



**COPEDU PLC**

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# **CUSTOMER SERVICE CHARTER**

## BACKGROUND

The Customer Service Charter was set up with the intention to outline key commitments and service standards when providing service to customers.

## COPEDU PLC MISSION, VISION AND VALUE

### • MISSION

The mission of COPEDU PLC is to provide inclusive social economic services to improve the lives of customers.

### • VISION

COPEDU PLC has the vision to be the leading women's Bank in Africa

### • VALUE

Copedu Plc Follows The Following Values:

- Cooperation
- Punctual
- Experience
- Quality
- Integrity
- Uniqueness

## OUR COMMITTEMENT TO YOU

At COPEDU PLC, we provide exceptional service to our valued customers. This Customer Service Charter outlines our commitment to delivering high-quality banking services that meet your needs and expectations.

## ACCESSIBILITY AND CONVENIENCE

We promise to:

- Maintain an extensive network of branches and ATMs for your convenience.
- Offer online and mobile banking platforms that are user-friendly and accessible 24/7.
- Provide dedicated customer service channels for assistance with your banking needs.

## TRANSPARENT AND CLEAR COMMUNICATION

We promise to:

- Ensure that our communications are clear, transparent, and easily understandable.
- Provide you with accurate and timely information about our products, services, and charges.
- Notify you in advance of any changes that may impact your account or services.

## DATA PRIVACY AND SECURITY

We promise to:

- Safeguard your personal and financial information in accordance with applicable data protection laws.

- Implement robust security measures to protect your accounts from unauthorized access or fraudulent activity.
- Educate you on best practices for online security and safe banking habits.

## **RESPONSIVENESS AND TIMELINESS**

We promise to:

- Respond promptly to your inquiries, complaints, or requests for assistance.
- Process your transactions efficiently and without unnecessary delays.
- Provide you with regular updates on the status of your requests or applications.

## **PROFESSIONAL AND COURTEOUS SERVICE**

We promise to:

- Treat you with respect, courtesy, and professionalism in all interactions.
- Listen attentively to your concerns and provide appropriate solutions.
- Empower our staff with the training and tools they need to serve you effectively.

## **COMPLAINTS HANDLING**

We promise to:

- Have a structured and transparent process for handling customer complaints.
- Investigate and resolve your complaints in a fair and timely manner.
- Keep you informed of the progress and outcome of your complaint.

## **FINANCIAL EDUCATION AND SUPPORT**

We promise to:

- Offer resources and information to help you make informed financial decisions.
- Provide access to financial advisors who can offer guidance on our products and services.

## **CONTINUOUS IMPROVEMENT**

We promise to:

- Regularly review and enhance our services based on your feedback and changing needs.
- Implement best practices in customer service to ensure we remain a leader in the industry.

## **OUR SERVICE BELIEFS**

- We understand that the customer doesn't depend on us – we are dependent on the customer;
- The customer is not an interruption to our work - the customer is the reason for our work;
- The customer does us a favor when he or she calls – we are not doing the customer a favor by serving;
- The customer is deserving of the most courteous and attentive treatment we can provide;
- The customer is a person who brings us his or her wants – it is our job to fulfill those wants;
- The customer is the life blood of our business.

## CUSTOMER EXPERIENCE

We deliver customer experience in a way that:

- Makes the customer feel important;
- Makes the customer heard;
- Makes customer feel respected;
- Meets their needs in a responsive way.

## 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.

## CUSTOMER FEEDBACK

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:

**Telephone number :** +250788319829 or dial 2012. The customer can call at any time when he/she is happy or not with the service;

- **Website :** [www.info@copeduplc.rw](mailto:www.info@copeduplc.rw)

- **Facebook:** Copedu PLC

- **Twitter:** @COPEDU\_RWANDA

- **The official e-mail address of COPEDU Plc “[info@copeduplc.rw](mailto:info@copeduplc.rw)”:** This address may be used by customers to express their gratitude or complaints in relations of COPEDU Plc services, products, image, etc.

- **Intumwa chat box:** Customers should log their complaint to Intumwa chat box available on the COPEDU Plc website.

Suggestion boxes available at each branch.

The book register of complaints in all branches: 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.

Customer may officially address the letter to the Managing Director expressing his/her complaints: The Managing Director of COPEDU Plc can handle himself or transfer the complaints to the department concerned.

