



**BRAEMEG SAVINGS AND CREDIT  
CO-OPERATIVE SOCIETY LTD**

P.O BOX 45112 – 00100 Tel: 3872300 Nairobi, Kenya



**CUSTOMER SERVICE CHARTER**

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## PREFACE

This Customer Service Policy has been developed as a guide to Braemeg Sacco in handling customers. It provides a standard approach to addressing customer issues at Braemeg Sacco.

In developing this Policy, the BOD intends to have this as the primary reference point for customer management at the Sacco. Contents of this Policy will therefore be carefully studied and implemented, as it constitutes an integral part of the Society's risk management process. The policy will be circulated to all Sacco officials and staff to enable them to familiarize themselves with the provisions herein.

The policy document is intended to:

- a) Be a point of reference for board and staff in dealing with members.
- b) Ensure good practice in customer management.
- c) Ensure consistency in handling of member issues.

Amendments and updates to this policy may be made from time to time and become effective only when adopted by a BOD resolution. This policy will be reviewed and updated regularly as and when need arises.

## **VISION**

To be a leading financial institution that guarantees members growth and financial independence.

## **Mission**

Provide diverse and affordable financial products & Services that guarantee competitive returns to members through mobilization of savings, education and sound management.

## **Core Values**

In all our services to members and customers we shall be bound by the following values.

Excellent Customer Care

Integrity

Confidentiality

Equity & Fairness

Proactive leadership

## DEFINITION OF TERMS

1. **“The Board”** means Board of Directors of Braemeg Sacco.
2. **“Management”** refers to the senior management staff of Braemeg Sacco.
3. **“The Society”** refers to Braemeg Sacco.
4. **“The Sacco”** refers to Braemeg 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.

## LIST OF ABBREVIATIONS

AGM	Annual General Meeting
BOD	Board of Directors
CEO	Chief Executive Officer
SACCO	Savings and Credit Cooperative Society

## **1.0 INTRODUCTION**

### **1.1 PREAMBLE**

This Customer Service Charter has been developed and approved by the Board of Directors of Braemeg 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 Braemeg 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.

### **1.2 OBJECTIVES**

The main objective of this policy is to set and document customer management guidelines to be complied with by Braemeg 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 Braemeg Sacco reputation is properly managed.

### **1.3 SCOPE**

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

#### 1.4 PHILOSOPHY STATEMENT

Braemeg Sacco is committed to setting and maintaining standards in the dynamic Sacco industry, through its services team, educational programmes, credit facilities and customer representation. The Sacco's main role is to create wealth to members through savings and loan schemes. To achieve this, the Sacco endeavours to serve members fairly based on voluntary and democratic principles.

The Sacco strives to provide relevance, timeliness and consistency in all its educational and member service-based activities. We regard all members, policy making bodies and partner organizations as our customers.

The Sacco service philosophy is to establish guidelines for communication between Braemeg Sacco and its internal and external customers by providing timely, accurate, clear and quality Customer Service.



## 2.0 POLICY STATEMENTS

### 2.1 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.

### 2.2 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.

## **2.3 CUSTOMER SERVICE STANDARDS**

### **2.3.1 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.

### **2.3.2 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.

### **2.3.3 Communication**

The Sacco Board/CEO 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.

### **2.3.4 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.

### **2.3.5 Reduce bureaucracy**

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

### **2.3.6 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.

### **2.3.7 Access to information**

Information about the Sacco and its objectives is available in the Staff Handbook and Sacco website. The information on our website 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 Sacco Society Act. 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 CEO.

### **2.3.8 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 website.

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 2 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 include 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 CEO 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.

### **2.3.9 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 CEO is satisfied that every effort has been made by staff to address the customers 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 CEO may decide to stop or limit responses to the customer in relation to the issue in question.

Where the CEO 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 CEO will advise the Finance & Admin Committee of any correspondence issued in relation to such a decision. The CEO 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.

### **2.3.10 Customers who are Rude, Abusive or Aggressive**

Rude, abusive or aggressive behavior may include vulgar noises, expressions or gestures; verbal abuse of a personal or general nature; intimidating, threatening or offensive behavior; 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 officer in charge of Customer Care will then discuss the matter with the CEO to determine what action will be taken with respect to the customers' behavior.

### **2.3.11 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.

### **2.3.12 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.

### **3.0 GENERAL PROVISION**

In all of the situations referred to in this Charter, adequate documentary records must be made and maintained on the appropriate Sacco file.

Where the CEO determines to limit a customer's access to the Sacco in any of the ways specified in this policy, he must advise the Board where appropriate.

## 4.0 SERVICE CHARTER

### **Our Vision**

To be a leading financial institution that guarantees members growth and financial independence.

### **Our Mission**

Provide diverse and affordable financial products & Services that guarantee competitive returns to members through mobilization of savings, education and sound management

### **Our Core Values**

In all our services to members and customers we shall be bound by the following values.

