

WE ARE COMMITTED TO HANDLING YOUR REQUEST PROMPTLY WITH CONFIDENTIALITY

No	Service	Service delivery time	Who is eligible/requirements /access time
1.	All general members inquiries in all branches	Within 3 to 5 minutes	Who is eligible: Account Holders or mandates Requirements: Account number, Identification cards Procedure: The general inquiries should be handled by the staff of the branch, especially the Receptionist, Operations and Quality Management Officer, credit Officer and Branch Manager When: Monday-Friday: 8:00 AM-6:00 PM
2.	Cash withdrawal over the Counter	Immediate counter service between 3-5 minutes	Who is eligible: Account Holders or mandates Requirements: - ID Card - Cheque, Receipt, withdraw slip Procedure: Service provided over the counter When: Monday-Friday: 8:AM-6:PM Mobile banking: 24 hrs/ 7 days
3.	Cash deposit	Immediate counter service between 3-5 minutes	Who is eligible: Account Holders, mandates or other depositors on account holders Requirements: - Filled cash deposit form found at the branch reception. Procedure: Service provided over the counter When accessible: Monday-Friday: 8:00 AM-6:00 PM Mobile banking: 24 hrs/ 7 days
4.	Aim to open an account, activation and validation	Within 10 minutes, when all required documents are available and well recorded in system	Who is eligible: All teachers, lecturers and employees working in education sector and related organizations and schools (the account owners who have left the education sector still having shares and permanent savings are also eligible). Requirements: - Filled form requesting adhesion - Recent work certificate - Opening balance of rwf 6,000 - 2 photos passport - Specimen signature verification - Photocopy of ID - Contract for teachers in private schools Procedure: Service provided over the counter When accessible: Monday-Friday: 8:00 AM-6:00 PM
5.	Aim to close an account	Within 10 minutes	Who is eligible: Account holders or Next of kin in case the account holder was died. Requirements: - Identification card of the Attorney, - Termination letter from the employer, - Closing account letter - Death certificate (in case of death) - Other documents related to the deceased - 2000 Frw Procedure: Service provided over the counter When accessible: Monday-Friday: 8:00 AM-6:00 PM

No	Service	Service delivery time	Who is eligible/requirements /access time
6.	Aim to answer promptly member's call at any of Umwalimu SACCO branch or call Centre	Within 3 rings	Who is eligible: - Account Holders or Attorneys Requirements: - Holding account in UMWALIMU SACCO - Being a Partner with UMWALIMU SACCO - Any other person interested to U. SACCO Procedure: - Service provided over any Branch Manager or any competent staff When accessible: Monday-Friday: 8:00 A.M. - 6:00 P.M.
7.	Providing information on member account balances, correction of errors, etc.	Within 5 minutes	Who is eligible: Account holders, Attorney (Proxy) Requirements: - Identification card and account number (for account holder) - Identification card and account number and authorizations on the account (for attorney) Procedure: Service provided over any Branch Manager or any competent staff in the branch When accessible: Monday-Friday: 8:00 AM-6:00 PM
8.	Transfer from one account to another	Within 1 working day	Who is eligible: Account holders Requirements: - Fill the transfer form - Sufficient balance on account - Correct signature - Photocopy of ID Procedure: Service provided over the Branch Manager When accessible: Monday- Friday:8:00 AM - 6:00 PM
9.	Transfer from bank to bank	Within 2 working days	Who is eligible: Account holders Requirements: - Sufficient balance on account - Correct signature - Fill the transfer form - List of beneficiaries - Photocopy of ID Procedure: Service provided over the Branch Manager When accessible: Monday-Friday:8:00 AM - 6:00 PM
10.	Delivery of cheque books, Payment order book and, receipt book	Within 5 working days after fulfilling requirements	Who is eligible: Account Holders Requirements: - Sufficient balance on account - Correct signature - Request form fully completed - Payment order: 5,000 Frw - Cheque book: 4,000 Frw - Receipt book; 1,700 Frw Procedure: Submit the request form to the Receptionist / Branch Manager When accessible: Monday- Friday:8:00am-6:00 PM

