

CUSTOMER SERVICE CHARTER

1.0 Statement by the BOARD Chairperson

SELF MF is strongly committed to improving the quality of services we provide to you. As such, we are pleased to present our Client Service Charter to materialize the vision of SELF MF in “*providing financial services especially to unserved and the underserved*” in the best possible way as among the top priorities of the Fund”. Also this is to present an open and transparent approach for our esteemed clients in due course of collaboration with the Fund. The Service Charter comes as part of SELF MF continual efforts to improve the services provided to its clients with consistency and high quality standards, to maintain the leading Microfinance Fund by providing distinguished products and services and to ensure delivery of improved and monitored level of services.

2.0 SELF MF Company Profile

Table 1 below provides a summary of SELF MF Company profile

Table 1: SELF MF Company Profile

| | | |
|---|------------------------------|--|
| a | Certificate of Incorporation | SELF Microfinance Fund Limited (SELF MF) is a corporate entity under the Ministry of Finance and Planning which was incorporated on 4th September 2014. It is registered as a Limited Liability Company by Guarantee under the Companies Act – 2002; with registration no. 112091. The Government of the United Republic of Tanzania through the Treasury Registrar wholly owns it. |
| b | SELF MF Mandates | <p>The mandate of SELF MF are as follows:</p> <p>(i) <i>Reaching out the unserved and the underserved with affordable loans.</i> SELF MF uses financial intermediaries for on lending to this target clients. The mostly used conduits include Savings and Credit Co-operative Societies (SACCOS), Non-Governmental Organizations (NGOs) with microfinance window, Microfinance companies, Community Banks, and also Commercial banks with microfinance window;</p> <p>(ii) <i>Capacity building.</i> This mandate is meant to support MFIs to offer better and sustainable services to clients. SELF MF also is tasked to support entrepreneurs to explore opportunities and engage in productive activities including good utilization of loans.</p> |

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| c | In delivering services to its clients, SELF MF is guided by its Vision, Mission and Core Values as put forward in its current Strategic Plan 2018/2019 – 2020/2021 | |
| | Vision | “To be a leading Microfinance Fund providing financial services aiming at alleviation of income poverty among underserved in Tanzania” |
| | Mission | “To provide affordable and customer focused financial services and capacity building to financial intermediaries and SME that support income generating activities in rural and urban areas” |
| | Core Values | <p>Efficiency: Timely service delivery rooted from simple and fast process;</p> <p>Integrity: Doing the right thing at all times and under all circumstances. We value honesty, reliability and boldness;</p> <p>Team work: Working together and collaboratively to achieve our goals. We value teamwork orientation, flexibility and mutual respects;</p> <p>Innovation: Work to introduce new products, services or methods that Create value to our customers. We value creativity, curiosity and problem solving;</p> <p>Professionalism: Competency, Ethical, Accountable and Transparency maintaining dignity and organization skills</p> <p>Commitment: SELF is committed to empower low income populations for poverty alleviation.</p> |
| d | Operating Area | <p>SELF MF operates in all regions of Tanzania Mainland and Zanzibar. The Fund operates through Financial Hubs (FH). Currently, Four Hubs with Office locate as follows:</p> <p>(i) Eastern Hub Office is located at Letsya Tower; 3rd Floor; Kijitonyama DSM,</p> <p>(ii) Northern Hub Office is located at NSSF Mafao House, Old Moshi Road Area in Arusha,</p> <p>(iii) Southern Highlands Hub office is located at NSSF House, Karume Avenue Mbeya and</p> <p>(iv) Lake Hub office is located at NSSF House, Kenyatta Road, Mwanza.</p> |

3.0 OBJECTIVES OF THE CHARTER

This is SELF MF Customer Service Charter. It provides a framework for defining service delivery standards, the rights of customers, and how complaints from customers to SELF MF will be handled. It is to create awareness among our clients and stakeholders on our commitments with regards to the services and its standards. It also explains the avenues of communications with us and mechanisms for providing us with feedback about the quality of our services.

The objectives of this Service Charter is to emphasize our commitment to provision of the highest quality of services and products, commitment to treat customers in a fair, courteous and prompt manner. It is also to communicate with our esteemed customers about their rights to know services. In those rare occasions where SELF MF fails to meet their expectations and deviate from the standards, SELF MF is more than pleased to welcome feedback on how to remedy and improve more the services.

