



LETSHEGO RWANDA **SERVICE CHARTER**

2023



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1.0 INTRODUCTION

The LETSHEGO RWANDA Plc customer service charter establishes our dedication to delivering excellent customer service. Our primary goal is to fulfill and assist with your financial requirements through the provision of financial advice, products, and services.

As the foundation of our business, we value our customers and continuously endeavor to surpass their expectations by anticipating and addressing their financial needs.

This service charter outlines the specific service standards we strive to uphold and the timeframe within which we aim to deliver them. It is important to note that this Customer Service Charter serves solely as informational material and does not create any legally binding rights or obligations.

2.0 OUR VISION

To be a world-class retail financial services organization meeting the needs of low-to-middle income individuals and small businesses

3.0 CUSTOMER SERVICE PHILOSOPHY

Our Customer Service Philosophy centers around two key aspects: service turnaround time (TAT) and enhancing the quality of our customers' lives.

We understand that time is of the essence, and our commitment to efficient service TAT reflects our dedication to providing prompt and timely assistance. We recognize the value of our customers' time and strive to minimize any delays or unnecessary waiting periods. By prioritizing quick response times and efficient resolution of customer inquiries, we aim to create a seamless and enjoyable experience.

Additionally, we believe that our role extends beyond mere transactions. We are genuinely invested in improving the lives of our customers. Through our products, services, and interactions, we seek to positively affect their financial well-being, personal growth, and overall satisfaction. Whether it is offering tailored financial solutions, providing valuable

advice or going the extra mile to understand individual needs, our customer-centric approach is driven by the desire to enhance the quality of life for every customer we serve.

4.0 SERVICE STANDARDS

Letshego service charter represents our unwavering commitment to delivering high-quality services to all our stakeholders and customers. It serves as a testament to our dedication in effectively and professionally serving you. With a strong emphasis on diligence and professionalism, we strive to ensure that every interaction and service we provide is executed with the utmost integrity.

Through our service charter, we aim to foster a culture of excellence, trust, and reliability. We continuously seek opportunities for improvement and innovation, ensuring that our services align with your evolving needs and expectations. By adhering to our charter, we aim to consistently provide a positive and trustworthy experience for all our stakeholders and customers.

	Service	Time frame
1.	Over the counter services	0 minutes.
2.	Account opening saving accounts/fixed term deposit	10 minutes
3.	Account closure savings / fixed term deposit	10 minutes
4.	Account reactivation	10 minutes
5.	Account balance	5 minutes
6.	Average call waiting time for LETSHEGO call for promptly when you call us at any of our branches or Head office	After 3 rings
7.	E-banking services (mobile)	1 Business day
8.	Account statement request	5 minutes
9.	Loan balance/clearance confirmation	15 minutes
10.	Collateral Registration	1 business day

11.		
12.	Retrieval of Document order than 6 months	5 business days
13.	Deregistration of collateral	3 business days
14.	Bank Transfers: Internal, External & Automated being in local currency	30 minutes
15.	We are committed to serve you	
16.	Average Call duration	2 Minutes
17.	Attend and resolve over the counter queries promptly	<p>Where no follow up is required- within 1st visit</p> <p>Where follow up is required- within 2 business days of the 1st visit</p> <p>Where the enquiry is complex, within 3 business days of the 1st visit or else a timeframe within which the enquiry can be resolved will be agreed upon with the client.</p>
18.	Aim to resolve phone enquiries promptly	<p>Where no follow up is required- immediate</p> <p>Where follow up is required- 1 business days of the 1st call</p> <p>Where the enquiry is complex- escalation to responsible. If the enquiry is not dealt with immediately, the responsible staff must provide a time frame to give feedback to the customer.</p>
19.	Respond to written enquiries/ complaints promptly	2 business days from date of receipt of enquiry if the enquiry is not complex

		Where the enquiry is complex- an initial response will be sent out within 5 business days and a notification of a time frame within which a final response will be sent through
20.	mobile banking PIN issues	Self service
21.	Mobile banking failed transactions etc.	2 business days from the time, the clam is made.
22.	Debt Certificate (Attestation de non creance)	15 minutes
23.	Balance confirmation certificate	15 minutes
24.	Certificate of balance for audit purpose	15 minutes
2.3 Customer complaints		
25.	Resolve customer complaints fairly, consistently and promptly	Provide excellent customer service by handling Customer Complaints promptly.
26.	Customer Feedback Collection	Facilitate our customers to give feedback through customer service email info-rw@letshego.com contact us center by Calling 0788304077
2.4.1. Retail loans (where required documents are available)		
27.	Salary Advance Loan	2 business days
28.	MOU Payroll Loan	2 business day
2.4.2. Business and commercial loans (where required documents are available)		
29.	SME's Loan	2 business days

30.	Super MSE Loan	2 business days
31.	Housing Loan (Tier 1)	2 business days
32.	Housing Loan (Tier 2)	2 business days
33.		

