



June 2024

CUSTOMER SERVICE CHARTER

I. INTRODUCTION

The customer service charter has been developed to monitor efficient service delivery to LUF customers. This will help to further facilitate the standardization of the services delivered and to communicate to the public the service that LOLC Unguka Finance deliver. It details the service standards that LOLC Unguka Finance is committed to delivering and outline the feedback and complaint procedures who may have challenges with our services.

Our commitment is to ensure that we provide the highest standards of excellence. We welcome all feedback to create a customer -centric culture and to deliver value to our customers.

II. LOLC UNGUKA FINANCE Plc MISSION VISION AND CORE VALUES

Vision

Spearheading financial force for growth and prosperity

Mission

Empowering financial inclusivity and achievement through cutting-edge solutions, exceptional service, unwavering trust, while nurturing entrepreneurship and enhancing livelihoods

Core Values

Integrity, Innovation, Collaboration, Agility, Excellence, Social Empathy

III. OUR KEY COMMITTEMENTS

A. Service

LOLC Unguka Finance Plc will consistently deliver high level of service at any of our branches and Head office. We will act fairly and reasonably towards you in a consistent and ethical manner.

B. Fairness

LOLC Unguka Finance Plc will ensure that all transactions conduct is fulfilling all ethical requirements that are in line with fair treatment of its customers. LOLC Unguka Finance Plc will establish procedures on how to submit complaints to ensure that any dispute between us will be quickly and fairly.

C. Confidentiality obligation

LOLC Unguka Finance Plc will endeavor to treat all customer information as private and confidential and ensure the safety and security of the usage of your information, according to the Laws and Codes of Conduct that govern the Microfinance Institutions in Rwanda.

D. Accountability

LOLC Unguka Finance Plc will explain and help its customers understand the financial benefits, risks and product profiles of products and services that you are interested in and will ensure that all our products and services will comply with the relevant Financial Institutions' Laws and Regulations as stipulated by the National Bank of Rwanda (BNR).

E. Transparency









- LOLC Unguka Finance will always provide you with clear, relevant and timely information to help you make an informed decision about our products and services. Where applicable, a set of Terms and Conditions relating to each banking product or service will be made readily available to you with all the fees, charges, penalties and relevant interest rates, your liabilities, and obligations in the use of a banking product or service highlighted.
- We will inform you, through various channels (e.g. over the internet, by telephone, e-mail, text or at our branches) of available products and services; alternatively, you can contact us for information or provide feedback through these channels

IV. SERVICES AND SERVICE STANDARD

VI.1 Operation services

The table below details the standard we are committed to meet and exceed your expectation

SERVICE	Process and Procedures	Requirements from clients	Time frame
Account opening	Current account Saving Account Term Deposit account	<ul style="list-style-type: none"> Passport photo, valid ID or passport copy Filling the application form Minimum Deposit of Rwf 5,000 or equivalent in foreign currency 	10 minutes
Payment Instrument Issuance	<ul style="list-style-type: none"> Passbook Cheque books on RWF/USD current account Payment Order in RWF/USD current accounts ATM debit Cards (for individuals) 	<ul style="list-style-type: none"> Fill application form Availability of the funds Must be account holder. 	2 days in Kigali 3 days outside Kigali
Digital services	<ul style="list-style-type: none"> Mobile banking <ul style="list-style-type: none"> Check balance. Mini statement Funds transfer Order checkbook E-Tax payment Choose the language for the SMS alert. E- Tax Pay RRA <ul style="list-style-type: none"> Payment of Taxes 	<ul style="list-style-type: none"> Fill in the application form. Copy of valid ID or passport 	Instant
Remittance services	<ul style="list-style-type: none"> Western Union tr (Send/ receive) In house Salary processing Other banks salary transfers 	<ul style="list-style-type: none"> Fill in the form + Copy of valid ID or passport. Sending an electronic file + Cheque / Payment Order/ Sending Electronic files + Payment order Present the cheque with 	5minutes Same day Same day

