



UBORA REGULATED NON WDT SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LTD

MEMBER SERVICE CHARTER

Ubora Regulated N-WDT SACCO Society Limited
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INTRODUCTION

Ubora N-WDT Sacco's vision is "to be a One-stop provider of competitive financial solutions in Kenya".

We aim to provide our members with high quality service in a caring and efficient way by taking care of their financial well-being.

Our Customer Service Charter outlines what our Customers can count on us for. It also gives guidance on the expected behavior of Ubora N-WDT Sacco Staff towards members, member obligations, our service standards and how we receive and deal with complaints and compliments.

Our Commitment


We are committed to improving service delivery to all our Customers and Stakeholders. The Charter sets out the standards our members and stakeholders can expect from the Society and how they can complain, get their complaints solved and receive feedback.

1.1. Our Mission

"Ubora N-WDT Sacco exists to mobilize funds and offer credit to empower members economically by providing quality financial services in collaboration with our stakeholders"

1.2. Objectives of The Charter

- i. To increase access to affordable and appropriate financial services to the members
- ii. To enhance the quality of financial services to members and other stakeholders.
- iii. To create a roadmap to guide in the development of a more resilient, competitive and dynamic financial services system based on the Sacco's vision.

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- iv. To ensure that the Sacco proactively engage members in financial literacy and consumer education drives, to enhance customers' financial knowledge and skills for them to make informed financial decisions.
 - v. To establish targets and quantified responsibilities with respect to each objective and outlines processes for implementing the Charter as well as mechanisms to monitor and report on progress towards given goals which are aligned with Saccos Vision.

1. WHAT YOU CAN EXPECT FROM US

2.1. OUR VALUES

Integrity

Our members, staff and management shall exhibit a high level of integrity in conducting the affairs of the Sacco.

Customer Focus

We will respond promptly to our Customers questions and services. Our goal is to respond to phone calls immediately, emails and Social media queries within 24 hours.

Teamwork

We are committed to successful collaboration, continuous learning and a supportive workplace through streamlined inter- departmental cooperation and efficient processes.

Innovation

We believe in generation of creative and innovative ideas for attainment of the Sacco's objectives.

2.2. OUR PRINCIPLES

- i. The principles of a co-operative society as documented by the International Co-operative Alliance (ICA).
- ii. Uphold and safeguard the By-laws of the Sacco in fulfilling its objectives.
- iii. Utilize resources prudently to attain best value for our members.
- iv. Provide equal opportunities to Men and Women.
- v. Communicate clearly and effectively.
- vi. Device a monitoring and evaluation system to keep track of our service delivery standards.


2. OUR PRODUCTS AND SERVICES

We are committed to serving you within the shortest time.


In general, all loans will be processed depending on amounts:

- a. Loan up to shs. 100,000 will be processed in 2 days
- b. Loan above shs. 100,000 and up to shs. 3,000,000 will be processed in 14 days
- c. Loan above shs. 3,000,000 and up to shs. 5,000,000 will be processed in 30 days

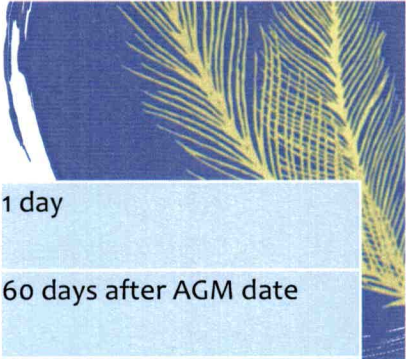
S/NO	PRODUCT/SERVICE	MEMBER OBLIGATIONS	OFFICE TURNAROUND TIME
1	Development Loan	Duly fill and sign the loan Application Form Maximum loan amount is 5 million Maximum repayment period is 60 months Interest at 1% on reducing balance Relevant HR endorsement for salaried members	30 days
2	Bridging Loan	Duly fill and sign the loan Application Form Dully fill and sign bridging form Relevant HR endorsement for salaried members Interest of 5% of the balance	30 days upon completion



3	School Fees Loan	<p>Duly fill and sign the loan Application Form</p> <p>No upper limit</p> <p>Maximum repayment period is 12 months</p> <p>Interest at 1.2% reducing balance</p> <p>HR approval</p>	14 days
4	College Fees Loan	<p>Duly fill and sign the loan Application Form</p> <p>No upper limit</p> <p>Maximum repayment period is 24 months</p> <p>Interest at 1.2% on reducing balance</p> <p>Relevant HR endorsement for salaried members</p>	14 days
5	Emergency Loan	<p>Duly fill and sign the loan Application Form</p> <p>Attach your pay slip</p> <p>Maximum loan amount is Ksh. 100,000</p> <p>Maximum repayment period is 12 months</p> <p>Interest is 1.2% on reducing balance</p> <p>Relevant HR endorsement for salaried members</p>	2 days
6	IESA Normal Loan	<p>Duly fill and sign the loan Application Form</p> <p>Maximum loan amount is 3 million</p> <p>Maximum repayment period 48 months</p> <p>Interest at 1% on reducing balance</p> <p>Relevant HR endorsement for salaried members</p>	14 days
7	IESA NORMAL Loan Bridging	<p>Duly fill and sign the loan Application Form</p> <p>Dully fill and sign bridging form</p> <p>Maximum loan amount is 3 million</p> <p>Maximum repayment period 48 months</p> <p>Interest is 1% on reducing balance</p>	14 days



