



CO-OPERATIVE BANK SACCO SOCIETY LTD

CUSTOMER SERVICE CHARTER

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DEFINITION OF TERMS

1. **“The Board”** means Board of Directors of Co-op Bank Sacco.
2. **“Management”** refers to the senior management staff of Co-op Bank Sacco.
3. **“The Society”** refers to Co-op Bank Sacco.
4. **“The Sacco”** refers to Co-op Bank Sacco.
5. **“Customer”**: For the purpose of this policy, customers can be defined to include individuals and organisation to which the Sacco provides services.
6. **“External customers”** include financial institution, government agencies, regulators, suppliers and other co-operatives as well as people passing through the Sacco en route to other destinations.
7. **“Internal customers”** include members of the Board, members of staff and the general membership.

I.0 POLICY ON CUSTOMER SERVICE

I.1 PREAMBLE

This Customer Service Charter has been developed and approved by the Board of Directors of Co-op Bank Savings and Credit Co-operative Society Limited (The Society). It lays down the general guidelines on customer management at the Sacco. The Sacco Management is expected to enforce and adhere to the Charter in dealing with related matters.

This policy document will be used together with other relevant policy documents in force from time to time. It is important that every member of staff of Co-op Bank Savings and Credit Co-operative Society Limited familiarizes themselves with the provisions of this policy and bring to the Board's attention any non-compliance.

While the policy anticipates and provides for a wide range of circumstances, it is not exhaustive and should be read in conjunction with existing laws and other relevant policy documents as well as the application of industry best practice. In addition to this policy, specific instructions and operational guidelines may be issued from time to time by the Board of Directors.

I.2 OBJECTIVES

The main objective of this policy is to set and document customer management guidelines to be complied with by Co-op Bank Sacco. Specifically, the objectives of the policy are to:

- i. Ensure when dealing with Customers, all staff respond in a courteous, consistent, timely and fair manner and satisfy all reasonable requests from customers.
- ii. Ensure that the Sacco resources are used efficiently and effectively in achieving the Sacco strategic objectives.
- iii. Ensure that Co-op Bank Sacco reputation is properly managed.

I.3 SCOPE

This policy applies to all members of the Board of Directors and Supervisory Committee as elected by the Sacco's Annual Delegates Meeting (ADM) from time to time as well as the Sacco Staff in their daily operations at the Sacco.

I.4 POLICY STATEMENTS

I.4.1 SERVICE COMMITMENT

- i) All Sacco staff and management will provide service to customers either directly or indirectly.
- ii) All Sacco staff and board must strive to meet the needs of customers in a professional, efficient, effective, courteous and ethical manner. Staff and board will:
 - a) Treat all customers with respect and courtesy;
 - b) Listen to what customers have to say and determine the exact nature of the request;
 - c) Respond to customers enquiries promptly and efficiently;
 - d) Act with integrity and honesty while dealing with customers; and
 - e) Provide relevant and timely feedback to the customer.

I.4.2 SERVICE UNDERTAKINGS

Sacco staff and board aim to project a professional image through service excellence. To achieve this, the Sacco endeavors to:

- i) Demonstrate respect, courtesy, patience, attentiveness, consideration and sensitivity to the customer at all times;
- ii) Identify customer needs and expectations;
- iii) Provide customer with clear and concise information;
- iv) Take appropriate action and respond in accordance with the internal policies and procedures;
- v) Make decisions using processes that are consultative, impartial and otherwise ethical;
- vi) Adopt fair, lawful and appropriate procedure when making decisions, carrying out activities and performing services;
- vii) Be sensitive to any language or other communication barriers experienced by members when providing advice or any other information. If necessary provide bilingual or other assistance as required;
- viii) Be sensitive to members with disabilities when providing information;
- ix) Present a positive image of the Sacco to the customers;
- x) Demonstrate professionalism when dealing with difficult customers;
- xi) Act within the law and Sacco's code of Conduct and Policies;
- xii) Respond to Customer enquiries promptly and efficiently, within allocated time frames.

I.4.3 CUSTOMER SERVICE STANDARDS

I. Courtesy

Employees of the Sacco will be educated in the service standards of the Sacco; will exhibit customer friendly service skills; and be knowledgeable, professional and courteous in meeting the needs of our customers.

II. Confidentiality

All information gathered or held regarding the personal or business affairs of our customer will be held in strict confidence for the sole use of the Sacco in meeting its stated objectives. No information will be released to members, partner organizations, or any other third party in a format that will allow identification, except with the express consent of the provider or as may be required by law. The Sacco does not sell lists to third party marketing organizations.

