



**VISION AFRIKA DT
SACCO SOCIETY LTD**

**CUSTOMER SERVICE
CHARTER 2023**



1. INTRODUCTION

The Customer Service Charter (also referred to as Charter) is being introduced with the intention to outline key commitments and service standards when providing service to members. The charter considers the following

The charter is designed to reflect the common Sacco services

- **Emerging issues and trend in this digital era.**
- **The service standards are designed from the member point of view in a bid to have customer excellence and being customer centrist**

2. OBJECTIVE

To foster professionalism in our service delivery, we endeavor to deliver high-quality member services that meets the financial needs of our members this will bolster us to be the leading SACCO in providing sustainable financial services and products.

3. WE ARE COMMITTED

To ensuring that:

- **There is 99% customer retention**
- **Customer needs are established, understood and consistently met.**
- **Management of risks associated with non-conformity of products and services are identified and mitigated on time**
- **The focus on enhancing customer satisfaction is maintained**
- **Customer complaints and other customer input/feedback are continually monitored and measured to identify opportunities for improvement.**
- **We continually look for other ways to build relationships with customers**

4. YOUR RIGHTS AS OUR MEMBER

- 1. To be treated while being served with courtesy and respect.**
- 2. To be attended to on time;**
- 3. Enjoy the use of all the facilities and services of the Sacco subject to the Society's by laws**
- 4. Access all legitimate information relating to the Society, including, internal regulations, annual accounts and inventories at the Society's registered office.**
- 5. Give feedback and participate in decision making at the branch meetings when called upon**
- 6. Be elected to the various organs of the society, subject to the Sacco by laws;**

5. YOUR OBLIGATIONS AS OUR MEMBER

- To manage the operations of your account(s) in accordance with the regulations, tariff, banking practices and norms, terms and conditions set by the Sacco and ask for any clarifications from any official of the Sacco**
- To timely update account mandates whenever there are changes, to prevent fraud and avoid delays in service delivery.**
- Observe and comply with all the Society's by-laws and decisions taken by the relevant organs of the Society;**
- To provide complete, accurate and timely information when requested by the Sacco**
- To treat Sacco staff members with courtesy and respect.**
- To honor payment obligations in a timely manner.**
- To Protect your personal information and your account assets including but not limited to the linked mobile numbers, signatures, PINs and Passwords**
- Buy and pay up for shares and make any other regular payments provided for in these by laws and;**
- To report any suspicious activity in their accounts**

6. STANDARDS OF SERVICE

we have set out below the time frames within which a member expects the Sacco to deliver the respective services.

NO	SERVICE	REQUIREMENTS	DURATION EXPECTED TO TAKE
1.	Attend to general enquiries	Call, Email, physical visit, social platform	Respond within 24hours
2	New Member registration	Duly filled application forms with all necessary documents attached (e.g ID copy, KRA PIN & Photo)	Within 2hrs
3	M-banking registrations	Duly filled M-vision application form with all necessary documents attached (e.g ID copy, KRA PIN & Photo)	activations done Daily
4	M-banking PIN resets	Written request	5 minutes
5	Sacco App request	Self-service, Phone call for activation or written request	5 minutes
6	Pay bill transactions inquiries	Self-service, Phone call or written request	5 minutes
7	FOSA Advances	Duly filled loan application forms	Within 48hrs
8	BOSA membership withdrawal	Written withdrawal notice Duly filled exit form Duly executed guarantor substitution form	60 days from submission date
9	Bankers Cheque purchase	Duly filled form	5 minutes
10	Cheque processing	Original cheque	2 working days
11	RTGS & External EFT	Duly filled form	24 Hours
12	Internal Funds Transfer	Duly filled form	5 minutes
13	ATM application	Duly filled form Copy of ID	14 working days
14	Salary Processing	Duly approved payroll (soft copy and hard copy)	same day
15	Loan application	provided all necessary and completed documents have been submitted to the Sacco.,	We will endeavor to process applications efficiently and speedily, in accordance with our internal policies
16	Resolve counter enquiries at our branches.		We will endeavor to resolve all counter enquiries: <ul style="list-style-type: none"> • Where no follow up is required, within first visit. • Where follow-up and feedback is required, not later than five (5) business days from receiving the enquiry. Where enquiry is complex, you will be attended

			to in an efficient and timely manner and kept updated on the progress.
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WORKING HOURS		
UNIT	WEEKDAY	SATURDAY
HEAD OFFICE-NAKURU BRANCH	8.30 Am to 4.30 Pm	8:30 Am to 12.30 Pm
NAIVASHA BRANCH	8.30 Am to 4.30 Pm	8:30 Am to 12.30 Pm
MOLO BRANCH	8.30 Am to 4.30 Pm	8.30 Am to 12.30 Pm
GILGIL BRANCH	8.30 Am to 4.30 Pm	8:30 Am to 12.30 Pm
MOBILE BANKING	Available 24/7	

CUSTOMER FEEDBACK

Customers may use the contact Centre to lodge complaints, give suggestions or compliments.

RAJDEEP HOUSE OPP. GENERATION HOUSE- KENYATTA AVENUE

MOBILE NUMBER: 0728075075,

0716291517,0716291550,0743124455

Email: info@visionafrikasacco.co.ke

WEBSITE: www.visionafrikasacco.co.ke

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