	<ul style="list-style-type: none">  LUF cheque payment  Cheque from other banks  Payment to other banks  Sending &Receiving International transfers (Swift) 	<p>account number</p> <ul style="list-style-type: none"> • Present the cheque with the account number. • Acceptable currency: Rwf and USD • Fill in the transfer form. • Fill in the form the form. 	<p>Same day if presented before 9 am</p> <p>Same day</p> <p>2-3 days</p>
<p>Others banking services</p>	<p>Account statement</p> <p>Loan Clearance certificate</p> <p>Cheque Certification</p> <p>Buying/ Selling Foreign currency (Copy ID required)</p> <p>Document search</p> <p>Standing Order set up.</p> <p>Account balance certificate</p> <p>Request clearance on bounced cheque by BNR/CRB</p>	<p>Fill in the appropriate form.</p> <ul style="list-style-type: none">  Proof of payment of all bouncing  Clearance letter from the National Public Prosecution Authority  Completion of the sanction period  Payment of 20% of the total amount 	<p>5 Minutes</p> <p>3 hours</p> <p>Instant</p> <p>5 Minutes</p> <p>1-15 days</p> <p>Same day 1 day</p> <p>Same day the request sent</p>

V.2 Credit service and benchmarks

The following table shows credit services and products and the maximum period that takes from the beginning up to the end.

❖ Eligibility Criteria:

- ✓ Open an account in LUF.
- ✓ Have an active business/employment (experience for at least 6 months).
- ✓ Having Collateral to Secure the loan.
- ✓ Having 18 years Minimum

❖ Requirements:

- ✓ Application letter/form.
- ✓ Customer needs statement.
- ✓ Company Registration Certificate/ID copy of the applicant and his guarantor.
- ✓ Legal status certificate.
- ✓ RRA Tax Clearance Certificate where applicable
- ✓ Valuation report of the collateral (done by a certified valuer which has a partnership with LOLC Unguka Finance Plc).
- ✓ Collateral title documents.
- ✓ Act of lending property if the collateral doesn't belong to the borrower.
- ✓ Life insurance cover.
- ✓ Proforma invoice or Provision sales agreement for asset purchase.
- ✓ Notified Board resolution for companies

1. LOAN FILE LESS OR EQUAL TO 5M TO BE PAID IN LESS OR EQUAL TO 2 YEARS: TO BE TREATED AT THE BRANCH LEVEL

No	SERVICE	Duration
	File analysis, committee & answer to the customer	3 days
	Contract preparation & issuance	1 day after the CC
	Mortgage registration & Disbursement	1 day for Kigali Branches
	Mortgage registration & Disbursement	2 days for other Branches
	Overdraft	3 days in total

2. LOAN FILE BEYOND 5M (TO BE SENT TO HEAD OFFICE)

	File transfer to H.O (From Branches)	1 days after Branch CC (4 th day since file reception)
	File analysis and committee on H.O	3 days
	Contract preparation & issuance from H.O	1 day
	Mortgage registration & Disbursement	1day after receiving notified contract from Branch

3. GUARANTEES

	Promise of credit line	2 days
	Bid guarantee Hard Collateral	3 days
	Bid guarantee Cash Collateral	1 day
	Performance guarantee Hard Collateral	3 days
	Performance guarantee Cash Collateral	1 day
	Advance payment guarantee Hard Collateral	3 days
	Advance payment guarantee Cash Collateral	1 day

4. LOAN FILE EQUAL OR ABOVE 100M (TO BE SUBMITTED TO THE BOARD)

	File preparation, invitation of the Board	10 days after the H.O.C.C
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5. OTHER SERVICES

	Respond on the request of land property document	3 days in Kigali, 4 days outside Kigali.
	Clean up customer in CRB report	3 days
	Overdraft	3 days
	Credit Line	7-14 days
	Personal Loans	7 days
	Mortgage loan	14 days

Car Loan	5 days
Micro Working Capital	14 days
Potatoes Lending	7 days
Working Capital Loan	14 days
Asset Financing	7-14 days
Invoice discount	5 days