III. Communication

The Sacco Board/GM can be reached by post, phone, fax and email. All correspondences will be responded to in a clear, concise and timely manner. Our aim is that all correspondences from date of receipt will receive a response within 3-4 business days. Complicated issues will receive an acknowledgement within the response time and continuous updates on the progress of the case until a solution is achieved.

IV. Consistency

As part of the Sacco's commitment to uphold professional standards, it has implemented and constantly review policies to ensure that its operation is consistent across all customers and partner organizations.

V. Reduce bureaucracy

Wherever possible and without compromising the professional standards of the Sacco operations, we strive to reduce the burden of unnecessary bureaucracy.

VI. Handling Complaints

The Sacco seeks fair, just and prompt solutions where possible to any complaints and appeals. All such issues should be directed to the Customer Service Officer to deal with conclusively and in the interest of both the Sacco and the customer concerned.

VII. Access to information

Information about the Sacco and its objectives is available in the Staff Handbook and member portal. The information on our member portal shall be updated regularly where the date of the latest update is noted. Information can also be obtained from the Sacco newsletter, and flyers.

The Sacco complies fully with the provisions of the Co-operative Societies Act, Sacco Societies Act and Regulations for Non-deposit Taking Saccos. Any personal or confidential information held by the Sacco about a member, staff or partner is fully accessible to that person or body for review or editing by contacting the GM.

VIII. Consultation and feedback

Consultation is an important part of meeting our objectives. The Sacco shall conduct regular customer satisfaction surveys on the needs and perception of its customers, using the feedback to enhance its services. Provision for giving feedback is also included in our member portal and Sacco email address.

Customers contact the Sacco for a wide variety of issues ranging from enquiries and request for information or advice to the provision of direct services like loans, new registration and new products.

a) Telephone calls

The Sacco recognizes the importance of telephone calls and will answer all calls promptly and effectively. Calls referred to customer service will be acted upon quickly by providing clear and concise information in response to caller enquiries. The Sacco endeavors to:

- i) Advise all callers of the name of the person answering the call or making the call where it is outgoing from the Sacco.
- ii) Deal with the call, redirect the call or take a clear message from the caller as required.
- iii) Ensure all messages include details of the caller's name. This shall include contact number and message as well details of who took the message and when.
- iv) When calls cannot be responded to immediately, give clear advice to the customer about when he can expect a response.
- v) Put calls on hold for a minimum amount of time possible.
- vi) Speak clearly, calmly, courteously and patiently, even when the caller is angry, aggressive or distressed.
- vii) Answer unattended telephones in the absence of colleagues whenever practical.
- viii) Respond to telephone messages within one business day.

- ix) Change voice mail message (s) when staff are absent on an extended period of leave.

b) Written

The Sacco recognizes the importance of correspondence (letters, facsimiles, Short Message Service, email messages and social media) and will provide clear and concise responses promptly. The Sacco endeavors to:

- i) Provide response to all matters within 5 working days of receiving the correspondence and within one day for emails and social media messages if the item requires a response.
- ii) Ensure that all outward correspondences includes the name and contact details of the officer dealing with the matter and Sacco's file reference.
- iii) Use a language that is clear and concise.

c) Face to face

The Sacco recognizes the need to promptly serve customers who come to the Sacco to seek information or transact business. The Sacco will endeavor to have officers available to the customers during office hours and at designated times. The Sacco endeavors to:

- i) Attend to members quickly, fairly and in a courteous and helpful manner
- ii) Make staff available for interviews by prior arrangement.
- iii) Attend customers at the customer service desks in a professional and helpful manner and within ten minutes of their visit.
- iv) Promptly escalate the matter to the GM if unresolved.
- v) Display a full product range and any new developments at the Customer Access Points.
- vi) Speak clearly, slowly, calmly courteously and patiently when dealing with angry aggressive or distressed customers.
- vii) Make prior arrangement for any external visit with a detailed programme showing the number of staff or Board expected to tour and areas of interest.
- viii) Ensure that all relevant staff are present to address each matter appropriately.

IX. Dealing with Difficult Customers

As stated above, Sacco staff are expected to treat customers with courtesy and respect at all times and to make every reasonable effort to address the customers' needs even when the customer is rude or difficult. It is certain however-that whatever standard of professional and positive customer service Sacco achieves, there will always be a small percentage of customers whose issues cannot be dealt with to their satisfaction. This may be due to denial by the customer to accept solutions given by the Sacco or make demands that

are not within our scope or resources to meet or a level of rudeness or aggression shown to staff by the customer that makes it unsafe or unreasonable to proceed.