## SERVICE AND SERVICES STANDARD

### OPERATION SERVICES

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

Service	Detail	Customer Requirements	Timeline
Account opening: Current account Saving account Term deposit account.	Verification of CRB, Blacklist and all requirements before opening accounts	<ul style="list-style-type: none"> <li>• Passport photo, valid ID or passport copy;</li> <li>• Filling the application form;</li> <li>• Filling KFS form;</li> <li>• Full registration from RDB and Board resolution for Companies;</li> <li>• Minimum Deposit of Rwf 3,180 rwf for current account;</li> <li>• Reading and sign contract for Term deposit</li> </ul>	<p>15 minutes for current account;</p> <p>10 minutes for term deposit and serving accounts.</p>
Request of instrument payment	Cheque book, payment order	Filling application form	3 working days
	ATM Cards	Availability of the funds	5 working days
	Passbook	Must be account holder.	Instant
Deposit/withdrawals	Cash deposit	Cash, customer account number	5 min
	Withdrawal of amount under 500 thousand (cash and cheque) by account holder	Passbook/cheque book	5 min
	Withdrawal of amount above 500 thousand (cash and cheque)	Passbook/cheque book	5 min to 10 min
	Withdrawal without passbook/cheque	Filling request form	5 min
Close account	Must be requested by account holder	Filling the form/requesting letter	30 mins
Account reactivation	Must be requested by account holder	Filling the form/requesting letter	5 min
Digital services	Mobile banking/ Internet banking;	Filling the form/requesting letter	5 min
	<ul style="list-style-type: none"> <li>• Registration to Mobile banking/Internet banking</li> </ul>		

Service	Detail	Customer Requirements	Timeline
Digital services	<ul style="list-style-type: none"> <li>• Check balance.</li> <li>• Mini statement</li> <li>• Order checkbook</li> <li>• Choose the language for the SMS alert.</li> <li>• E- Tax Pay RRA</li> <li>• Bills payment (air time, water, electricity, startime, DSTV, Canal)</li> </ul>	Filling a form Copy of valid ID or passport	Instant
Transfer	Local transfer International transfer (Western union and Money gram)	<ul style="list-style-type: none"> <li>• Use payment order to transfer on COPEDU Plc account or to other local Banks.</li> <li>• Or use Digital Banking channels (Mobile banking or Push &amp; pull)</li> <li>• Filling a form.</li> <li>• Copy of valid ID or passport</li> </ul>	<ul style="list-style-type: none"> <li>- Instant for COPEDU to COPEDU and digital banking channels (Mobile banking and Push &amp; pull).</li> <li>- 2 Hours for other local banks</li> <li>20 mins</li> </ul>
Correspondence treatment	Account Statement Account confirmation (To whom)	Requesting letter	1 working day
	Balance confirmation	Requesting letter	1 working day
	Other letters	Requesting letter	3 working day
Others banking service	Clean up customer in CRB report Clearance certificate Mortgage deregistration	Requesting letter	working day

## CREDIT SERVICE AND TIMELINE

### Eligibility Criteria:

- Have an active account in COPEDU Plc;
- Have an active business/employment (experience for at least 6 months);
- Having 18 years Minimum.

### Requirements:

- Application letter/form;
- Customer need statement;
- Legal status certificate;
- Company registration certificate;
- Having Collateral to Secure the loan with Valuation report of the collateral (done by a certified valuer which has a partnership with COPEDU Plc);
- Act of lending property if the collateral doesn't belong to the borrower;
- Life insurance cover;

- Notified Board resolution for companies;
- Fire insurance of collateral;
- RRA Tax Clearance Certificate where applicable;
- Salary transfer of three months for personal loan.

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

Credit service	Timelines
Digital services	3 working days
Umurabyo uratinda	3 working days
Quinzaine	1 working day
Credit Line	10 working days
Personal Loans/Salary advance	5 working days
Mortgage loan	14 working day (The loan may be delayed by mutation process when the mortgage buy is the collateral)
Transport Loan	14 working day (The loan may be delayed by mutation process when the vehicle buy is the collateral)
Business loan	14 working days
Agri loan	7 working days
IGIRE MUGORE loan	14 working days
Education loan	5 working days
Bank guarantee	5 working days

**COPEDU PLC** is consistently working towards improving service delivery across our branch network. We value your feedback, and we endeavor to carry out a customer service survey and review this charter annually for better Customer Experience.