



**Finnlemm
Sacco Society**

CUSTOMER SERVICE PLEDGE

Customers are our main focus, and we are constantly striving to provide top quality customer service.

To Our Customers We Promise:

<i>Salutations:</i>	To greet you with a positive attitude, making eye contact and giving you our full attention
<i>Understanding:</i>	We will be thoughtful of your needs and provide you with the best service
<i>Presentation:</i>	We will look, act and speak professionally and maintain a professional work environment
<i>Expectations:</i>	We will do our best to exceed your expectations and make sure your needs are met to the best of our ability
<i>Respect:</i>	To respect you and your service needs
<i>Interest:</i>	We will show interest in working with you to resolve your concerns and promptly come up with workable solutions where possible
<i>Outgoing:</i>	We will go out of our way to provide you a positive and friendly experience
<i>Dependability:</i>	Your success means a lot to us. We will walk with you and consistently strive to fulfill your financial needs

CUSTOMER SERVICE CHARTER

This service charter describes our commitment to service and outlines the overall standard of service we provide in Finnlemm Sacco.

Who we are

Finnlemm is a Savings and Credit Cooperative Society deriving its members from employees of Diplomatic missions, NGOs and their affiliates. Formed in 1982, our purpose is to transform members' lives by offering quality and affordable products and services.

Vision

To be a leader in financial services provision

Mission

To enhance the socio-economic well-being of members through mobilization of resources and efficient provision of competitive financial products and services.

Core Values

- ❖ Customer focus – responsive to customer needs
- ❖ Efficiency & effectiveness – focus on smooth and timely service delivery
- ❖ Integrity – transparent operations and processes
- ❖ Innovation – proactive and creative methods toward efficient service delivery
- ❖ Accountability – follow through of commitments

Our Commitment

We commit to provide and maintain high quality and efficient service delivery to all our members and customers.

Our Obligations

We shall:

- i. Answer your calls promptly
- ii. Serve you within a reasonable time
- iii. Respond to your correspondences within 8 working hours
- iv. Be polite, courteous and professional
- v. Ensure that all enquiries are followed-up and feedback is provided to the customer promptly.
- vi. Provide timely, clear and accurate information with utmost confidentiality.
- vii. Remain accessible (physically or online) for our clients from Monday to Friday from 8.00 am to 5.00 pm and Saturday 8.30 am to 1.00 pm.

Your Rights

You are entitled to:

- i. Accurate and timely information
- ii. Requesting for identification of our staff
- iii. Being treated with respect and courtesy
- iv. Making enquiries during official working hours
- v. Providing constructive criticism
- vi. Be elected and elect members to the board and committees
- vii. Being provided professional and efficient services.

Your Obligations

You are obliged to:

- i. Treat our staff and other members with courtesy and respect
- ii. Uphold the integrity of the organization, including not offering staff gifts to influence their decision in your favour
- iii. Read and understand our Sacco by-laws, rules and regulations and all other legal documents that govern the Sacco
- iv. Attend our meetings and honor appointments as scheduled
- v. Make all payments due to the Sacco promptly

SERVICE DELIVERY CHARTER

Department	Service	Timeline
Customer Care/Marketing & Communications	Acknowledgement of emails	Instant
Customer Care/Marketing & Communications	Respond Emails	8 working hours
Customer Care/Marketing & Communications	Calls	Promptly
Customer Care/Marketing & Communications	Individual acknowledgement of Complaints	8 working hours
Customer Care/Marketing & Communications	Resolution of Complaints	21 working days
Customer Care/Marketing & Communications	New Member Registration	12 working hours
Customer Care/Marketing & Communications	Savings Account Opening	12 working hours
Customer Care/Credit/IT	M-Sacco (FinnPesa) Registration and Reactivation	12 working hours
Customer Care/Credit/IT	FinnPesa Pin Reset	30 Minutes
Customer Care/Finance	Deposit Receipting	2 working hours
Finance	Account Updates	2 working days
Finance	Internal Account Transfers	24 clock hours
Credit/Marketing & Communications/Finance	Membership Withdrawal	60 calendar days
Finance	Benevolent Fund Claim	48 working hours
Credit	Express Loan	24 working hours
Credit	Emergency Loan	24 working hours
Credit	All Loans subject to security perfection where applicable.	Ksh 1,000,000 and below: 3 days Ksh 1,000,001-Ksh 7,500,000: 5 days Above Ksh 7,500,001: 30days

CHARGES LEVIED

Process	Charge
Membership fees- Individual accounts	Kes.1,000
Membership fees- Group accounts	Kes. 1,500
Account Closure	Kes. 1,000
Bank Transfers- EFT	Kes. 600
Bank Transfers- RTGS	Kes. 1,200
Cheque Processing	Kes. 200
Dishonored Cheques	Kes. 2,400
Share Capital Transfer	Kes. 200
Certified Statements	Kes. 100 per page
Request for Official Letter	Kes. 500
Copies of requested documents	Kes. 10 per page
Printing of member documents on request	Kes. 10 per page

Customer Service desk will;

- i. Attend to you immediately upon your visit.
- ii. Let you know who you are speaking to
- iii. Treat your concern with confidentiality and privacy
- iv. Remain polite, courteous and friendly

Overall, we will;

- i. Acknowledge receipt of complaints within 8 working hours
- ii. Provide an initial response to your inquiries within 8 working hours i.e. phone inquiries, email inquiries, website chat and social media inquiries
- iii. Let you know who is addressing your inquiry
- iv. Address all complaints to completion within 21 working days
- v. Ensure that the FinnPesa platform, website and web-portal are accessible at all times

Service Charter Review

Finnlemm SACCO shall monitor the implementation of this charter and in consultation with our stakeholders; we will review it regularly to ensure we sustain efficient and effective service delivery to all our customers.

Feedback

We welcome your feedback on our products and services. Send your views and/or suggestions through the "contact" section on our website www.finnlemm.com

Call our customer care desk on +254 722 607 983 | 733 208 122 | 0713 129 950 |
020 760 2880

Email us to customer.care@finnlemm.com