Where the GM is satisfied that every effort has been made by staff to address the customer's need, he may make a decision that there is no reasonable prospect of reaching a position where a particular customer is satisfied with the Sacco's action and service. In such a case, the GM may decide to stop or limit responses to the customer in relation to the issue in question.

Where the GM has made such a decision, he will ensure that it is communicated in writing to the customer and that the customer is given the opportunity to defend himself on the proposed course of action. In addition, the GM will advise the Executive Committee of any correspondence issued in relation to such a decision. The GM will continue to monitor any further contact with the customer over the issue.

The Board may take a decision to suspend or expel the member.

X. Customers who are Rude, Abusive or Aggressive

Rude, abusive or aggressive behaviour may include vulgar noises, expressions or gestures; verbal abuse of a personal or general nature; intimidating, threatening or offensive behaviour; physical violence against property or physical violence against a person.

Where a customer is aggressive or abusive, the Sacco may:

- i) Advise the customer that we consider their actions offensive, unnecessary and unhelpful and ask them to stop;
- ii) End telephone calls / appointments / meetings;
- iii) Terminate all direct contact with the customer;
- iv) Notify the police. This will always be the case if physical violence is used or threatened; and
- v) Take any other action that we consider appropriate to the circumstances.

Where a conversation or interview is terminated, the staff member must then inform the Sacco of the incident and make a diary note of the event. Where necessary the Manager in charge of Customer Care will then discuss the matter with the GM to determine what action will be taken with respect to the customer's behaviour.

XI. Managing Anonymous Customer Action Requests

Customers can make anonymous action requests to the Sacco. These action requests however can be difficult to investigate and for obvious reasons it is impossible to contact the person making the call and communicate the findings the Sacco.

The Sacco will not normally investigate anonymous action requests unless the issue places the Sacco's safety at risk or raises a serious matter and there is sufficient information from the caller to make out a prima facie case or to carry out an investigation.

XII. Confidentiality and Privacy

All dealings with the customers must abide by the Kenyan Law regarding Privacy and Protection of Personal Information. Access to information held by the Sacco must be made in line with the Sacco bylaws, Co-operative Societies Act and Sacco Societies Act.

2.0 CUSTOMER SERVICE CHARTER

POLICY STATEMENT

This Customer Service Charter sets out the standards of service that our members and other customers should expect from us. We aim to provide our customers with high quality service in a Prompt and efficient way. This Customer Service Charter sets out our response policy upon contact by telephone, letter, and email, via portal feedback form or in person. It also gives guidance on the expected behavior of Board members, Delegates and Sacco staff towards members, customer obligations, our service standards and how we receive and deal with complaints and compliments.

WHO WE ARE

We are a medium size Savings and Credit Co-operative Society serving the staff of Co-operative Bank and its subsidiaries.

VISION

To be the leading Sacco in provision of world class financial solutions

MISSION

Empowering members economically and ensure sustainability through efficient resource mobilization, prudent management and provision of affordable value adding financial solutions.

CORE VALUES

We are guided by the following core values:

1. Integrity
2. Equality and fairness
3. Professionalism
4. Innovative

OUR SERVICE DELIVERY OBLIGATIONS:

OUR MEMBERS AND ARE ENTITLED TO:

- Friendly and courteous service,
- Be treated fairly and with respect at all times,
- Receive accurate and appropriate information in an open and honest manner,
- Be informed of all the products and services we offer,
- Be advised in good time of any changes and interruptions in service delivery.

WE SHALL:

- Provide all information on your account upon request,
- Treat information regarding your account with the utmost confidentiality,
- Listen in order to understand and respond to your needs,
- Provide all information you require to know on our portal and circulate the same to each member through emails,
- Aim to continuously improve our service delivery and products,
- Monitor and evaluate customer satisfaction levels in a spirit of continuous improvement.

OUR SERVICE DELIVERY STANDARDS:

Description of Service	Requirement	Timeline
Loans	<ul style="list-style-type: none"> • Filled up requisite loan application form • Copy of ID. • 2 recent Certified copy of pay slips 	<ul style="list-style-type: none"> • All short term loans up to 36 months 48hrs • Enhanced dev 48hrs • Super development 48hrs • Collateral terms and conditions apply for loans supported by collateral
Refunds upon withdrawal	<ul style="list-style-type: none"> • letter of withdrawal • Copy of ID • Seek replacement for loans guaranteed • Give society 60 days' notice 	<ul style="list-style-type: none"> • 24hrs upon expiry of notice • Where 60 days' notice is not given, the society will charge 10% of current deposit amount in lieu of withdrawal notice and pay within 24hrs of fulfillment of other requirements.
Refund for over-deductions	<ul style="list-style-type: none"> • Written request/email 	<ul style="list-style-type: none"> • Within 48hrs
Refund for savings scheme funds.	<ul style="list-style-type: none"> • Written request/email 	<ul style="list-style-type: none"> • Within 48hrs
Refunds for deceased members	<ul style="list-style-type: none"> • Copy of ID of next of kin and deceased member • Original death certificate • Original burial permit • Certified letter of grant. 	<ul style="list-style-type: none"> • 10 days after receipt of payment of claim from the insurance.