		Relevant HR endorsement for salaried members	
8	IESA Emergency	Duly fill and sign the loan Application Form Maximum loan amount is Ksh. 100,000 Maximum repayment period is 12 months Interest is 1.2% on reducing balance Relevant HR endorsement for salaried members	2 days
9	Loan Restructuring	Duly fill and sign the loan Application Form Maximum loan amount is 5 million Maximum repayment period is 60 months Interest at 1% on reducing balance Relevant HR endorsement for salaried members Interest of 5% of the balance	30 days
10	Ubora Pesa	Registration Loans and other services	1 day Immediate
11	MPESA Services	Pay bill: 400222 Ubora Account no: 209739#YOURFULLNAME IESA Account no: 209743#YOURFULLNAME	Email receipt sent to member within 2 days
12	Enquiries	Phone calls E-Mails	By the 3 rd ring Within a day
13	Refund on resignation	Notification letter to the Chairman Proper guarantor replacement	60 days
14	Guarantor replacement	Fill guarantor replacement forms	1 day
15	Membership	Obtain and fill the membership form Attach copy of National ID Payment of entrance fee	Acknowledgement email of membership within 2 days
16	Adjustment of remittances and deductions	Obtain and fill the remittance advice forms; IESA Submit by 15 th day of the month and/or Ubora	
17	Member statement	Make an e-mail or online por to the Manager as appropriate	1 day



18	Updating of Nominee details	Fill the nominee card	1 day
19	Interest on deposit and Dividend payout	Written instructions on preferred method of receipt of interest payout	60 days after AGM date
20	Change of preferred method of payment for interest on deposit and dividend	Receipt of written instructions to the CEO no more than 15 days after AGM	60 days after AGM date


3. YOUR RIGHTS AND OBLIGATIONS

As Ubora N-WDT Sacco client, you have the right to:

- i. Lodge a complaint
- ii. Privacy and confidentiality in the handling of your personal information
- iii. See information related to your accounts
- iv. Select the channel to access the SACCO products and services- SACCO Branch, mobile, ATM etc.
- v. Give feedback & receive feedback from the SACCO- compliments, suggestions and complaints.
- vi. SACCO information and interpretation from SACCO officials in a manner that meets your need.
- vii. To be treated in a professional manner.

Our expectations are that you will:

- i. Exercise honesty and integrity in transacting with us.
- ii. Provide accurate information and authentic documents during transaction.
- iii. Adhere to the Sacco By-laws, rules and regulations always
- iv. Attend meetings (AGM & SGM) punctually.
- v. Be courteous and respectful to our staff and other customers

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- vi. Not offer inducement by way of gifts and favors to Board of Directors or staff, or to solicit the same in return for our services.

4. OUR SERVICE STANDARDS.

We are committed to serving you within the shortest time.

5. COMPLAINTS HANDLING

We are committed to offering you the best experience at all our touch points, should anything go wrong, feel free to contact us through the below:

Channel	Details
Verbal	To any Ubora N-WDT Sacco Staff
Feedback Form	At any of our Branches and website www.uborasacco.co.ke
Telephone	(+254 020) 609012, 6948261/443/305, Mobile: +254 700 156 971
Email	ubora@kebs.org
Social Media	Facebook page

6. AMENDMENT OF THE CHARTER

The Charter is subject to amendments in the light of changing organizational, socio-economic conditions or exigencies of the time.

7. WE VALUE YOUR FEEDBACK

In the event that you have a complaint, please do not hesitate to contact us with the details. We will handle the issues highlighted with fairness, confidentiality, professionalism and in accordance with industry ethics. We will analyze it, amend where necessary and send you a response with the resolution.

Kindly send us your feedback through email, telephone or on our website.

HOW TO REACH US

You may contact us in the following ways:

Email	ubora@kebs.org
Telephone	(+254 020) 609012, 6948261/443/305, Mobile: +254 700 156 971
Working Days	8.00 am – 5.00 pm, Monday to Friday Except public holidays
Website	www.uborasacco.co.ke

