



全国金融界 规范化服务标准

——中国工商银行营业网点用本

中共中央金融工作委员会宣传部

中共中央金融工作委员会精神文明建设领导小组办公室

中共中国工商银行委员会宣传部

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前言

《全國金融界規範化服務標準—中國工商銀行營業網點用本》是在《中國工商銀行營業網點規範化服務標準》的基礎上，參考其他機構和行業有關經驗，本着密切結合金融實際，員工容易熟記、便于操作、通過努力能够做到，群眾普遍歡迎、易于理解、便于監督的原則制定的。這個服務標準將先行在中國工商銀行所有營業網點實行，待取得成效、積累經驗、進一步完善后，向全國金融界普遍推開。

鄧小平同志指出，金融是現代經濟的核心。隨着經濟全球化趨勢和我國社會主義市場經濟的發展，金融在經濟和其他社會生活中的作用越來越重要。在亞洲金融危機影響加深和世界金融市場動蕩、我國經濟生活中深層矛盾逐漸顯現的情況下，進一步做好金融工作，對於改革、發展、穩

定的全局，具有十分重要的意義。實行規範化服務，是為做好金融工作採取的一個具體措施，也是加強金融系統文明建設的一個重要舉措，目的在於切實提高員工隊伍的素質，改進金融服務的質量，提高金融機構的信譽，促進金融的改革和發展，從而更好地支持改革開放和社會主義現代化建設。

我們相信，通過大家的共同努力，金融系統規範化服務必將取得豐碩成果。我們熱切希望全國金融界廣大同仁關心和支持規範化服務，熱誠歡迎人民群眾和社會各界監督、幫助搞好規範化服務。

中共中央金融工作委員會宣傳部
中共中央金融工作委員會精神文明建設領導小組辦公室
中共中國工商銀行委員會宣傳部

1999年3月

Foreword

《National Norm of Standardized Financial Services - Guidebook for Branches and Offices of the Industrial and Commercial Bank of China》 is formulated on the basis of 《Industrial and Commercial Bank of China Requirements for Standardized Services at All Branches and Offices》 and with reference to the experience of its counterparts and other sectors. The norm is in compliance with the principle of integration with banking practice, easy to memorize and operate, being achieved through efforts, broadly appreciated, easily comprehended and under mass supervision. It is to be implemented at all branches and offices of the Industrial and Commercial Bank of China (ICBC) and to be broadly popularized among all financial institutions in China after further improvement on the basis of achievements and experience gained from its test.

Comrade Deng Xiaoping once pointed out that finance is the core of modern economy. With the trend of economic globalization and the development of China's socialist market economy, finance plays a more important role in economic and other social activities. When the impact of the Asian financial crisis is deepening, the world financial market is continuing its volatility, and deep-seated problems in our economic life are revealing themselves, further improving financial work is of vital significance to reform, development and stability of the financial industry as a whole. Implementing the national norm of standardized services is a specific measure to do

financial work well and also an important means to strengthen ethical construction in the financial sector. The aim is to substantially raise the quality of financial staff and workers, to improve financial services, to upgrade the creditability of financial institutions, and to promote financial reform and development so that the financial community can do a better job in supporting China's reform, opening-up and modernization drive.

We believe, through our joint efforts, plentiful achievements will certainly be scored in offering standardized services by financial institutions. We strongly hope the broad masses of people in the financial sector will concern and support the standardization of services. We earnestly welcome people in all walks of life to help and supervise the financial sector in this respect.

Propaganda Department of the Committee on
Financial Work under the Central Committee of
the Chinese Communist Party

General Office of the Ethical Construction
Leading Group under the Committee on Financial
Work under the Central Committee of the Chinese
Communist Party

Propaganda Department of the Chinese Communist
Party Committee of ICBC

March 1999

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全国金融界规范化服务标准

——中国工商银行营业网点用本


(八要、九不、十做到)