** We will endeavor to process applications efficiently, in accordance to our internal policies, provided all necessary and completed documents have been submitted*

Please note

- We are dedicated to processing loan applications efficiently and promptly, following our internal policies. This is contingent upon the submission of all necessary and completed documents as required.
- The timeline for loan delivery will vary based on the specific type of facility, associated requirements, and any approval conditions that may apply.
- In the event that you are dissatisfied with the handling of your query or complaint, or if you feel that the provided solution is inadequate, you have the option to escalate the matter. You can do so by emailing info-rw@letshego.com or calling 0788304077, where our team will be ready to assist you further

5.0 WHAT WE EXPECT FROM OUR CUSTOMERS

To enhance our service to you, we have certain expectations that we kindly request you to fulfill:

- Interact with LETSHEGO staff members courteously and respectfully.
- Maintain honesty and transparency in your dealings with us.
- Respect and adhere to the law and regulations and guidelines governing microfinance institution (MFI) services in Rwanda.
- Share your valuable suggestions on how we can improve our services at LETSHEGO.
- Provide us with constructive feedback on our service delivery through the designated channels recommended by LETSHEGO.
- Direct any complaints, compliments, or suggestions to the relevant department within our organization.

- Keep us updated with any changes to your contact details to ensure accurate records in our database.
- When requested, promptly provide all necessary information within the specified timeframe.
- Share your feedback, both positive and negative, to help us enhance our services. You can do so through complaints, compliments, or suggestions.
- Submit all required supporting documents for your file or application in a timely and complete manner.
- By meeting these expectations, you contribute to a collaborative and efficient relationship with LETSHEGO, enabling us to serve you better and meet your financial needs effectively.

6.0 HOW TO ESCALATE YOUR CONCERN

We highly appreciate your feedback as it assists us in enhancing our service delivery. To ensure effective communication and necessary action, we provide multiple channels through which you can convey your feedback:

1. Mobile Phone or Office line: Contact numbers are displayed on the doors of our branch offices. These numbers connect you to the relevant staff members, their supervisors, or the designated mobile phone number for customer care at our Head Office. You are encouraged to call at any time, regardless of whether your feedback is positive or involves concerns about our services.
2. Official Email Address: You can use the official email address: info@letshego.com, to express your gratitude or lodge complaints relating to our services, products, image, or any other relevant matter. We value every email received and take prompt action on your feedback.
3. Intumwa Chatbot: Our bank website features the Intumwa chatbot, which enables you to log complaints conveniently. By accessing the chatbot on our website, you can provide details of your complaint for us to address it accordingly.

4. Suggestion Boxes: We have placed suggestion boxes at each branch for your convenience. You can drop your suggestions, comments, or complaints into these boxes, ensuring a confidential and accessible means of communication.
5. Complaint Register: In all branches, as well as at the Head Office, a register is available where visitors, both internal and external, can write their comments, complaints, or suggestions regarding our services. This register is openly visible and enables us to promptly address any concerns raised.
6. Formal appointment with the Chief Executive Officer (CEO): You have the option to request an official appointment with the Chief Executive Officer (CEO), providing you with a direct contact to express your complaints or concerns. This appointment allows you to have a face-to-face discussion with the CEO, who personally handles such matters or may involve the relevant department for appropriate action.

By utilizing any of these channels, you can be confident that your feedback will be acknowledged and attended to by our team. We value your input and are committed to continuously improving our services based on your feedback.

We highly appreciate your feedback, and as part of our commitment to continuous improvement, we conduct regular customer service surveys. These surveys allow us to gather valuable insights from you, our customers, and assess our performance in meeting your needs and expectations.

Furthermore, we undertake an annual review of this service charter to ensure its relevance and effectiveness. This review process enables us to identify areas for enhancement and make necessary updates to better serve you.

By actively seeking your feedback and conducting regular evaluations, we aim to provide an exceptional customer experience and continually refine our services to meet your evolving requirements.

Your input is invaluable in shaping our customer service standards, and we thank you for your participation in helping us serve you better.

Done at Kigali, May 15th, 2023

Theophila Utuje

Operations Manager

Benjamin Muketha

Chief executive officer