



CUSTOMER SERVICE CHARTER

INTRODUCTION

This Customer Service Charter is our commitment to consistently meet and exceed member expectations. We aim to provide our members with the highest quality service and continually improve our processes and products. This Customer Service Charter sets out our response policy upon contact by telephone, email, or in person. It outlines our values, expected service standards, service timeframes and how we receive and deal with complaints.

VISION

To be a Sacco that empowers members for improved quality of life.

MISSION

To facilitate the mobilization of savings & provision of cost effective financial and non-financial products and services to our members and customers in Kenya and beyond.

MOTTO

United for prosperity.

CORE VALUES

▪ Quality

At Kenya Police SACCO, we demonstrate that we value **Quality** by:-

1. Achieving excellence in service provision, leadership, people development, relationship management and integrated management systems.
2. Providing diversified, reliable, accessible and affordable financial products and services.
3. Pursuing continuous learning principles, innovation and an outward looking focus.

▪ Integrity

At Kenya Police SACCO, we demonstrate that we value **Integrity** by:-

1. Operating ethically.
2. Acting with professionalism and honesty.
3. Treating people with fairness and dignity.

4. Being open and transparent in decision making.

▪ **Respect**

At Kenya Police SACCO we demonstrate that we value **Respect** by:-

1. Working collaboratively.
2. Listening to others and respecting their point of view.
3. Valuing the diversity of people whom we serve and work with at the Sacco.

OUR OBLIGATION

We shall endeavour to provide you with highest level of customer service by:-

- Treating you with courtesy and consideration.
- Resolving complaints fairly, consistently and promptly.
- Providing accurate, complete and up-to-date information.
- Serving you efficiently, diligently and with professionalism.
- Informing you in good time of any changes and interruptions in service delivery.
- Actively seeking your thoughts and suggestions on how we can serve you better.

YOUR RESPONSIBILITY

To enable us serve you better, we expect you to:-

- Treat our staff with courtesy and respect.
- Provide accurate and complete information.
- Exercise honesty and integrity when transacting with us.
- Share with us your feedback.

SERVICE DELIVERY COMMITMENTS

We commit ourselves to:-

- Answer your telephone calls within three (3) rings.
- Attend to you within ten (10) minutes of your visit.
- Respond to your correspondence within 48 hours.
- Treat your concern with confidentiality and privacy.

Below are the time frames within which you can expect us to deliver the respective services:-

SERVICE	TIMEFRAME
Loan Processing	
1. Emergency Loan	24 Hours
2. School Fees Loan	24 Hours
3. Normal Loan	4 Days
4. Refinancing Loan	4 Days
5. Super Loan	4 Days

6. Asset Financing Loan	4 Days
7. Muslim Loan	4 Days
8. Muslim Emergency Loan	24 Hours
Member Registration	
1. New Registration	24 Hours
2. Re-joining Registration	2 Weeks
3. Member Card	24 Hours
Account Opening	
1. Savings Account	24 Hours
2. Junior Account	24 Hours
3. Holiday Account	24 Hours
4. Fixed Deposit Account	24 Hours
5. Group/Corporate Account	24 Hours
ATM Processing	
1. ATM Card	3 Weeks
2. ATM Pin	3 Weeks
M-Sacco Registration	
1. New Registration	24 Hours
2. M-Sacco Pin	5 Minutes
Counter Transactions	
1. Deposit	5 Minutes
2. Withdrawal	5 Minutes
Statement Request	
1. Account Statement	5 Minutes
2. Loan Statement	5 Minutes
Internal Accounts Funds Transfer	5 Minutes
Standing Order Processing	5 Minutes
Salary Processing Request	1 Month
Share Variation	1 Month
Bankers' Cheque	20 Minutes
Cheque Clearing	7 Days
Erroneous Deductions Refund	15 Minutes
Next of Kin Application	
1. Updating Nominees Information	24 Hours
2. Claim Processing & Payment	1 Hour
UBF Application	
1. Updating Spouse and Children Details	24 Hours
2. Claim Processing & Payment	1 Hour
Withdrawal Application	60 Days

REVIEW OF THE CHARTER

In acknowledgement of our members' changing needs and expectations, this charter is subject to regular reviews as and when deemed necessary.

COMPLAINT ESCALATION

If you are not satisfied with the outcome of your complaint or how it was handled, you may refer the matter to either of the following:-

1. Marketing and Customer Care Manager
Kenya Police Sacco Society
Kenya Police Sacco Plaza, Ngara Road, off Muranga Road
P. O. Box 51042-00200, Nairobi
Tel. 0709825000 | Direct Line-0709825114
Email: customer.care@policiesacco.com
2. General Manager Operations
Kenya Police Sacco Society
Kenya Police Sacco Plaza, Ngara Road, off Muranga Road
P. O. Box 51042-00200, Nairobi
Tel. 0709825000 | Direct Line-0709825307
Email: info@policiesacco.com

OUR CONTACTS

If you have enquiries, concerns or comments, please contact us through:-

HEAD OFFICE – NAIROBI

Kenya Police Sacco Plaza

Ngara Road, off Muranga Road

P.O Box 51042 – 00200, Nairobi

Pilot Number: 0709 825 000

General Enquiries: info@policiesacco.com

Customer Care: customer.care@policiesacco.com

Website: www.policiesacco.com

Facebook: www.facebook.com/POLICESACCO

Twitter: www.twitter.com/police_sacco

MOMBASA BRANCH

Oriental Building, Ground Floor

Nkuruma Road

Tel: 0709 825 504/5

ELDORET BRANCH

Kirem Plaza, 3rd Floor

Ronald Ngala Street

Tel: 0709 825 530/1

OPENING HOURS

We are open Monday to Friday 8:00 a.m. to 5:00 p.m.

FOSA Nairobi, Mombasa and Eldoret is open Monday to Friday 8:30 a.m. to 4:30 p.m. and Saturday 9:00 a.m. to 12:00 noon.