4.0 CLIENTS RIGHTS AND OBLIGATIONS:

The clients are entitled to Rights as follows in Table 2 here under while their Obligations are on Table 3:

Table 2: Clients Rights

| | | |
|---|-------------------------------|---|
| a | Information | Complete, accurate and timely information; |
| b | Identification | Identity of officers serving you; |
| c | Communication/Confidentiality | Be treated with respect and to have information submitted to SELF MF being used for the intended purposes only; |
| d | Enquiries | Make enquiries any time through various platforms; |
| e | Courtesy | Be treated politely and with courtesy; |
| f | Services | Quality and timely services; |
| g | Payment | Receive accurate billings on time; |
| h | Receipts | Demand an official receipt for payments made inclusive of loan repayments; |
| i | Complaints | Right to make complaints. |

Table 3: Clients Obligations:

| | | |
|---|--|--|
| a | Information | Provide accurate and timely information to facilitate quality response and services; |
| b | Courtesy and Respect | Be courteous and respectful to SELF MF staff; |
| c | Compliance | Abide by requirements and other obligations that are pre-conditions for accessing facility; |
| d | Discouraging Fraud and corruptive tendencies | Help-fight corruption by not offering inducement by way of gift to staff/or solicit the same in return for services. |

5.0 STANDARDS OF SERVICES DELIVERY

We aim to provide our services efficiently and effectively taking into consideration timeliness, accuracy and appropriateness of response. To this end, we have set out below in Table 4 the time frames within which you can expect us to deliver the respective services.

Table 4: Standard of Services delivery

| S/N | Issue | Explanations including time frame |
|------------|--|--|
| a. | Business hours | - Our business hours are from 7:30 am to 1:00pm and from 2:00pm to 4:30pm Monday to Friday excluding Public holidays. |
| b. | Reply to: - Letters from clients - Electronic mails from clients | - Within 5 working days - Immediately within 24 hours |
| c. | Phone calls from clients | - Where no follow-up is required, response will be immediate within 1st call. - In the event of enquiries that cannot be answered immediately, or adviser is not available, SELF MF will ensure other members of the team are available to assists you. - Where the inquiry is complex, escalation is implemented to an officer responsible for the enquiry. An initial response will be communicated to you within 2 business days. |

| S/N | Issue | Explanations including time frame |
|------------|---|---|
| d. | Loan Turnaround Time: <ul style="list-style-type: none"> - Application - Appraisal - Approval - Disbursement | - Upon receipt of requisite documents/information, turnaround time from application to approval is up to 26 days depending on geographical location and size of loan. |
| e. | Customer notification on loan due date | - Telephone and/or electronic message notification on amount due will be made to customers seven days preceding the due-date. |
| f. | Clients notification upon receipt of payments | - Within the next business day through telephone/electronic messages/email/fax and/or letter. |

6.0 FEEDBACK AND COMPLAINTS

SELF MF values your feedback and welcomes constructive criticisms and suggestions on possible ways to correct wrong methods and improve on procedures and practices along the line of customer oriented service as well as feedback about services delivered. In the event that you have any enquiries, concerns, comments or complaints do not hesitate to contact us using one of the addresses mentioned on part 8 below.

Table 5: Feedbacks and Complaints handling

| S/N | Issue | Explanations including time frame |
|------------|---|--|
| a. | Suggestions, comments, feedbacks, enquiries or complaints, in respect of our products or services | SELF MF shall issue an acknowledgement within 24 hours of receipt of your complaint |
| b. | Steps to resolve customer complaints | SELF MF shall aim to address the matter fairly and promptly within 5-7 working days. However, for cases of higher complexity, a longer time may be required, but you will be informed about the status or progress within this time frame. |
| c. | Feedback /Complaints delivery channels | - Letters, fax or calls addressed to the Managing Director through the telephone |

| S/N | Issue | Explanations including time frame |
|-----|-------|--|
| | | numbers displayed on SELF MF brochures, headed paper, or website. - Drop in suggestion box fixed in our Offices, both at Head Office and Zonal Offices; - Message through one of the channels outlined in the “Contact us” section on the website; - Customer Service Surveys |

7.0 REVIEW OF CHARTER

The SELF MF Service Charter is a living document of a living organization. The lessons learnt, shall prompt into regular reviewing this Charter to incorporate positive feedback from our esteemed clients in order to serve you better. The charter will be reviewed on annual basis.

8.0 The SELF MF CONTACTS ADDRESSES

HEAD OFFICE: New Bagamoyo Rd, Letsya Tower 3rd floor, P.O. Box 77760 Dar es Salaam; Tel. +255 22 2700113; Fax +255 22 27000117; Email selfmf@self.or.tz; website www.self.or.tz

ZONAL OFFICES

Eastern Zone Office New Bagamoyo Rd, Letsya Tower 3rd floor, P.O. Box 77760 Dar es Salaam; Tel. +255 22 2700113; Email eastzone@self.or.tz

Mbeya Hub Office: Karume Avenue NSSS House, P. O. Box 1584, Mbeya; Tel. +255 25 2500259; Fax +255 25 2500259 Email: southzone@self.or.tz

Mwanza Hub Office: Kenyatta Rd, NSSF mezzanine Floor, P.O. Box 3172 Mwanza, Tel. +255 28 2505049; Fax +255 28 250 5050 Email: lakezone@self.or.tz

Arusha Hub Office: Old Moshi Road, NSSF NSSF Mafao House 2nd Floor, P.O. Box 1611 Arusha. Tel. +255 27 2520154; Email: northzone@self.or.tz