

CUSTOMER SERVICE CHARTER

1. OUR COMMITMENT

This service charter is an expression and manifestation of our promise to provide, improve our service and ways of communicating with our customers in order to meet and exceed their expectations. This service charter sets out the standard that customers can expect from us, explains how they can obtain information and how to let us know if they have concerns and offer us advice on how they can help us serve them better.

2. OBJECTIVE OF THE CHARTER

The main objective of this Customer Service Charter is to provide our customers with information on the services we provide; enable our customers to check their expectations against what is offered and to give feedback on Service Standards.

3. OUR VISION

Preferred Sacco of Excellence

4. OUR MISSION

To Provide Quality Financial Services to Customers

5. CORE VALUES

- Team work
- Integrity
- Professionalism
- Equity
- Customer Focus

6. TAG LINE

Empowering Members Financially

7. OUR OBLIGATIONS

We shall endeavor to provide you with high quality service by:-

- Communicating effectively and efficiently
- Acting on any feedback relayed and prompt response
- Providing accurate, complete and up-to-date information.
- Having competent staff who knowledgeable about our products and services.
- Being courteous and Prompt
- Provide members with high quality service
- Privacy and confidentiality with respect to personal and financial information, written or oral, that you communicate to us as part of the requirement and in the course of receiving a service from us.

8. MEMBERS RESPONSIBILITIES

- Stating your request as clearly and as concisely as you can.
- Providing accurate and complete information by Ensuring that you send us copies of your supporting documents when submitting your request.
- Quoting any relevant reference number i.e Member number in all communications with us.
- Not offering any gifts, favors or inducements to our staff or solicit the same from them.
- Treating our staff courteously and with respect as you would wish to be treated yourself.
- Sharing with us your feedback
- Making comments or suggestions about the service you received.

OUR PROMISE TO OUR MEMBERS

When you call us on the telephone us we will:-

- Answer your call within the 3rd ring and be ready and willing to serve
- Let you know who you are speaking to
- Remain polite, courteous and friendly
- Tailor our language, tone, style and format to match our audience.
- Listen, correctly interpret messages and respond appropriately.
- Answer enquiries in full where possible and if we cannot do so immediately, we will take your details and will call you back.

When you e-mail or write a letter to us, we will:-

- Provide an initial email response within 24 hours and respond to letters within 3 working days
- Let you know who is dealing with your enquiry
- Remain polite and be courteous

When you contact us via social media (Face book & Twitter) we will:-

- Provide an initial response within 24 hours and follow up on agreed action
- Remain polite and be courteous

When you visit our office, we will:-

- Respect your privacy and be fair in our dealings with you.
- Meet you at the agreed time if you have an appointment.
- Endeavour to keep our offices clean and tidy.
- Treat you with courtesy, confidentiality and fairness.

When you apply for an ATM card on phone, we will:-

- Have the ATM cards at the branch ready for collection within 30 working days.

When you request for an ATM Pin replacement, we will:-

- Have the Pin replaced within 10 working days

When you need information from us, we will:-

- Ensure we provide you with accurate, complete and up-to-date information
- Ensure that our website and web portal are accessible

When you have a complaint about our service, we will:-

- Provide an acknowledgment and initial response within 24 hours
- Resolve the complaint within a maximum of 3 working days
- Welcome your comments and suggestions on this Charter regarding how we can improve our services to you in the future

We shall provide the following services within 20 minutes

- General enquiries
- Sacco Statement
- ATM card linking
- Over the counter withdrawals, Mpesa, POS
- Cash and cheque deposits
- ATM cards, PIN's and Bankers cheque collection
- M-chapaa Registration

We shall provide the following services within an hour

- ATM PIN reset
- M-chapaa Pin reset
- Dormant account activation
- Internal Funds Transfer
- Request for personal information change
- Collection of Junior Money bank
- Cash counting from the Junior money bank and deposit into the account

We shall provide the following services within the same day

- New Account opening
- Standing order processing
- Salary processing
- Direct Debit Processing

Credit Facilities

Product Type	Timeline
Cash Advance	12Hrs
Emergency Premier School fees Fahari	24Hrs
Midterm Normal Super New Super Jumbo	48Hrs

We shall provide the following services within the same day.

- New account opening – Junior, Holiday, Retirement, Fixed deposit and Investment
- Next of kin application and Update
- BBF Application and update
- Claim processing

Others

- Variation – Before 15th of every month
- Refunds – After 15th of every month
- Membership withdrawal - 60days