

**SAGER GANZA MICROFINANCE PLC**  
**Nyarugenge District**  
**Kigali City**  
**Rwanda**



**CUSTOMER SERVICE CHARTER**

**September 2023**

## I. INTRODUCTION

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The Customer Service Charter has been developed to outline SAGER GANZA MICROFINANCE PLC commitment to providing excellent services to its customers.

The main purpose of this service charter is ensuring consistency, accountability, and customer satisfaction.

The charter comprises the following considerations:

- **Customer Satisfaction:** To ensure that customers are satisfied with the services offered by SAGER GANZA and have a positive experience during their interactions with the microfinance.
- **Clear Communication:** To communicate the microfinance's service standards and commitments to customers in a transparent and easily understandable manner.
- **Accessibility:** To make SAGER GANZA services accessible to all customers, including those with disabilities, and to provide assistance as needed.
- **Timeliness:** To provide efficient and timely service, including fast response times for inquiries and prompt resolution of issues.
- **Accuracy:** To ensure that all customer transactions and information are handled accurately and securely.
- **Privacy and Security:** To safeguard customer information and transactions to protect against fraud and identity theft.
- **Complaint Resolution:** To establish a clear process for addressing customer complaints and resolving issues in a fair and timely manner.
- **Continuous Improvement:** To commit to ongoing improvement of customer service based on feedback and changing customer needs.
- **Compliance:** To comply with all relevant laws and regulations governing microfinance and customer service.
- **Employee Training:** To ensure that SAGER GANZA employees are well-trained and equipped to provide excellent customer service.
- **Responsiveness:** To be responsive to customer feedback and adapt services and policies accordingly.
- **Fair Treatment:** To treat all customers fairly and without discrimination, regardless of their background or financial status.

- **Transparency:** To provide clear information about fees, terms, and conditions associated with SAGER GANZA services.
- **Accountability:** To hold the institution accountable for meeting its customer service commitments and take corrective actions when necessary.

## II. VISION

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The Vision of SAGER GANZA MICROFINANCE PLC is to become a competitive Microfinance institution offering market based financial products to Rwanda. We intend to build a reputed Microfinance institution that offers affordable financial services responding to the needs of the customers.

## III. MISSION

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The Vision of SAGER GANZA MICROFINANCE PLC is to be a microfinance of reference in the country, and in the region. We intend to build a reputed Microfinance institution that offers affordable financial services responding to the needs of the customers.

## IV. OBJECTIVES

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The fundamental objectives of SAGER GANZA MICROFINANCE PLC include:

- Offering savings and credit services to customers,
- Becoming an autonomous and independent microfinance institution capable of achieving financial autonomy,
- Providing good quality service while ensuring the security of customers' savings and investors' funds,
- Facilitating customers to access credits for their projects and support them in the development of their projects that generate income,
- Establishing better management team within SAGER GANZA MICROFINANCE PLC,
- Increasing the market outreach and efficiency in business operations.

## V. VALUES

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SAGER GANZA MICROFINANCE PLC is guided by the following core values:

- Loyalty to customers
- Quickly and quality service
- Honesty and Integrity
- Competitiveness
- Accountability

## VI. OUR MOTTO

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IMARI YACU, IMARI YAWE [OUR CASH, YOUR CASH]

## VII. SERVICES

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### I. OPERATIONAL SERVICES

No	Service	Customer Requirements	Target Clients	Timeline
1	Account Opening - Current Account for individuals	- 2 Passport photos - Valid ID or Passport or Birth Certificate for children Copy - Filling Account Opening Form	All clients including children of 15 years and below are allowed to open account as per the National Bank regulation	10 minutes
	- Group Account	- 2 Passport photos for group representatives - Valid ID or Passport Copy - Filling Account Opening Form	- Cooperatives - Groups (Ibimina)	10 minutes
	- Company Account	- 2 Passport photos for company Representative - Valid ID or Passport Copy - RDB/ RCA/RGB Certificate	All Private Companies which are legally recognized by the government and registered or either in RDB, RCA or RGB	10 minutes

	- Saving Account	Having a current account in SAGER GANZA	All clients including children	10 minutes
2	Cash deposits	- Fill cash deposit slip	All clients including children	10 minutes
3	Cash withdrawals	- Fill the cash withdraw slip - Presenting the passbook	All clients including children	10 minutes
4	Digital Services	- Fill the customer request form	All clients having MTN or Airtel Numbers	5 minutes
5	Account statement	Writing a letter to request the service	All clients including children	5 minutes
6	Loan Clearance Certificate	Writing a letter to request the service	All clients that have successfully repaid the entire loan	5 minutes
7	Account reactivation	Writing a letter to request the service	All clients including children	5 minutes
8	Closing account	Writing a letter to request the service	All clients including children	5 minutes
9	Audit Bank Confirmation	Writing a letter to request the service	All clients	24 hours upon Customer request
10	Salary payment	- Presenting the payment list	All clients whose salaries are deposited into SAGER GANZA for disbursement	Same day

## 2. CREDIT SERVICES

SAGER GANZA commits to financing only legal projects for its clientele, meaning activities whose nature and purposes are not prohibited by Rwandan law.

