

SERVICE DELIVERY CHARTER

VISION STATEMENT

A world class Sacco championing socio-economic transformation.

MISSION STATEMENT

To empower our members and stakeholders through financial products and services by embracing change and innovation for socio-economic transformation.

CORE VALUES

Customer Focus, Integrity, Teamwork, Innovation and Equity

SERVICE RENDERED	USER CHARGES	TIME FRAME	REQUIREMENT
Walk-In Enquiries	Free	To be served within 5 minutes of arrival and service time not exceeding 10 minutes per client.	Courteous and prompt response
Answering Telephone Calls	Free	Within 3 rings	Courteous and prompt response
Help Desk Support	Free	Within 30 minutes	Detailed description of the issue or request
Emails acknowledgement	Free	Within 30 minutes	Courteous and prompt response
Registration of new membership and Issuance of Membership Card.	Ksh. 1,000	Within one day of application	Duly signed membership application form and Payment of Registration Fee.
Receiving and Registering Loan Applications	Free	30 minutes	Complete loan application form
Over the counter cash deposits and withdrawals	As per applicable rates	Within 10 minutes	Original ID and fingerprint identification
Issuance of Printed Member Statements	Uncertified statements – Ksh. 120 per page Certified statements – Ksh. 180 per page	Within 15 minutes	Signed statement request form
Emergency Loan	As per applicable tariffs	Within 12 Hours	Meeting Sacco's loan application requirements.
Loans less than Ksh. 600,000.	As per applicable tariffs	Within 24 hours	Meeting Sacco's loan application requirements.
Loans above Ksh. 600,000	As per applicable tariffs	Within 14 days	Meeting Sacco's loan application requirements.
Loans Secured by Title Deed.	As per applicable tariffs	Within 35 days	Meeting Sacco's loan application requirements. Charged Security document.
Perfection of Securities	As per applicable tariffs	Logbooks 7 days Land 30 days	Fully executed charge documents
Valuation of Security:	As agreed with Valuer	Motor Vehicle 2 days Land 5 Days	Fully approved loan application. Original security document.
Payment of Funeral Rider Claims for declared beneficiaries.	Free	Within 7 days	Burial permit, ID copy of beneficiary & Deceased
Refund of Deposits of Deceased Members to declared beneficiaries	Free	Within 30 days	Original death certificate and Next of Kin ID Card
Posting of Check off remittance	Free	Within 24 hours of receipt of funds	N/A
Transfer of Share Capital to another member	Ksh. 600	Within 24 hours	Duly filled share capital transfer form
Salary Posting	As per applicable tariffs	Within 6 hours	Remittance schedule and payment
ATM card and PIN processing	Ksh. 720	14 Days	ATM application form
Mobile Banking Registration	Free	48 hours	M-Chai application form
Mobile Banking PIN Reset	Free	10 minutes	Members Identification details
Purchase of Bankers Cheques	Ksh. 120	30 minutes	Bankers' cheque application form
Processing of membership withdrawal	Ksh.2000	Within 60 days	Completed membership withdrawal form
RTGS/EFT	Ksh. 1,000 (outgoing) Ksh. 240 (incoming)	48 hours	Duly filled application form
Update of member personal information	Free	Within 24 hours	Duly filled update form
Refunds of over deductions	Free	12 hours	N/A
Receipting of payments directly to the bank	Free	12 hours	Evidence of payment
Payment of Suppliers	Free	Within 30 days	Invoice & Delivery notes
Correspondences to CEO & Chairman	Free	5 working days	Subject matter within the power of the office holder
Tender and other related services	As per instructions	As per tender type	As per instructions in the tender document
Feedback/closure of complains raised by members	free	21 days	Registered member complains

MEMBERS/CUSTOMERS OBLIGATIONS:

We expect that our members/customers shall:

- Apply the same standards towards our staff and other customers.
- Regularly give feedback on how satisfied they are with the level of service we provide and areas of improvement.
- Promptly pay their loan(s) and deposits.
- Adhere to Sacco Society Act, By-laws, Policies and Procedures
- Be involved in the matters of the Sacco.

SIGNED ON 2nd January 2024 BY:

Chief Executive Officer



Head Business Operations



Contacts: Tel: +254709 808 100 E-mail: info@chai-sacco.co.ke Website: www.chai-sacco.co.ke