

CUSTOMER SERVICE CHARTER FROM 2024

Muganga SACCO is a Savings and Credit Cooperative for health sector staff in Rwanda. Its primary objective is to improve members' socio-economic conditions and promote access to finance, by assisting them to make savings and access low-rate loans, therefore contributing significantly to their retention. Our Vision is to be the leader in provision of financial products, services and solutions to the health care professional; contributing to their sustainable development and work retention and also, our Mission is to provide reputable and innovative financial and personal development solutions through excellent services that exceed stakeholder expectations, while caring for our members' needs in an efficient, friendly and professional manner.

Our customer service charter defines our commitment to delivering delightful customer experiences across all touch points. It establishes precise guidelines for customer communication, including inquiries, service-related complaints, and the solicitation of valuable feedback. Additionally, interactions with our members require us to strengthen our dedication to transparency, responsiveness, and continuous improvement while emphasizing on our pursuit of excellence in customer service.

Our services are founded on the following Core values:

a. Integrity	e. Public interest
b. Objectivity	f. Mutual respect and team work
c. Accountability	g. Effectiveness and efficiency
d. Confidentiality	h. Quality and equality service delivery

I. BASIC INFORMATION ON MEMBERSHIP AND FUNDS ACCESSIBILITY

Service	Eligibility	Detail	Requirement	Timelin e	Accessibility of Service
1. New membership	<ul style="list-style-type: none"> Working in Health Sector (In public or private institutions) Working in Pharmacies, Clinics or Health posts Community Health workers(CHWs). 	<ul style="list-style-type: none"> Opening account Saving deduction Share capital payment 	<ol style="list-style-type: none"> Fill account opening form; Fill saving commitment form of monthly saving (5% of net salary); Fill Key Facts Statement Form (KFS) Provide soft Passport photo in colour; Provide Valid ID or passport copy Minimum deposit of Frw 5.000 as minimum balance on current account 	5 Minutes	*Muganga SACCO Branch / Head Office *Email: membership@mugangasacco.rw *Online channels: *Internet Banking (IB) (http://ibank.mugangasacco.rw/ebankinglive/index.aspx). *Muganga Sacco App(found on Google Play store/Android and App store(IOS)).
2. Funds Accessibility/ Bank Instruments	Member of MUGANGA SACCO or Account Signatory	ID Card	<ol style="list-style-type: none"> Only for account holder or Signatory Only used for cash withdrawal at the teller counter 	Instant	<ul style="list-style-type: none"> Main branch (Teller counter)
		USSD CODE *565#	<ol style="list-style-type: none"> Instrument for account holder only; Registration in Mobile banking (Updated Customer information is mandatory); Checking all accounts (including loan balance); Withdrawal/Deposit on current account; Loan application(Quick Cash) 	Instant	<ul style="list-style-type: none"> Smartphone; Feature Phone (known as Gatushi)
		Mobile App	<ul style="list-style-type: none"> Opening account; Check balance; Statement of account; Funds transfer; Loan application; ATM application; Password reset. 	Instant	Muganga SACCO App is accessible via Google Play store/Android and App store(IOS) .
		Internet Banking	<ul style="list-style-type: none"> Opening account; Check balance; Statement of account; Funds transfer; Loan application; ATM application; Password reset. 	Instant	*Link: https://ibank.mugangasacco.rw
		Debit card	<ol style="list-style-type: none"> Instrument for account holders only; Only used on current account; Available Funds on the account (Frw 5,000) 	5- 10 days	*Muganga SACCO App; *Internet Banking;

II. COMPLAINTS / ENQUIRIES MANAGEMENT

Service	Specifics	Our Commitment
1. Telephone Enquiries (Contact centre: +250 788 124 500)	Quick feedback of telephone enquiries	We will provide: <ul style="list-style-type: none"> Immediate Responses (Within 1 Minute): -Calls: Answer incoming calls promptly, ideally within the first 1 minute. -Enquiries without details: Provide quick, concise responses within the call for straightforward enquiries that don't require additional information. 30-Minute Responses (For Enquiries Requiring Follow-up): If an enquiry requires further details or specific follow-up, we are committed to provide a comprehensive response within 30 minutes. 48-Hour Responses (For Complex Enquiries): For complex inquiries that cannot be immediately addressed, we have committed to provide response within 48 hours.
2. Email Enquiries:	Quick feedback of email enquiries	We will: <ul style="list-style-type: none"> Provide responses within 12 hours where follow up is not necessary; Provide responses within 48 hours where follow up is needed.
3. Written Enquiries (Email or Main Branch/Head Office)	Quick response to Written enquiries.	We will: <ul style="list-style-type: none"> Provide acknowledgment responses within 24 hours upon receipt; Provide a reasonable resolution time frame with regular progress updates for complex enquiries which require investigations; Progress updates every 5 Days for enquiries which require follow up or investigation.
4. Enquiries by present Member at: *Head Office/ Main branch *Customer Relationship officer(based in Hospitals)	Quick response of all your enquiries	We will provide: <ul style="list-style-type: none"> Time frame for resolution within which a response will be made. Immediate responses on First Contact for regular enquiries which do not require follow up. Progress updates every 5 Days for enquiries which require follow up or investigation
5. Customer Complaints via:	Quick, consistent and fair resolution of complaints.	We will: <ul style="list-style-type: none"> Provide responses immediately upon receipt of complaints which do not require follow up. Provide responses within 48 hours for complaints which require follow-up. Provide responses within 24 hours with progress updates every 5 Days and resolution within 30 days for complex complaints which require exceptional analysis.
6. Product application processing	Efficiently, Quick and Fast processing of all applications within reasonable timeframe	We will undertake to process applications efficiently, speedily and in accordance with our internal policies, provided all requirements are met by the customer.

