



SERVICE CHARTER

P. O. BOX2274 – 30200 KITALE

TEL.0 111 050 510

EMAIL:info@tntsacco.co.ke

SERVICE		SERVICE CHARTER TARGET	PERFORMANCE	
RESPONSIVENESS	BOSA	Loan Appraisal	10 Minutes	
		Emergency loan	30 minutes	
		Fees loan	2 weeks	
		Normal loan	1 month	
		Preferential loan	1 month	
		Smart saver loan	2 months	
		Registration of new member	10 minutes	
		Cessation refund	60 days	
		Erroneous deductions refund	1 hour	
		Funeral rider claim	30 minutes	
		Deposits refund for deceased	1 month	
	FOSA	Account opening	10 minutes	
		Account closure	7 days	
		Cash withdrawal	3 minutes	
		Cash deposit	3 minutes	
		Cheque deposit	3 minutes	
		Cheque clearance	4 days	
		ATM application	2 weeks	
		M-banking application	1 hour	
		Bank cheque request	30 minutes	
		Statement request	10 minutes	
		Mobile loans	1 minute	
		Premium loan	1 day	
		Instant loan	1 month	
		Karibu loan	1 month	
		Share booster loan	30 minutes	
		Product advance	30 minutes	
		Advance/Loan appraisal	10 minutes	
	PUBLIC	Reply to correspondence	1 month	
		Answering telephone	3 rings	
		Payment to suppliers	60 days	
	ACCESSIBILITY	BUSINESS HOURS	Monday to Friday	BOSA 8.00 a.m. to 5.00 p.m.
			Saturday	BOSA 8.00 a.m. to 1.00 p.m.
Monday to Friday		FOSA 8.30 a.m. to 4.00 p.m.		
Saturday		FOSA 8.30 a.m. to 12.00 p.m.		
CONTACT US	<p>Call centre: 0 111 050 510 Mobile banking/Atm hotline: 0703 864 046 Head Office: 0712 585 874 Email: info@tntsacco.co.ke Website: www.tntsacco.co.ke Social media pages: facebook.com/tntsacco; Instagram.com/tntsacco; twitter.com/tnt_sacco; YouTube/tntsacco</p>			

QUALITY	We will treat everyone with respect and courtesy, maintaining confidentiality at all times.
	<ul style="list-style-type: none"> • We will identify ourselves when we speak to you.
	<ul style="list-style-type: none"> • We will be clear and helpful in our dealings with you, giving reasons for our decisions.
	<ul style="list-style-type: none"> • We will act with care and diligence as we prepare a response, behaving honestly and with integrity in accordance with the public service code of conduct. • We will present our information clearly, using simple language, understandable graphics, or other means to your needs, being sensitive to the diversity of the Kenyan public.
SERVICE IMPROVEMENT	We aim to:
	<ul style="list-style-type: none"> • Make accurate and timely payments
	<ul style="list-style-type: none"> • Ensure that accurate and quality services are delivered effectively and efficiently to our members/clients.
	<ul style="list-style-type: none"> • Further improve procedures for monitoring loan recovery.
	<ul style="list-style-type: none"> • Make access to our services easier and more convenient, particularly for people with special needs. • Develop a more streamlined system of handling your enquiries and feedback on our services.
YOUR RIGHTS	You have a right to:
	<ul style="list-style-type: none"> • Timely access to products and services from the SACCO as stipulated in this service charter.
	<ul style="list-style-type: none"> • Be treated with courtesy and respect as a partner.
	Get relevant information.
	Get quick response to requests.
	Prudent management of your funds.
	<ul style="list-style-type: none"> • Compliance with the regulations and partnership agreement. • Acknowledgement of complaints and assurance of confidentiality in handling issues.