VI. WHAT WE EXPECT FROM OUR CUSTOMERS


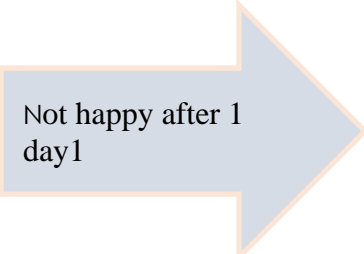
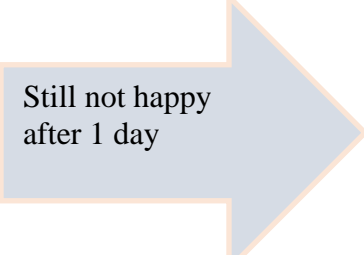
- ✓ To strictly comply with our Rules, Guidelines, and regulations
- ✓ To ensure that all forms are properly completed.
- ✓ To strictly adhere to the procedures for lodging complaints
- ✓ To duly address and support all requests with appropriate documents.

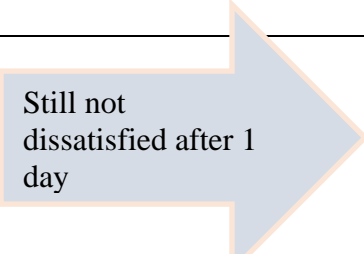
VII. FEEDBACK MECHANISM

We value your feedback to enable us to improve our service delivery. Your feedback should be communicated through any of the following channels for necessary action:

- **Mobile Phone and Call Center:** On each door of branches' office, it is displayed phone number for staff concerned, for his supervisor, the phone number of call center or the mobile phone number of LUF which will be used by the staff in charge of customer care based at the Head office. The customer can call at any time when he is happy or not with the service.
- **The official e-mail address off LOLC UNGUKA FINANCE "info@lolcunguka.com":** This address may be used by customers to express their gratitude or complaints in relations of LUF services, products, image, etc.
- **Intumwa chatbot:** Customers should log their complaint to Intumwa chatbot available on the LUF's website
- **Suggestion boxes available at each branch:**
- **The book register of complaints in all branches and Head office:** This book is at the view of all visitors internal and external in which they write their comments and complaints concerning the service or any other suggestion. level.
- **Customer may officially address the letter to the Chief Executive officer expressing his/her complaints:** The CEO of LUF can handle himself or transfer the complaints to the department concerned.

VII. FEEDBACK MECHANISM

Did a complaint?	Complaints process	Escalation matrix
 <p>Dissatisfied with our services</p>	<p>Log a call through our call center by dialing a toll-free number 9195, or by e-mail, info@lolcunguka.com) written letter or verbal inquiry, this will be received by bank and acknowledge receipt of your inquiry/complaint.</p> <p>Expect your complaints to be resolved within 1 day if there is no investigation and follow up needed, and 2 days where investigations & follow up is required, if a complex inquiry you will be responded next day with a proposed resolution timeframe and you will be kept updated, here the resolution is at the branch level or service unit level.</p>	<p>A</p>
 <p>Not happy after 1 day1</p>	<p>If you feel that the complaint/inquiry has not been dealt satisfactorily by the Manager you can then escalate to the Head office customer services supervisor, the customer service supervisor will acknowledge the receipt of this complaint/inquiry and expectation is to resolve this inquiry within 1 day in case it does not need detailed investigation and follow up. In case it is a complex inquiry bank will provide a reasonable timeframe with a regular update to the customer accordingly.</p>	<p>B</p>
 <p>Still not happy after 1 day</p>	<p>In the event that still your inquiry is not addressed to your expectation you have the right to complain to the Head of operations & customer services, who will acknowledge the receipt of your inquiry within 24hrs. The resolution will be provided within 1 day in case for inquiry which is not complex.</p> <p>n case the inquiry is complex bank will still provide a reasonable timeframe and customer will be updated regularly.</p>	<p>C</p>
	<p>You may log a written complaint to the</p>	



Still not dissatisfied after 1 day

	<p>CEO in case you are not satisfied with the resolution given.</p> <p>CEO will formally acknowledge the receipt within 2 days and will provide resolution in 1 day, in case the inquiry is complex bank will advise a reasonable time frame and will provide the update accordingly.</p>	D
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Done at Kigali, June 19th ,2024

Diane NDAGIJIMANA
Head of Operations

KAGISHIRO Justin
CEO