Excellent Customer Care

Integrity

Confidentiality

Equity & Fairness

Proactive leadership



## OUR COMMITMENT

This Customer Service Charter is our formal commitment and promise to provide you with services that meet your expectations. We are committed to meet and even exceed these expectations.

### OUR OBLIGATIONS

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

- Communicating effectively.
- Acting on any feedback relayed and prompt response.
- Providing accurate, complete and up-to-date information.
- Having competent staff who are knowledgeable about our products and services.
- Being courteous.

### YOUR RESPONSIBILITIES AS A MEMBER

- Providing accurate and complete information.
- Providing your membership details ready when contacting us.
- Treating our staff with courtesy and respect.
- Sharing with us your feedback.

## Our Service Standards

We commit ourselves to:

Activity			Your Responsibility		
1.	Hours of Business	<ul style="list-style-type: none"> <li>Monday-Friday: 8.00am-5.00pm</li> <li>Saturday 9:00am-1:00pm</li> </ul>	1.	Official Sacco Information	<ul style="list-style-type: none"> <li>Visit the Sacco Website regularly for updates and information.</li> <li>The Sacco to send emails, SMS and emails on official communications</li> </ul>
2.	Loan status enquiry	Reply within 20 min	2.	Service Requests	Request in writing or complete relevant application forms and deliver to the Sacco.
3.	Telephone call	<ul style="list-style-type: none"> <li>Answer your call within the 3rd ring and be ready and willing to serve.</li> <li>Let you know who you are speaking to.</li> <li>Remain polite, courteous and friendly.</li> </ul>			
4.	General enquiries at desk	5 minutes	3.	Customer Feedback	Communicate in writing or complete relevant application forms and deliver to the Sacco
5.	Membership application	<ul style="list-style-type: none"> <li>Confirm receipt within 12 hrs</li> <li>Board approval within 30 days</li> </ul>			
6.	Member Details Update	Within 12 hrs			
7.	Social media comments & Inquiries	Response within 12 hours			
8.	General email requests/enquiries	Provide an initial email response within 12 working hours			

	Letters	Respond within 3 working days			
9.	Receipting deposit slips (walk ins)	5 minutes			
10.	Receipting deposit slips (via email)	Within 12 hrs	4.	Loan Application	Submit to the Sacco original loan application forms without alterations. Attach all required supporting documentation.
11.	Receipting standing orders	Within 24 hrs			
12.	Preparation of cheques	Within 48 hrs	5.	Member Information Update	Provide most recent Information to the Sacco through the prescribed forms.
13.	Membership withdrawal	Within 60 days	6.	Statements	Availed via email on request to the Sacco
14.	Long Term Loan Processing (more than 24 months products)	Within 7 days			
15.	Short Term Loan Processing (12 to 24 months products)	Within 72 hrs	7.	Remittances to the Sacco	Ensure member names and Sacco number are captured in all funds remittances and promptly inform the Sacco with precise instructions on the distribution
16.	Complaint Management	<ul style="list-style-type: none"> <li>Acknowledgement within 12 hrs</li> <li>Resolve within 3 working days</li> <li>Status update of a previous complaint within 20 minutes</li> </ul>	8.	Variations of contribution and payroll changes	Fill the prescribed variation forms and deliver to the Sacco by the 5th of the month
17.	Excess deductions refund	Within 72 hrs			
18.	Certified Statements	Within 12 hrs			

**NB:**

1. Hours means hours of business.
2. The turnaround time excludes night, public holidays and weekends.
3. Loan processing turnaround time means disbursement to member account or communication to member on required further action.

Please contact us through:

*Braemeg Sacco Society Limited, Located along Gitanga road,*

*P.O BOX 45112-00100 NAIROBI*

*Telephone: 0724 053 548*

*Email: braemegsacco@yahoo.com*

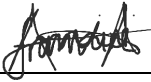



## **5.0 POLICY REVISION**

This Policy shall be reviewed periodically and may be amended as conditions warrant. Amendments to this Policy may be recommended by individual Directors as necessary and submitted to the Board, provided the changes in no way affect the substance or intent of this Policy.

## ADOPTION OF POLICY

This document may be cited as the Customer Service Charter for Braemeg Sacco Society Limited and has been discussed and adopted for implementation this .....7TH.....day of SEPTEMBER.....2024.

### SIGNED FOR AND ON BEHALF OF BRAEMEG SACCO SOCIETY LIMITED:

1. Name: FRANKLINE LATEO Designation: **Chairman**  
Sign:  Date: 7TH SEPTEMBER 2024
  
2. Name: HANDEY MOSE Designation: **Treasurer**  
Sign:  Date: 7TH SEPTEMBER 2024
  
3. Name: ANITAH WANYONYI Designation: **Hon. Secretary**  
Sign:  Date: 7TH SEPTEMBER 2024
  
4. Name: PAUL ASEWE Designation: **Chief Executive Officer**  
Sign:  Date: 7TH SEPTEMBER 2024