

客户服务 Customer Service

进出口银行致力构建和完善“以客户为中心”的金融综合服务体系，秉承“合规运营、高效服务，精细管理、务实创新，担当有为、廉洁守诚”的服务理念，不断改进业务流程、提升服务能力、创新供给模式。2021年，本行将“我为群众办实事”实践活动与客户服务结合起来，开展金融助企行动，通过主动贴近市场、问需客户，适时适宜加大金融支持力度。

上下齐心，靠前为企业把脉问需。本行围绕为企业客户纾困解难核心目标，聚焦外贸产业和制造业及配套产业，甄别受外部环境变化、疫情影响遭遇暂时困难的企业，重点筛选制造业、新兴产业相关领域企业作为目标客户。全行上下深入一线、靠前服务，走访“问诊”企业客户的真实生产经营和资金周转情况，全面摸排企业痛点难点和迫切诉求。银企双方逐步形成“高层会谈达成共识、总部对接共谋对策、基层落实合作双赢”的工作机制。

贴近市场，精准细分客户层级。本行不断寻求发挥政策性职能、满足企业需求的新方法、新机制，主动贴近市场，推动客户分层，对不同客户群体配置差异化金融资源，通过制定一户一策的金融服务方案、配备高效的客户经理团队、实施有针对性的风险防控措施，全力满足企业需求，有力推动实体经济高质量发展。

精益求精，不断提升客户服务体验。本行强化金融产品储备，备足备精金融服务政策，梳理和重构金融产品体系，逐步推广订制针对客户的综合金融服务方案。优化信贷支持方向，连续出台多项阶段性、差异化信贷政策，简化审批手续，着力增强客户获得感，提升客户服务满意度。

不懈努力，持续提高服务客户专业能力。为更精准捕捉客户需求，提供更高效优质的金融服务，本行不断提高客户经理综合能力，致力于打造一支具有本行特色的胸怀大局、担当作为、创新务实、专业协作的客户经理团队，推进“以客户为中心”服务管理体系建设，全面提升本行服务实体经济的水平。

科技赋能，提供高效便捷金融服务。充分运用本行金融数字化转型成果，发挥网上银行多渠道建设、多样性产品、定制化服务等优势，推动网上银行开户率、活客率、替代率稳步提升。开通首家银企直联客户，将线上服务优势运用到服务战略客户、重点客户中，为客户提供更加优质的服务体验。在全国万众一心抗击新冠疫情的特殊背景下，积极利用网上银行系统“非接触式”服务渠道优势，创新远程开户模式，推出“账户办理一站通”产品，在减少接触的前提下，给客户

The Bank remained committed to building a comprehensive customer-centered financial service system. Acting on the philosophy of compliant operation, efficient service, refined management, pragmatic innovation, responsibility and integrity, the Bank improved its business procedures, enhanced service quality and developed new service models. In 2021, the Bank devoted itself to the campaign of serving the people with real action, and delivered services to its corporate customers on that basis. By keeping close to the market and learning about customer demands, the Bank increased support to its customers in a timely and appropriate manner.

Taking the initiative to find out customer demands with the joint efforts of all the staff. The Bank put solving difficulties for its clients at the center of its operation, focused on foreign trade, manufacturing and relevant supporting industries, screened out enterprises that were experiencing temporary difficulties due to changes in external environment and COVID-19, and gave special attention to enterprises in the manufacturing and emerging industries as target clients. The Bank took the initiative to provide clients with timely services. Staff at all levels paid site visits to corporate clients, learning about their status of production, operation and cash flow, and trying to understand the challenges they faced and their urgent needs. A working mechanism was gradually formed between the Bank and its clients, according to which, the top executives reach consensus through talks, the head offices design solutions accordingly, and the technical teams translate the consensus and solutions into win-win results.

Staying close to the market and making accurate customer classification. The Bank continued to explore new ways and mechanisms to fulfill its responsibilities as a policy bank and meet the needs of its corporate clients. It kept a close eye on the market and pushed forward customer classification in order to allocate differentiated financial resources to different customer groups. Through tailor-made financial solutions, highly efficient customer managers, and targeted risk prevention and control measures, the Bank made every effort to meet the demands of its clients and contributed to the high-quality development of the real economy.

Improving customer experience by the provision of fine services. The Bank made adequate and refined financial service policies, reviewed and rebuilt its product system, and put sufficient financial products in place. Tailor-made comprehensive financial solutions were delivered to clients at a gradual pace. The Bank also optimized targeted areas of its services, introduced a number of time-bound and differentiated credit policies and streamlined credit review and approval procedures in an endeavor to satisfy its customers.

Enhancing capacity building to deliver better services. To better understand the needs of its clients and deliver financial services with higher efficiency and quality, the Bank worked to improve client managers' comprehensive abilities and build a team of managers who can always bear in mind the big pictures, and be responsible, innovative, pragmatic, highly professional and cooperative. Efforts were also made to establish a service management system featuring customer first, with the aim to enhance the Bank's capacity for serving the real economy.

Providing efficient and convenient financial services with empowerment of technology. The Bank kept pace with the trend of digital transformation, took advantage of online banking featuring multi-channel, diversified products and tailor-made services. It witnessed a steady increase of its online banking account numbers and a growth of active customer ratio, and more clients began to use online service other than counter service. The Bank welcomed the first client that opened corporate-to-bank connect, expanded online services to strategic and key clients and tried hard to improve their experience. In the battle against COVID-19, the Bank made best use of the contact-free service of its online banking system, innovated the remote account opening measures and introduced the one-stop service. In so doing, the Bank managed to deliver efficient and convenient financial services with less physical contact.