

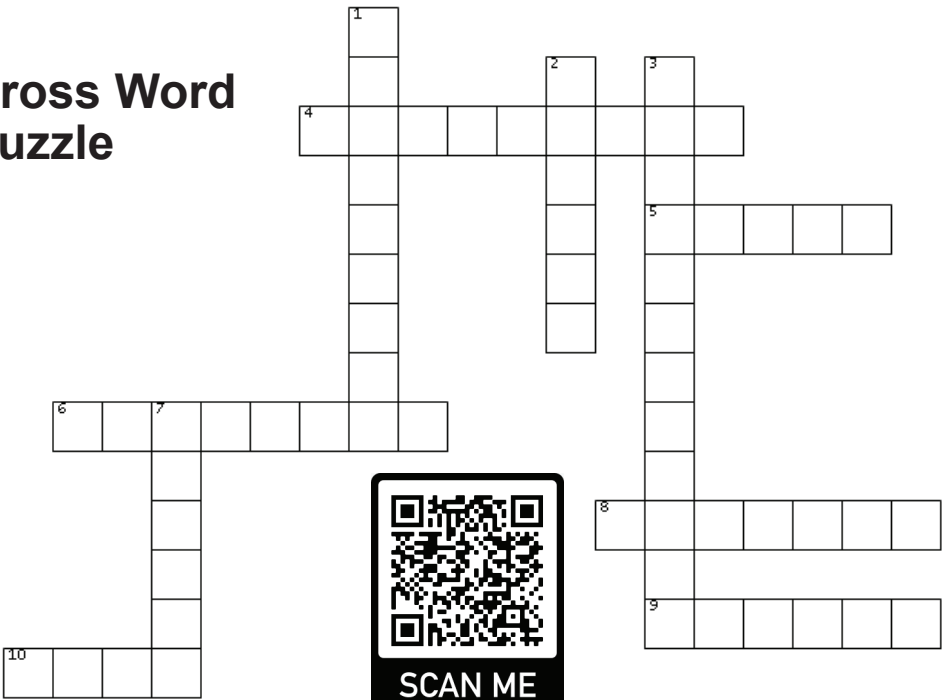


BANKING SERVICES

(DEPOSIT TAKING INSTITUTIONS) (CUSTOMER RELATED MATTERS)

CODE OF CONDUCT

Cross Word Puzzle



ACROSS

4. Deposit Taking Institutions must maintain a record of your _____
5. Deposit Taking Institutions must identify key contractual _____ and conditions for the customers' attention at the time of account opening or acquisition of a financial product for complete transparency
6. The Office of _____ Complaints is a department within Bank of Jamaica, whose mandate is to ensure the compliance of deposit taking institutions with The Banking Services (Deposit Taking Institutions) (Customer Related Matters) Code of Conduct
8. Deposit Taking Institutions must provide _____ Account statements for certain deposit and credit card accounts by physical or electronic means
9. Deposit Taking Institutions must provide the key contractual terms in a statement using _____ language including fees and charges at the time of acquiring the financial product or opening the account
10. A complaint must be acknowledged by a Deposit Taking Institution within _____ business days of receipt

DOWN

1. Deposit Taking Institutions must advise customers of the _____ to make a complaint at the time of opening an account
2. Deposit Taking Institutions must have effective mechanisms to _____ and resolve customer complaints
3. Commercial banks, building societies and merchant banks are considered deposit taking _____
7. Deposit Taking Institutions are required to provide customers with reasonable _____ of changes to charges or fees