

FAULU BANK CUSTOMER COMMITMENT STATEMENT

The Customer Experience charter is our commitment to offer you our customer, a positive memorable experience at all our touch points always. This commitment is underpinned in our core values of:

1. The Lordship of Jesus Christ
2. Championing The Customer
3. Agile Innovations That Make a Difference
4. Trust and Accountability
5. Respect for Each Other and Communities We Serve
6. Always Acting with Integrity
7. The Power of Diversity and Inclusion

The charter stipulates the service standards that you shall receive at all our branches, Agents and other alternative channels. The charter outlines your obligations that enables us to build a healthy lasting financial relationship with you.

Our Commitment to You.

We at Faulu Bank commit to always delight you, we shall:

1. Carry out all our operations in accordance with the laws and regulations of Kenya
2. Deliver innovative financial products and services to you with passion in a consistent, error free, seamless and timely way
3. Provide you with complete, accurate, consistent, and easy to understand information about our products and services, in a timely manner to enable you make an informed decision
4. Faulu staff and Agents shall treat you with respect in a dignified, courteous, fair, ethical, and impartial manner while being honest
5. Protect your data and hold all your information in confidence
6. Offer our products and services through a reliable, available all the time, and convenient banking and payment system
7. Listen to you actively and act responsively

Your Rights

As our customers, you have a right to:

1. Select your desired channel to access the bank's products and services: Branches, Digicash App & USSD, Agents, ATM, social media & Contact Center
2. Give feedback & receive feedback from the bank- compliments, suggestions, and complaints through our various channels
3. Get bank information and interpretation from bank officials in a manner that meets your need
4. One-month notice of changes in product pricing
5. Be treated in a professional manner.

Our Service Standards.

We are committed to serving you within the shortest time.

The service

Answering your call
Account Opening
Teller services
Mobile Banking Registration

Timelines

By 3rd ring
10 Minutes
5 Minutes
3 Minutes

Help Us Strengthen This Relationship

Help us to strengthen the relationship with us by:

- Keeping your personal information held by us updated
- Providing us with clear information on your needs for us to meet them adequately and to your satisfaction.
- Providing us with feedback, compliments, complaints on how to improve our service / your experience.

Complaints Handling

We are committed to offering you the best experience at all our touch points. Should anything go wrong, feel free to contact us through the below:

Channel	Details
Verbal	To any Faulu Staff
Feedback	At any of our Branches, Contact Center and website: https://www.faulukenya.com
Contact Center	0711074074 open 24 hours, 7 days a week
Email	info@faulunkenya.com
Social Media	Twitter: @faulunkenya Facebook page: Faulu Kenya Instagram: faulumicrofinancebank WhatsApp: 0708 000 111

Key information to provide:

To enable us to investigate and respond to you promptly, share with us the below key information:

- a) Details of what went wrong, when and how
- b) Account details- customer name, account number
- c) Your contact details; email and cell phone number
- d) Any supporting document you may have

How we shall respond to your Complaint

We are committed to resolving all complaints the same day; however, some complaints may require investigations to resolve them comprehensively.

We will:

- Acknowledge receipt of your complaint immediately, by issuing you with a ticket number
- Where possible, resolve the complaint immediately
- Keep you updated on progress of issues that need further investigation
- Contact you for a complaint still under investigation within 7 working days

If you are not satisfied with the solution provided/outcome of the complaint or the way the matter has been handled, we have provided another level to address the complaint through:

Complaints Escalation:

Channel	Details
Telephone	Head, Customer Experience 0711074401
Telephone	Head, Operations 0711074163
Telephone	Managing Director 0711074112
Email	info@faulukenya.com
Letter	To The Managing Director: P.O Box 60240-00200 Nairobi
Head Office	Ngong Lane Off Ngong Road

If we do not honor our promise or you are not satisfied with the way we have handled the complaint or the outcome of the complaint, you may request for a hearing with the Bank's Alternative Dispute Resolution Committee

This Customer Experience Charter and service standards is for information purposes only and does not create any legally binding rights, obligations, or liability on the part of Faulu Microfinance Bank.