



CUSTOMER SERVICE CHARTER

This customer service Charter is our commitment to continually improve our products and services and exceed your expectations. It sets out clear service standards, service time frames and how we receive and deal with complaints.

Our Vision

Championing members socio economic transformation

Our Mission

Your gateway to financial success through innovative products and services.

Our Motto

Power To Succeed

CORE VALUES: TIPIC

- Team work
- Innovativeness
- Professionalism
- Integrity
- Customer Focus

OUR PRODUCTS

FOSA SAVINGS AND LOAN, PRODUCTS AND SERVICES

- Savings accounts
- Salary processing
- Fosa advances
- Dau Junior
- Landlords account
- IPO accounts
- Groups Accounts
- Fixed deposits accounts
- M-pesa services
- ATM-Sacco link debit card
- SMS account query Auto messaging
- Spot cash

FOSA - FRONT OFFICE SERVICES ACTIVITY MICRO - CREDIT ACTIVITY

- Individual savings and loan
- Group savings and loan
- Growth oriented enterprises savings and loan
- Loan risk management

BOSA - BACK OFFICE SERVICE ACTIVITY

Loan products

- Normal
- Development loan
- School fees loan
- Emergency loan
- Refinance/Top up loans

SERVICE DELIVERY COMMITMENTS

We commit ourselves to:

- Answer your telephone calls within three (3) rings.
- Attend to you within ten (10) minutes of your visit.
- Respond to your correspondence within 48 hours.
- Treat your concern with confidentiality and privacy except as permitted by law.

OUR SERVICE STANDARDS

SERVICE	DELIVERY TIME FRAME
1. OVER THE COUNTER WITHDRAWAL/DEPOSIT	WITHIN 5 MINUTES
2. CASH AND CHEQUE DEPOSITS	WITHIN 5 MINUTES
3. ATM CARDS APPLICATION/ PROCESSING	WITHIN 3 WEEKS
4. GENERAL INQUIRIES	WITHIN 5 MINUTES
5. ATM CARD BLOCKING	WITHIN 5 MINUTES
6. LOAN STATEMENT	WITHIN 15 MINUTES
7. ACCOUNT STATEMENT	WITHIN 5 MINUTES
8. ATM PIN RESETTING	WITHIN 30 MINUTES
9. DORMANT ACCOUNT ACTIVATION	WITHIN 10 MINUTES
10. INTERNAL FUNDS TRANSFER	WITHIN 5 MINUTES
11. REQUEST FOR PERSONAL INFORMATION CHANGE	WITHIN 30 MINUTES
12. LOAN PAYMENT	WITHIN 5 MINUTES
13. SALARY POSTING	WITHIN 3 HOURS
14. CHEQUE BOOK REQUEST	WITHIN 3 WEEKS
15. SPOTCASH REGISTRATION	WITHIN 24 HOURS
16. NEW ACCOUNT OPENING	WITHIN ONE HOUR
17. STANDING ORDER INSTRUCTION PROCESSING	WITHIN 10 MINUTES
18. RTGS REMITTANCE	WITHIN TWO HOURS
19. EFT REMITTANCE	WITHIN 24 HOURS
LOAN PRODUCT	DELIVERY TIME FRAME
18. EMERGENCY LOAN	WITHIN 30 MINUTES
19. SCHOOL FEES LOAN	WITHIN 30 MINUTES
20. THREE MONTHS (HYBRID)	WITHIN 30 MINUTES
21. SIX MONTHS LOAN	WITHIN 30 MINUTES
22. TWELVE MONTHS LOAN	WITHIN 30 MINUTES
23. FOSA DEVELOPMENT	WITHIN 24 HOURS
24. FOSA SPECIAL	WITHIN 24 HOURS
25. NORMAL LOAN	WITHIN 24 HOURS
26. NYANGUMI LOAN	WITHIN 24 HOURS
27. BIASHARA LOAN	WITHIN 24 HOURS

BANDARI SACCO LIMITED

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HEAD OFFICE: Moi Avenue, Kilindini, KPA (docks) opposite the KPA security check near the main gate