UNITED WINNERS SACCO

CUSTOMER SERVICE DELIVERYCHARTER

OUR COMMITMENT

This Customer Service Charter marks an important milestone in United Winners Sacco commitment to excellence in servicedelivery. It is a commitment by the Sacco to offer excellent service to all its customers and key stakeholders.

SERVICE RENDERED	SERVICE LEVEL AGREEMENT	OBLIGATION
WALK IN ENQUIRIES	Service within 10 Minutes of arrivaland not exceeding 15 Minutes.	Polite, courteous and Prompt response
ANSWERING TELEPHONE CALLS	To be picked within the 3rd ring	Polite, courteous and Prompt response
MEMBER COMPLAINT	To be addressed within 24 Hours	Polite, courteous and Prompt response
EMAILS /SOCIAL MEDIA ACKNOWLEDGEMNT	Response within 30 Minutes	Polite, courteous and Prompt response
MEMBERSHIP REGISTRATION	Within 45 Minutes of application	Duly signed membership application form with evidence of registration fee.
RECEIVING AND REGISTRATION OFLOAN APPLICATION FORMS	Within 30 Minutes	Dully filled loan application form
OVER THE COUNTER CASH DEPOSITS ANDWITHDRAWALS	Within 5 Minutes	Original ID Card
ISSUANCE OF MEMBER PRINTED STATEMENTS	Within 10 Minutes	Member request
INSTANT LOAN	Within 30Minutes	Adherence to Sacco's loan application requirements
EMERGENCY LOANS	Within 24 Hours	Adherence to Sacco's loan applicationrequirements
BIMA LOAN	Within 24 Hours	Adherence to Sacco's loan applicationrequirements
SCHOOL FEE LOAN	Within 24 Hours	Adherence to Sacco's loan application requirements
DEVELOPMENT LOAN	Within 5-15 days	Adherence to Sacco's loan application requirements
MJENGO LOAN	Within 20 days	Adherence to Sacco's loanapplicationrequirements
LOANS LESS THAN KSH.300,000	Within 24 Hours of received application	Adherence to Sacco's loanapplicationrequirements
LOANS ABOVE KSH.300,000	Within 15Days	Adherence to Sacco's loan applicationrequirements
PERFECTION OF SECURITIES	Log Books… ..... 14 Days Title Deed..... 30 Days	Fully executed charge documents
PAYMENT OF FUNERAL RIDER CLAIMFOR DECLAREDBENEFICIARIES	Payment within 72 Hours	Burial permit, ID Copy of the beneficiaryand the Deceased.

REFUND OF DEPOSITS OF DECEASED MEMBERSTO DECLARED BENEFICIARIES	Within 30 days	Original death certificate and ID Copyofthe next of kin
POSTING OF CHECK-OFF REMITTANCE	Within 24 Hours of receipting	
TRANSFER OF SHARE CAPITAL TO ANOTHERMEMBER	Within 24 Hours	Dully filled share capital transfer form
SALARY POSTING	Within 2 Hours	After funds crediting the Sacco account
DIGI PESA REGISTRATION	Within 10 Minutes	Approved Digi-Pesa application form
DIGI-PESA PIN RESET	Within 5 Minutes	Confirmed member identificationdetails
BANKER'S CHEQUES APPLICATION	Within 30 Minutes	Banker's cheque application form
PROCESSING OF MEMBER EXIT	Within 62 days after exit date.	Completed and received exit form
RTGS/EFT	Within 24 Hours	Dully filled RTGS/EFT application form
MEMBER UPDATE PROCESS	Within 24 Hours	Dully filled member update form
REFUND OF OVER DEDUCTION	Within 30 Minutes	
PAYMENT OF SUPPLIERS	Within 30 Days	Invoice and Delivery notes
RECEIPTING OF BANK PAYMENTS	Within 12 Hours	Evidence of payment
TENDER & OTHER RELATED SERVICES	As per the tender type	As per instructions in the tender document.

CUSTOMER RESPONSIBILITIES

- To be courteous and respectful to our staff.
- To be kind and polite to other customers.
- To attend meetings (AGM & SGM) punctually.
- To always adhere to the Sacco By-laws, rules and regulations.
- To engage us in constructive criticism through the laid down procedures.
- To comply with Kenyan laws in dealing with the Society.
- To provide accurate information and authentic documents during transaction.
- To exercise honesty and integrity in transacting with us.

Working (Operation) Hours
Monday to Friday 8:00am to 5:00pm Saturday 8:30am to 12:00 Noon.

UWS #Growing Together