



KENCREAM SACCO SOCIETY LIMITED

CUSTOMER SERVICE CHARTER

OUR COMMITMENT

This customer service charter is our formal commitment and promise to provide you with services that meet your expectations. we are comitted to meet and even exceed these expectations.

SERVICE DELIVERY STANDARDS

WE COMMIT OURSELVES TO:

- »ANSWER TELEPHONE CALLS WITHIN 3 RINGS.
- »ATTEND TO YOU WITHIN 10 MINUTES OF YOUR VISIT.
- »RESPOND TO YOUR CORRESPONDENCE WITHIN 48 HOURS.
- »TREAT YOUR CONCERN WITH CONFIDENTIALITY AND PRIVACY

OUR OBLIGATIONS

WE SHALL ENDEAVOR TO PROVIDE YOU WITH HIGH QUALITY SERVICE BY:-

- »COMMUNICATING EFFECTIVELY.
- »ACTING ON ANY FEEDBACK RELAYED AND PROMPT RESPONSE.
- »PROVIDING ACCURATE, COMPLETE AND UP-TO-DATE INFORMATION.
- »HAVING COMPETENT STAFF WHO ARE KNOWLEDGEABLE ABOUT OUR PRODUCTS AND SERVICES.
- »BEING COURTEOUS.

YOUR RESPONSIBILITIES AS A MEMBER

To ENABLE US SERVE YOU BETTER WE EXPECT YOU TO:

- »PROVIDE ACCuRATE AND COMPLETE INFORMATION.
- »PROVIDING YOUR MEMBERSHIP DETAILS READY WHEN CONTACTING US.
- »TREATING OUR STAFF WITH COURTEsY AND RESPECT.
- »SHARING WITH US YOUR FEEDBACK.
- »EXERCISE HONESTY & INTEGRITY WHEN TRANSACTING WITH US.

YOUR RIGHT AS A MEMBER

You HAVE THE RIGHT to:

- »ENQUIRE /COMPLAIN WHEN NOT SATISFIED WITH THE LEVEL OF SERVICE OFFERED.
- »REFER ANY SERVICE RELATED ISSUE TO A HIGHER OFFICE.
- »OFFER SUGGESTIONS THAT CAN ENABLE THE SACCO PROVIDE BETTER SERVICES
- »COURTEOUS AND CONSIDERATE TREATMENT IN YOUR TRANSACTIONS WITH US

COMPLAINT ESCALATION

IF YOU ARE NOT SATISFIED WITH THE OUTCOME OF YOUR COMPLAINT ON HOW IT WAS HANDLED, YOU MAY REFER THE MATTER TO THE;

CHIEF EXECUTIVE OFFICER,
P.O BOX 3031-00100, NAIROBI.
OFFICE NO: 020 3980101

TIMEFRAMES	
SERVICE	TIMELINE
OVER THE COUNTER WITHDRAWAL/DEPOSIT	WITHIN 5 MINUTES
CASH AND CHEQUE DEPOSITS	WITHIN 5 MINUTES
ATM CARD APPLICATION PROCESSING	WITHIN 3 WEEKS
GENERAL ENQUIRIES	WITHIN 5 MINUTES
LOAN STATEMENT	
ACCOUNT STATEMENT	WITHIN 10 MINUTES
ATM PIN RESETTING	WITHIN 10 MINUTES
DORMANT A/C ACTIVATION	WITHIN 10 MINUTES
INTERNAL FUNDS TRANSFER	WITHIN 10 MINUTES
REQUEST FOR PERSONAL INFORMATION CHANGE	WITHIN 1 HOUR
NEW A/C OPENING	WITHIN 1 HOUR
MSACCO REGISTRATION	WITHIN 2 DAYS
STANDING ORDER INSTRUCTION PROCESSING	WITHIN 10 MINUTES
SALARY PROCESSING	WITHIN 1 HOUR
RTGS REMITTANCE	WITHIN 2 HOURS
EFT REMITTANCE	WITHIN 12 HOURS
LOAN QUALIFICATION REPORT	WITHIN 1 HOUR
EXCESS DEDUCTIONS REFUNDS	WITHIN 12 HOURS
MEMBERSHIP WITHDRAWAL	WITHIN 60 WORKING DAYS
LOAN STATUS ENQUIRY	WITHIN 20 MINUTES
STATEMENT REQUEST VIA EMAIL	WITHIN 20 MINUTES
STATEMENT OF A PREVIOUS COMPLAINT	WITHIN 20 MINUTES
LOAN PRODUCTS	
SHORT TERM ADVANCES EMERGENCY LOAN PROCESSING	WITHIN 2 HOURS
SCHOOL FEES LOAN	WITHIN 12 WORKING HRS.
NORMAL/SUPER LOANS PROCESSING	BETWEEN 14-30 WORKING DAYS
UPESI LOAN PROCESSING	WITHIN 3 WORKING DAYS

CONTACT US

Our Major Service Delivery Centres are listed Below;

Centre	Telephone	Email	We are open Monday-Friday
Kencream Sacco, Creamery House, Dakar Road, Nairobi.	0703-756-350 020-3980100	info@Kencreamsacco.co.ke	8.00 Am - 5.00 Pm