### Eligibility Criteria

- Have an active bank account in SAGER GANZA MICROFINANCE PLC
- Have an active business/employment
- Having collateral to secure the loan
- Deposit at least 10% of the loan

## Requirements

- Loan Application Letter
- Filling the loan application forms
- 2 Passport photos for the customer and the guarantor
- Copy of ID or Passport for the customer and the guarantor
- Collateral documents
- Act of lending property if the collateral doesn't belong to the borrower

The following table describes different types of credits offered by SAGER GANZA MICROFINANCE PLC and the maximum period that takes from the beginning up to the end.

LOAN FILE LESS OR EQUAL TO IM				
No	Credit type	Service	Duration	Loan Disbursement
1	Overdraft	<ul style="list-style-type: none"> <li>- Loan file analysis</li> <li>- Credit committee meeting</li> <li>- Answer to the customer</li> <li>- Notification of the loan contract</li> </ul>	3 days	7 days
2	Fortnightly credit	<ul style="list-style-type: none"> <li>- Loan file analysis</li> <li>- Credit committee meeting</li> <li>- Answer to the customer</li> </ul>	1 day	1 day
3	Ordinary Loan	<ul style="list-style-type: none"> <li>- Loan file analysis</li> <li>- Credit committee meeting</li> <li>- Answer to the customer</li> <li>- Notification of the loan contract</li> </ul>	7 days	14 days
4	Salary advance Loan	<ul style="list-style-type: none"> <li>- Loan file analysis</li> <li>- Credit committee meeting</li> <li>- Answer to the customer</li> </ul>	7 days	7 days
LOAN FILE ABOVE IM				
No	Credit type	Service	Duration	Loan Disbursement
1	Overdraft	<ul style="list-style-type: none"> <li>- Loan file analysis</li> <li>- Credit committee meeting</li> <li>- Answer to the customer</li> <li>- Notification of the loan contract</li> <li>- Collateral valuation report</li> <li>- Mortgage registration to RDB</li> </ul>	7 days	14 days
2	Ordinary Loan	<ul style="list-style-type: none"> <li>- Loan file analysis</li> <li>- Credit committee meeting</li> <li>- Answer to the customer</li> <li>- Notification of the loan contract</li> <li>- Collateral valuation report</li> <li>- Mortgage registration to RDB</li> </ul>	7 days	14 days

### 3. OTHER SERVICES

No	Service	Duration
1	Request of land property document	1 day
2	Rectify a customer's record in a credit report (CRB)	2 days
3	Mortgage Deregistration in RDB	2 days

### VIII. CUSTOMER COMPLAINTS HANDLING

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In SAGER GANZA, we offer multiple channels through which customers can submit complaints and expect to receive feedback within one week or less.

- ✓ **The official e-mail address of SAGER GANZA MICROFINANCE PLC:**  
The official e-mail of SAGER GANZA MICROFINANCE PLC is: [info@sagerganza.co.rw](mailto:info@sagerganza.co.rw)  
This email address may be used by customers to express their gratitude or complaints related to SAGER GANZA services and products.
- ✓ **Mobile phone:** Our customers have the option to contact our customer service team to file their complaints or compliments by using the following phone number: +250787303296 and can also utilize the telephone numbers of branch managers, which are prominently displayed on billboards at every branch.
- ✓ **Intumwa Chatbot:** Our customers should log their complaints to **Intumwa Chatbot** available on SAGER GANZA MICROFINANCE PLC's website.
- ✓ **WebChat:** Our customers should log their complaints directly through **WebChat** Channel available on SAGER GANZA MICROFINANCE PLC's website.
- ✓ **Social Media Platforms:** SAGER GANZA monitors and engages with the clients on social media platforms like Facebook, Twitter, YouTube, and Instagram. Clients reach out to us through private messages or public posts to raise their concerns or complaints.
- ✓ **Suggestion Box:** SAGER GANZA enables its customers to submit their complaints or suggestions by utilizing the suggestion box, conveniently located at each of the institution's branches.