

ASILI SACCO SOCIETY LTD.

CUSTOMER SERVICE CHARTER



OUR VISION: TO BE THE PREFERRED SACCO IN PROVISION OF QUALITY SERVICE AND SHAREHOLDERS BENEFIT

YEAR: JUNE 2024

EDITION: II

This charter stipulates your rights and obligations as a member of Asili Sacco Society Limited and does not purport to be the Law. For any legal reference you are advised to refer to the Co-operative Societies revised Act of 2008 or the Society's By-laws and in the event of any inconsistency with the Law the Act shall prevail.

CUSTOMER SERVICE CHARTER

Our customer service charter sets out the standards of service you should expect from us.

We want to provide you with the best possible service in a caring and efficient way. The charter sets out response policy for contact with us by telephone, email or in person

It also gives guidance on how Asili SACCO staff are expected to behave and how we receive and deal with complaints and praise

OUR VISION

To be the preferred Sacco in provision of quality services and shareholders benefits.

OUR MISSION STATEMENT

“To continuously mobilize member’s savings for provision of sustainable competitive financial services by using appropriate technology while adhering to cooperative principles for benefit of shareholders”.

OUR CORE VALUES

Honesty, Transparency, Responsiveness, Fairness, Teamwork, Customer focus, Innovativeness and Professionalism.

OUR PLEDGE TO YOU

1. We are committed to offering you excellent service with honesty, transparency, responsiveness and fairness.
2. We commit ourselves to:
 - i. Respond to you within the first five minutes of your visit to our offices on first come basis.
 - ii. Handle your needs with confidentiality and the urgency they deserve.
3. Our services are free, and we uphold the ethics in a corruption free environment
4. We will provide you with clear information about our services and products.
5. We will not disclose any information about you without your consent, except as permitted by law.
6. We will strive to ensure that your assets with us are protected against fraud, misappropriation or any misuse
7. We will strive to communicate any changes to account terms and conditions within the reasonable time

8. We have digitized our banking operations so that our members can access our services at their comfort via Mobile Banking (Ezy Cash USSD and APP), Visa ATM Card. Members can make deposits through our M-pesa Pay bill 638018 with account number as their national ID number.
9. In case of any challenge, you can reach us through the Customer Support contacts provided or on any of our touch points including WhatsApp, Facebook, Asili Sacco website and LinkedIn.

COURTESY AND CONSIDERATION

1. We will be welcoming, polite, courteous and helpful.
2. We will listen in order to understand and respond to your needs.
3. We will monitor and evaluate customer satisfaction levels.
4. We will uphold professionalism and integrity in serving you.

HELPING US SERVE YOU BETTER

1. You are expected to be a member of good character.
2. The Society will appreciate feedback from you on the services rendered.
3. If you are satisfied with our services, please tell others about us.
4. Treat us with courtesy and politeness as we are here to serve you.
5. Make suggestions of ways we could improve our products and services.
6. You are expected to repay your loans & contribute deposits promptly

RIGHTS OF THE SACCO MEMBERS

The members are entitled but not limited to: -

1. Receive all legitimate information relating to the Sacco Society, including internal regulations, registers, Minutes of general meeting and supervisory committee's reports, annual accounts and inventories at the Sacco Society's registered office or Sacco website.
2. Elect or be elected as a committee member of the society unless prohibited by the By-laws or other laws
3. Use the Society's products and services according to the policies and procedures approved by the committee.
4. Give proposals or initiatives to the committee for the improvement of the society's products and services
5. Shall have a right to access Member Personal Account;
 - i. Upon request and a fee, a member can request the Society Office to have print out of their personal Statements
 - ii. Access their regular statement online through the Sacco website/portal and which shall contain particulars of membership, shares, deposits and loan transactions within the Sacco
6. Enjoy all other rights and privileges as enshrined in the Co-operative Societies Act of 2008.