III. OUR ACCOUNT SERVICES STANDARD

Service	Specifics	Our Commitment
Account Opening	Account opening on system and welcoming SMS	5 minutes after all requirements are submitted
	Request of Debit Card	Instant after registration in Mobile app or Internet Banking
	Debit Card Delivery	After 1 day in Kigali and 5 days upcountry
Statements Production	All Accounts	1 minute upon request
Account Update Request	Process Application	1 day after all requirements are submitted
Account Closure Request	Process Application	1 day after all requirements are submitted
Account Statements Request	On Request	1 min at HQ / Main branch and Email
Local transfer/Rwanda (via RIPPS)	<ol style="list-style-type: none"> Only for account holder or Signatory Fill transfer form 	<ul style="list-style-type: none"> Instantly after the submission of Transfer request form on transfer@mugangasacco.rw; or Instant (self-option via E-Banking channels)
Internal Transfer (between internal accounts in Muganga SACCO)	<ol style="list-style-type: none"> Only for account holder or Signatory Fill Transfer Request form 	<ul style="list-style-type: none"> 15 minutes after the submission of Internal Transfer form via transfer@mugangasacco.rw; Instantly (self-processing via E-Banking)

IV. DIGITAL BANKING SERVICES

Service	Specifics	Our Commitment
USSD CODE *565#	Mobile Up time	98 % of the time
	Password Reset	1 minute or instantly if using the self-reset option.
	Balance Enquiry	Instant
	Mini Statement Enquiry	Instant
	Transfer from Bank Account to Mobile money account	Instant
Internet banking	Individual Account Opening	10 minutes
	Password Reset	1 minute or instantly if using the self-reset option.
	Balance Enquiry	Instant
	Mini Statement Enquiry	Instant
	Local Transfer (via RIPPS)	Instant
Debit Card service	ATM Uptime	98% of the time
	ATM Cash Withdrawal/Balance Enquiry/Mini-statement request	Instant
	Reversal of Cash withdrawal	48 hours
	Reversal of Transactions (BANK-POS)	10 days
	Captured ATM Card	48 hours
	Deactivation of Lost/Stolen ATM Card	Immediately upon request
	Replacement of ATM Card	1 working day (Kigali) and 5 days(upcountry)
	Card renewal on expiry	1 working day (Kigali) and 5 days(upcountry)

V. TRANSACTIONAL BANKING SERVICES STANDARD

Service	Specifics	Our Commitment
Teller Transaction Time	Cash Deposit into Account	3 minutes
	Cash Withdrawal from Account	3 minutes
Head Office Salary Processing (RIPPS/Interbank)	Bank clearing	2 hours

VI. OUR LOANS SERVICES STANDARDS

Service	Specifics	Our Commitment
1. Quick loan	Approval and Disbursement process	<ul style="list-style-type: none"> Instantly by using Mobile Banking/ (USSD CODE: *565#); Instantly on Mobile App and Internet Banking
2. Overdraft	Approval and Disbursement process	24 hours (After all requirements are submitted)
3. Emergency	Approval and Disbursement process	24 hours (After all requirements are submitted)
4. Salary Advance	Approval Process and disbursement	5 working days (After all requirements are submitted)
		10 working days for Loan takeover from other banks (After receiving the response of the debtor's bank)
5. Scholar loan	Approval and Disbursement process	5 working days (After all requirements are submitted)
6. Project / Business loan (Secured loan)	Approval Process and disbursement	15 working days (After submit all requirements)
7. Vehicle loan (secured loan)	Approval Process and disbursement	10 working days (After all requirements are submitted)
8. Giriwawe loan / Purchase	Approval Process and disbursement	30 working days (After all requirements are submitted)
		60 working days for Loan takeover from other banks (After receiving the response of the debtor's bank)
9. Mortgage / Purchase and Construction	Approval Process and disbursement	21 working days (After all requirements are submitted)
		30 working days for Loan takeover from other banks (After receiving the response of the debtor's bank)

VII. OTHER SERVICES

Service	Specifics	Our Commitment
1. Refund of savings of exiting members	Retirement	30 working days After all requirements are submitted
	End of contract	30 days After all requirements are submitted
2. Refund of extra saving (over 5% Compulsory)	In accordance with General Assembly resolutions of November 23rd, 2023	30 days After all requirements are submitted
3. Certificate of indebtedness	Active loan (outstanding)	1 day
4. Certificate of non-indebtedness	No loan offered to member	1 day
5. Loan clearance certificate	After full repayment of the credit	15 days
6. Accessibility of archived document	Document archived	1 day (1<1year), 5 days(>1year<5years), 15 days(>5years)
7. Account balance confirmation	To whom it may concern (document)	1 hour
8. Printed Bank statement	Printed Bank statement (upon request)	5 minutes
9. Collateral deregistration	After full repayment of the credit	15 days
10. CRB update	Ongoing loan repayment and/or full repayment of the credit	1 day

Business Hours: Monday-Friday(08:00'AM-05:00'PM)
For any inquiry do not hesitate to contact us on 0788124500(MUGANGA SACCO CONTACT CENTRE)