No	Service	Service delivery time	Who is eligible/requirements /access time
11.	Delivery of express cheque book, receipt book and payment order	One working day within Kigali and two days out of Kigali	Who is eligible: Account Holders Requirements: - Sufficient balance on account - Correct signature - Request form fully completed - Payment order: 12,000 Frw - Cheque book: 10,000 Frw - Receipt book; 5,000 Frw Procedure: Submit the request form to the Receptionist / Branch Manager When accessible: Monday- Friday:8:00am - 6:00 pm
12.	Account statements	Within 10 minutes upon specific request	Who is eligible: Account holders or Attorney Requirements: - Payment of FRW 500 / page + VAT - Request form - Identification card - Correct signature Procedure: Submit the request form to the Receptionist / Branch Manager or online by using account holder's email. When accessible: Monday-Friday: 8:00am-6:00 PM

Note: Provided that when all required documents are available

WE ARE COMMITTED TO PROCESSING YOUR LOAN APPLICATIONS WITHIN A REASONABLE PERIOD

No	Service	Service delivery time	Requirements
1	Mortgage loans	-20 working days for loans treated at branch level -30 working days for loans treated at Head Office level	Requirements Check list
2	Business loans	-20 working days for loans treated at branch level -30 working days for loans treated at Head Office level	Check list
3	Equipment loans	- 10 working days for loans treated at branch level - 15 working days for loans treated at Head Office level	Check list
4	Salary advance	- 1 working day for loans treated at branch level -5 working days for loans treated at Head Office level without collateral and 10 working days with collateral	Check list
5	Overdraft or Emergency loan	- Within 30 minutes the first day, if needed, a credit line is settled in the system for the whole year at the request. - Always on your need by using your mobile phone.	Check list
6	Application Forms/ Interview Form and Checklist	- We will provide you with advice and explain you the process flow of loan application and establish a clear set of procedures to ensure that are easy to understand.	Check list

WE ARE COMMITTED TO HELPING WHEN YOU NEED US

No	Service	Service delivery time	Who is eligible/requirements /access time
1	Aim to resolve account queries promptly	- Where no follow up is required within 1 st visit - Where follow up is required: 1. within 2 business days of the 1 st visit 2. Where the enquiry is complex, within 5 business days of the 1st visit or else a timeframe within which the enquiry can be resolved will be communicated. Eg. Fraud from the members' accounts	Who is eligible: Account Holders or Attorney Requirements: Identification card Procedure: Service provided over any staff called concerned by the case When: Monday-Friday:8:00AM-6:00 PM
2	Aim to resolve phone enquiries promptly	- Where no follow up is required- within 1 st call - Where follow up is required- between 1 to 2 business days of the 1 st call - Where the enquiry is complex- escalation to an officer who can deal with the enquiry. If the enquiry cannot be satisfactorily dealt with, then the officer Must provide a time frame within which a response can be made.	Who is eligible: Account Holders or Attorney Requirements: Identification (ID card, telephone number...) Procedure: Service provided over any staff called concerned by the case When: Monday-Friday:8:00AM-6:00 PM
4	Respond promptly to written enquiries/ complaints	- Within 1 business day from date of receipt of enquiry if the enquiry is not complex (debit the member's account by mistake,) - Where the enquiry is complex- an initial response will be sent out within 1 business days and a notification of a time frame within which a final response will be sent through.	Who is eligible: Account Holders or mandates Requirements: - Identification card - Written request Procedure: Service provided over any staff called concerned by the case When: Monday-Friday:8:00AM-6:00PM
5	Help member quickly if his/her value document is lost or stolen	Your replacement of value document will be issued within 5 business days upon receipt of your application. In the meantime a withdrawal slip facility will be available	Who is eligible: Account Holders or mandates Requirements: - Payment of the cost of the value document - Request form completed Procedure: Service provided over any staff called concerned by the case When: Monday-Friday:8:00AM-6:00PM
6	Clearance Certificate (Attestation de non créance)	Within 1 business day	Who is eligible: Account Holders Requirements: - Identification - Payment of Frw 1,000 + VAT Procedure: Service provided over the Branch Manager When: Monday-Friday:8:00AM-6:00PM