



## **Wanandegge Sacco Customer Service Charter**

### **OUR COMMITMENTS**

We commit ourselves to:

- a. Increase awareness in accordance to the Wanandegge strategic plan;
- b. Create meaningful win-win partnerships with our stakeholders and customers;
- c. Ensure quality and timely service delivery to our customers / suppliers / clients;
- d. Understand our mandate and meet promises made by the Sacco;
- e. Attend to our customers / clients promptly;
- f. Communicate with the customers courteously, positively and genuinely;
- g. Amicably resolve customer complaints and respond effectively to their queries and dissatisfaction by our services;
- h. Meet and exceed our customer / clients expectations;
- i. Be free, fair and transparent in all our practices and to all.

### **Service standards**

We endeavour to provide first class service in all our business processes in order to deliver optimal value to all our customers. Specific areas of performance are outlined below:

- ✓ Information - timely and accurate information.
- ✓ Impartiality - objectivity in service to members and sourcing of suppliers by staff members.
- ✓ Courtesy - courteous, considerate and non-discriminatory treatment.
- ✓ Identification - customers / suppliers / service providers have the right to demand official identification of our staff.

- ✓ Responsiveness - telephone calls are responded to on the third ring, while emails, letters or faxes are responded to within reasonable time not exceeding 72 hours from the date of receipt of communication.
- ✓ Accessibility - daily hours of operation are 8:00 am to 5:00 pm Monday to Friday, and Saturday 8.00am to 12.00pm with the exception of approved public holidays our offices will remain closed. There is a one hour lunch break between 1:00pm to 2:00 pm. Working hours may be adjusted due to system / power outages, emergency situations or disaster.
- ✓ Compliance - compliance to laid down guidelines, rules and regulations.
- ✓ Fast account opening: Have your personal banking account available within 24 hours of satisfying identity requirements;
- ✓ Privacy- we will keep your personal information private and secure and not offer it to third parties without the owner's consent.
- ✓ Responsible lending - we will not offer you a loan top up if you have a recent poor credit performance or are struggling to meet repayments on your existing loan.
- ✓ Provide you with information about effective and efficient ways to reduce your loans and advances.
- ✓ Explain in clear and simple terms how interest on your loan or advance is calculated and charged, what fees may apply and when, and the consequences of defaulting.
- ✓ Advances will be processed within 30 minutes provided all requirements are fully provided.
- ✓ Emergency loans will be processed within 30 minutes provided all requirements are met. -Members who apply for Normal and school fees loans will be informed on whether they qualify, the amount they are eligible for and the date which their loans will be paid within 48 hours provided they fill the applications correctly and attach all relevant documents.
- ✓ Wrong deductions. Erroneous deductions will be refunded immediately a member reports and corrected in the payroll system immediately.
- ✓ Counter Payments - Members depositing or withdrawing will be served in a maximum of 3 minutes at the counter.
- ✓ Electronic Fund Transfer: We will effect EFT transactions the same day we receive instructions to effect them provided the instructions are received in full and before 12.00 pm. Those received after this time will be effected the following day.
- ✓ BOSA deposits refund - Shares will be refunded after giving 60 days' notice to Wanandegge Sacco credit office.

## **CUSTOMER COMPLAINTS**

We believe that the best way to solve a complaint and to achieve customer satisfaction is to deal with the issue at the point of initial contact.

Initial complaints should be addressed to the office that dealt with you originally.

We will issue a full response to your complaint within 24 hours of receiving it, and if it is delayed, we will inform you why, and let you know when you can expect a full response.

