday 3 March 2010, in Tunis the periodic meeting of the Board of the Banking Service Watch (OSB) in its 7<sup>th</sup> edition.

The Governor focused in this occasion on the important role of this structure which was created under recommendations of the Head of the State in the framework of the national programme of promotion of financial service quality.

In this regard, he underlined the need for the watch, the banks and the profession to multiply efforts to reach a level of quality that complies with international norms.

Mr. BACCAR referred in this context to the different presidential decisions that aim at boosting competitiveness at Tunisian financial institutions.

The Governor of the BCT pointed out in this context that the target is to raise contribution of the banking services to GDP up to 5% by 2014 compared to 3% currently. Thus, with a view to improving the quality of banking services, a chart for the quality of banking services must be worked out, e-banking services should be made general, human skills are to be developed, the role of mediation should be reinforced and electronic payments and monetics should be modernised.

In this respect, the 7<sup>th</sup> edition of OSB Board meeting was devoted to finalising the code of good banking conduct and relations with the customer, the concept of which was elaborated by OSB standing technical commission.

On another level, OSB Board dealt with the issue of bank mobility. In effect, inter-bank competition can only operate effectively if the customer mobility is ensured.

In this code, a deep-seated study on bank mobility will be launched to draw up recommendations that are likely to facilitate this bank mobility after receiving opinions of all concerned parties.

As for mediation device, OSB Board has issued a certain number of recommendations to contribute to improvement of transparency and to boost adherence of lending institutions to this device.

This meeting helped also to present the device of assessment of automatic teller machines (ATMs) availability and means to improve their standing operation as well as the main indicators that have helped banks to ensure follow-up of availability and to assess the impact of measures taken by their general departments.

This device helped to substantially improve the quality of banking services to the customer and the level of availability at ATMs.

Thus, the availability rate for February 2010 came at 96.65% compared to 94.1% in July 2009.

Concurrently, the average duration for ATMs' return back to operation after being out of order regressed from 34 minutes in July 2009 to 26 minutes last month.