- The Finance Department shall observe all financial regulations and procedures, ensure adherence to budgetary provisions; and process approved payments as provided for in the financial policy payment within 30 days.
- Procurement of goods and services shall be done in line with the SACCO procurement policies and government procurement regulations.
- Quality ICT services shall be provided to members, staff and general public.
- The SACCO shall maintain a healthy, safe and pleasant working environment.
- The SACCO is a CORRUPTION FREE zone.

EXPECTATIONS FROM OUR CUSTOMERS

- Treating our staff with respect and courtesy.
- Treating other members politely and with consideration.
- Not compromising staff In line with our core value of integrity.
- Providing us with sufficient and accurate information to enable us to serve you appropriately.
- Prompt submission of remittances.
- Provide feedback and comments on services provided.
- Making suggestions on ways in which we could improve our products and services

AVENUES OF COMMUNICATION

We are open from 8.00 am to 5.00 pm, Monday to Friday each week.

WHEN YOU CONTACT US BY PHONE

- The person dealing with you will give you his/her name.
- We aim to answer your calls within the first three rings.
- If we cannot deal with your enquiry immediately, we will arrange to return your call at an agreed time.

WHEN YOU CONTACT US IN WRITING

- When you write to us via e-mail or via portal, we will immediately acknowledge receipt via email and shall Endeavor to resolve complaints within 24 hours of receiving your communication or otherwise give progress updates until the issue is resolved to the members' satisfaction.
-

When you write to us by letter:

- We shall respond to your letter within two working days of receipt.
- We shall refer any enquiry to an appropriate officer within 30 minutes.
- We shall ensure that all enquiries are followed up and customer is fully advised of the outcome.

- We shall provide members with clear information about our services and products.

WHEN YOU VISIT US

- If you call in without an appointment, we will see you within 10 minutes.
- If you had an appointment, we shall see you at the appointed time.
- If you need to wait longer, we shall inform you immediately.

OUR CONTACT AVENUES ARE LISTED BELOW

Office Location: Co-op house Building
 Telephone: 3276130/128/977/978
 Postal Address: 48231-00100

Portal: <https://172.16.204.73/Sacco/Default.aspx>

E-mail addresses: Customer care: coopbanksacco.co-opbank.co.ke
 Finance Department: korire@co-opbank.co.ke
 Credit Department: skiarie@co-opbank.co.ke
 To give feedback: eshedu@co-opbank.co.ke
 General Enquiries: eshedu@co-opbank.co.ke

COMPLAINTS, FEEDBACK AND SUGGESTIONS

We welcome your comments and suggestions to help us improve the quality of our information, products and services. If you are not satisfied with the service you have received, or feel you have not been treated fairly or reasonably, by us or by someone delivering services on our behalf, please tell us.

Write an email to Customer care: coopbanksacco@co-opbank.co.ke addressed to the General Manager Co-opbank Sacco or drop your letter in the suggestion box located in the Sacco Office.

3.0 ROLES AND RESPONSIBILITIES

- a. Sacco staff – attend to complaints, feedback and suggestions raised by all Sacco stakeholders in a timely and professional manner.
- b. Members – ensure that they raise any issue that is bothering them through the established communication channels. Members are highly encouraged to document their complaints for accountability.
- c. Delegates – Ensure that solutions are found to issues addressed to them by members by escalating to the Sacco office or Board members
- d. Board – Ensure that all complaints, feedback and suggestions by all Sacco stakeholders have been satisfactorily addressed. Ensure continuous improvement of service standards.

4.0 MONITORING AND REVIEW OF THE CHARTER

We will, in consultation with our stakeholders, review this charter regularly with a view of improving our products services. Our performance against the service standards contained in this charter will be monitored by the Society's Board of Directors.

5.0 REVISION HISTORY

REVISION DATE	REVISED SECTION	DESCRIPTION
2015		First published
May 2019	Complaints, Feedback and Suggestions Roles and Responsibilities Revision History	
April 2021	Policy on service delivery	The Sacco's overall guiding policies and principles on customer service delivery

6.0 APPROVALS

AMOS MWITA.
CHAIRMAN

DENNIS ODAWO
HON. SECRETARY

ELI WAWERU.
TREASURER