一要尊重客户。不怠慢、顶撞、刁难客户。做到使用文明用语，来有迎声，问有答声，走有送声。

二要方便客户。不拒兑残币、拒收辅币。做到为客户提供必需用具（笔、墨、老花镜、验钞机具等），设置咨询台柜。

三要恪守信誉。不无理拒付、压单、压票。做到维护客户正当权益，为客户保守存款和经营秘密。做到结算及时，计付利息准确。

四要优质高效。不违章操作。做到办理业务先外后内，快捷准确，缩短客户等候时间。



五要按时营业。不延时开门、提前关门，不在营业时间内拒办业务。做到满时点服务。

六要仪表庄重。男员工不蓄胡须、留长发；女员工不化浓妆、戴夸张首饰。做到着装得体，举止端庄，持工号牌上岗。

七要环境整洁。不堆放私人物品。做到各种告示宣传牌设置规范，内容准确，更换及时。做到各类物品摆放整齐有序。

八要养护机具。做到维修及时，提高机具设备的完好率和运行率。

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(八要、九不、十做到)

一要尊重客户。不怠慢、顶撞、刁难客户。做到使用文明用语，来有迎声，问有答声，走有送声。

二要方便客户。不拒兑残币、拒收辅币。做到为客户提供必需用具（笔、墨、老花镜、验钞机具等），设置咨询台柜。

三要恪守信誉。不无理拒付、压单、压票。做到维护客户正当权益，为客户保守存款和经营秘密。做到结算及时，计付利息准确。

四要优质高效。不违章操作。做到办理业务先外后内，快捷准确，缩短客户等候时间。



五要按時營業。不延時開門、提前關門，不在營業時間內拒辦業務。做到滿時點服務。

六要儀表莊重。男員工不蓄胡鬚、留長髮；女員工不化濃妝、戴誇張首飾。做到着裝得體，舉止端莊，持工號牌上崗。

七要環境整潔。不堆放私人物品。做到各種告示宣傳牌設置規範，內容準確，更換及時。做到各類物品擺放整齊有序。

八要養護機具。做到維修及時，提高機具設備的完好率和運行率。

National Norm
of Standardized Financial Services
— **Guidebook for Branches and Offices of**
the Industrial and Commercial Bank of China
(8 Do's, 9 Don'ts, 10 Warrants)

1. Respect customers. Do not slight on and talk back to customers nor make things difficult for them. Warrant ethical words be spoken, with welcome and good-bye said to customers coming over and leaving the counter and giving them answers whenever asked.

2. Make things convenient to customers. Do not refuse to change damaged notes and coins or accept fractional money. Warrant necessary stationery including pens, ink, presbyopic glasses and a notes discriminator be available to customers, and an information desk be set up for them.

3. Uphold creditability. Do not refuse or hold over documents and bills without reason. Warrant customers' lawful rights and interests be protected and their deposits and operations be kept confidential. Warrant their accounts be settled on time and interest calculated correctly.

4. Provide quality and efficient services. Do not conduct illicit operations. Warrant customers be served in a quick and accurate manner to save their time in preference to staff members.

5. Open the office for business on time. Do not open late or close early. Do not refuse any business within business hours. Warrant services be available until the time to close.

6. Keep poised and graceful. Man staff do not keep heavy-beard and long-haired; lady staff do not make themselves up heavily with exaggerated ornaments. All staff warrant to be neatly dressed with an employment card on their chests and to behaviour themselves politely.


7. Keep the environment clean. Do not leave personal articles in the office. Warrant announcement boards be put up in standard size and good order with precise contents and necessary substitutes, and everything be kept tidy and orderly.

8. Take good care of all office facilities. Warrant all of them be maintained and repaired timely to keep them in good order and operation at all times.



一要尊重客户。不怠慢、顶撞、刁难客户。做到使用文明用语，来有迎声，问有答声，走有送声。

1. Respect customers. Do not slight on and talk back to customers nor make things difficult for them. Warrant ethical words be spoken, with welcome and good-bye said to customers coming over and leaving the counter and giving them answers whenever asked.



阿姨，我存
压岁钱。

谢谢！我带
你去。

尊重客户

Show respect to customers

服务 8 标准

在哪儿买
国库券？


我扶您去。



尊重客户

Show respect to customers

服务 9 标准



请您收好,
谢谢!

使用文明用语

Warrant ethical words be spoken

服务10标准



使用文明用语

Warrant ethical words be spoken

服务11标准