In case of non-response or inadequate response, you may then lodge an appeal with:

Customer Care Desk:

[customercare@wanandegesacco.com](mailto:customercare@wanandegesacco.com)

In case your complaint is not adequately addressed by the customer service officer, the appeal should be lodged with:

Business Development Manager:

[dnasambu@wanandegesacco.com](mailto:dnasambu@wanandegesacco.com)

If you are not satisfied with the response from the above two levels, then you may further lodge the complaint with:

The CEO

[jcheruto@wanandegesacco.com](mailto:jcheruto@wanandegesacco.com)

If you wish to appeal against a decision made by Wanandeg Sacco, please inform us formally in writing and we will review the decision.

Wanandeg Sacco Society Ltd,

Wanandeg Plaza, off Old Airport North Road,

P.O BOX 19074- 00501, Nairobi.

Telephone: 0722208557

## **PERSONAL VISITS TO OUR OFFICES**

We will always welcome our valued customers / clients to a tidy, clean and friendly environment and always give them a quick and efficient service.

- a. When you visit our offices expect a prompt, polite and courteous staff who will ask you how we can help you.
- b. If you visit us without an appointment, we will try to see you within 15 minutes in emergency cases.
- c. If you have an appointment, we aim to see you within 10 minutes of your appointed time.

- d. We will be clear and helpful in our dealing with you, giving you reasons for our decisions.

## **ADDITIONAL COURTESIES**

Wanandegge Sacco will:

- a. Treat you in a professional and respectful manner in all our dealings with you.
- b. Treat you fairly and impartially, irrespective of your religious beliefs gender political opinion, race, age, marital status or any other factor.
- c. Have staff who are fully trained to carry out their duties effectively and efficiently.
- d. Ensure appropriate confidentiality in all our dealings.
- e. Ensure accuracy and quality in the delivery of our services.
- f. Consult customers regularly and take account of their comments through surveys.
- g. Aim to continuously improve our services for the benefit of our customers.
- h. All staff will have email signatures for easy and timely communication.
- i. The Charter will be accessible to all in our Wanandegge website - <https://www.wanandegesacco.com/index.html>

## **CUSTOMERS' RIGHTS**

As our customer you have the right to:

- a. **Information** - it's your right to request for complete, accurate and timely information on our services.
- b. **Services** - you have the right to require quality services in a timely manner, have access to our facilities and information without offering inducements by way of gifts and other offers to staff, or to solicit the same in return for services.
- c. **Review and enquires** - you have the right to review our procedures and make appeals where necessary as well as make enquiries at any time in regard to our services, processes and payments etc.
- d. **Courtesy** - it's your right to be treated politely and with courtesy.
- e. **Identification** - you have the right to request for identity of the officer serving you.
- f. **Payments** - you have the right to demand your payments for your goods delivered or services rendered in accordance to terms of agreements.

- g. **Lodge complaints** - it's your right to file a complaint in writing to the CEO by regular mail, fax or email in regard to our services. You may report any cases of corruption to our Internal Audit or CEO.

### **How Can You Help?**

You can help us to serve you better by:

- a. Ensuring you are acquainted with our service charter.
- b. Providing necessary information and relevant documents when seeking services, making an inquiry or complaints as may be required.
- c. Referring to previous correspondences to help us respond to you promptly.
- d. Observing and respecting our procedures, rules and regulations.
- e. Being courteous and respectful to Wanandeg staff assisting you.
- f. Providing feedback on the quality of our services to challenge us to improve our service delivery.

### **SUGGESTIONS**

We also have a suggestion box at the Customer service Desk.

You can also email [info@wanandegesacco.com](mailto:info@wanandegesacco.com) with your suggestions.

### **CUSTOMER RESPONSIBILITY**

They are obliged to:

- a. Treat staff with courtesy and respect.
- b. Attend scheduled member education meetings punctually.
- c. Provide accurate and timely information to facilitate proper provision of services.
- d. Abide by any legal requirements and other obligations that customers are to meet in order to be eligible for payments or services sought.

### **I: INFORMATION ON WANANDEGE SACCO**

You can access information on Wanandeg Sacco on our products and services through the website <https://www.wanandegesacco.com/index.html> or through the CEO's office.