SERVICE RENDERED	USER CHARGE	TIME FRAME	REQUIREMENT
Walk in Enquiries	Free	To be served within 5 minutes of arrival and services time not exceeding 20 minutes per client	Courteous and prompt response
Answering telephone calls	Free	Within 3 rings	Courteous & prompt response
Emails acknowledgement	Free	Within 30 minutes	Courteous & prompt response
Receiving & registering loan Applications	Free	30 minutes	Complete loan application form
Update of member personal information	Free	30 minutes	Duly filled update form
Refunds of over deduction	Free	30 minutes	Duly filled refund form
Receipting of direct banking's	Free	12 hours	Evidence of payment
EZY Cash PIN Reset	Kes.60	5 minutes	Duly filled EZY cash PIN reset form
EZY Cash Registration	Free	20 minutes	Duly filled EZY Cash Registration form
EZY Cash Withdrawal Fee	Kes 68	-	Upon transacting on EZY Cash
Correspondence to CEO & Chairman	Free	5 working days	Subject matter within the office holder
Payment of Suppliers	Free	30 Days	Invoice & Delivery Notes
Payment of Burial Benevolent Fund (BBF)	Free	Within 2 hours	Burial permit, ID copy of beneficiary and deceased
BBF Contribution	Kes. 500	Per month	Monthly
Premature Membership withdrawal	5% of Deposit		Upon Request
Refunds of Deposits of Deceased member	Free	Upon payment of the claim by the insurer.	Deceased's original death certificate, and the next of kin ID card.
Bank buy off commission	15% of outstanding Principal		Upon Request
Chap chap loan default	5% of outstanding principal		On default
Posting of check off remittances	Free	Within 24 hours	Byproducts from Employers
Rejoining, Registration of New membership & Issuance of Member Card	Kes. 1500	Within 1 day of application	Duly signed members application form, ID copy, photo & fee payment
Certified member statement (FOSA)	Kes. 500	10 minutes	Upon request & payment
Certified member statement (BOSA)	Kes. 500	10 minutes	Upon request & payment
ATM Card & PIN processing	Kes. 650	7 working days	Duly filled ATM Application form
ATM Pin Reset	Kes. 100	5 minutes	Upon Request
Standing Orders	Kes. 50		Upon Request
Bounced Standing order fee	Kes.100	-	-
In house Funds Transfer	Kes. 150	5 minutes	Upon Request
Account Closure	0.5% of withdrawable amount	-	Exiting Members
Purchase of Bankers cheque	Kes. 180	30 minutes	Upon request
Cheque encashment	3% Cheque value	20 minutes	Upon Request
Retrieval of Documents	Kes. 100	2 hours	Upon Request
Account Activation	Kes. 200	20 minutes	Upon Request

RTGS	0.1% of the Value	48 hours	Upon Request
Bounced Cheque	Kes.1,000	-	-
Ledger Fees	Kes. 55	Monthly	Monthly
Canceled Cheque	Kes.200	-	Per leave
Posting of salary	Kes. 150	12 hours	Remittance & Payment schedule
Loan Notification SMS	Kes. 50		On Disbursement
Withdrawal over the counter	As per applicable Tariff	5 minutes	Member with original ID-Confirmation of full KYC
Withdrawal Via POS (Co-operative Bank Agent)		5 minutes	Visa ATM Card
ATM services (Cooperative bank)	Kes. 36	5 minutes	Visa ATM Card, Kes. 40,000 per day
Emergency Loans	As per applicable tariff	Within 2 hours	Meet Sacco loan application Requirements
Short term & Instant Normal Loans		Within 24 hours	
Karibu loan		Within 7 days	
Okoa Loan		30 days	
Long Term Loans		Logbook 30 days, land 30 days after perfecting security	Fully executed charge document
Perfecting of Securities			
Transfer of share capital to another member	5% of the face value of shares	Within 24 hours	Duly filled Share capital transfer form
Processing of Membership withdrawal	Free	Within 60 days	Completed membership withdrawal form.
Tenders and other related Services	As per instructions	As per tender Type	As per instructions in the tender document
Sacco By-laws	At the actual cost to the society	48 Hours	Upon Request

CUSTOMER SUPPORT

Customers may use the following official contact for comments, complaints & suggestions;

- Customer Care 0730 785 500/0730 785 555
- Customer care **0729 875784 -WhatsApp**
- Customer Care **0722 472823**
- Info@asilisacco.coop
- asilisacco@yahoo.com
- Website: www.asilisacco.coop

ALTERNATIVELY

You can send us feedback via postal address: -

The Chief Executive Officer,
Asili Co-op. Centre, Ngara,
Lower Ngara Road,
Opposite Arya Boys Secondary School,
P.O. Box 49064 – 00100
Nairobi- Kenya

EXECUTIVE APPROVAL

We the undersigned members of the Board of Asili Savings and Credit Cooperative Society Limited hereby own the **Customer Service Charter Policy** on behalf of the Society for implementation.

NATIONAL CHAIRMAN

MR. EVANS KEGODE

SIGNATURE..... DATE.....

NATIONAL VICE CHAIRMAN

MS. GRACE AKOTH

SIGNATURE.....DATE.....

TREASURER

MS. CHESANG KORIR

SIGNATURE.....DATE.....

HON. SECRETARY

MR. DAVID ANGWENYI

SIGNATURE..... DATE.....

CHIEF EXECUTIVE OFFICER.

MS. GRACE ALINYO

SIGNATURE..... DATE.....

Asili, our Sacco our Future.