

1. BACKGROUND

The Customer Service Charter was set up with the intention to outline key Service and Product requirements or standards when providing service to customers. The charter covers the following considerations:

- The service standards are designed from the customer’s perspective in the spirit of being customer centric;
- It reflects the basic banking services;.
- It considers the Banking Industry trends and financial inclusion tips.

2. MISSION

To provide a ladder of opportunity to underserved communities in Rwanda as we proclaim and live the Gospel of Jesus Christ..

3. METHOD

We share the hope of Christ as we provide financial services and biblically based training that restore dignity and break the cycle of poverty.

4. MOTIVATION

The love of Jesus Christ motivates us to identify with those living in poverty and be His hands and feet as we strive to glorify God.

5. OUR CULTURE

PASSION guides our corporate culture and represents the qualities we seek and celebrate in our staff.

6. PASSION (acronym)

- **Prayer:** On your knees, please (Psalm 95:6)
- **Allegiance:** We will serve the Lord (Joshua 24:15)
- **Service:** We’ll wash feet (John 13:14)
- **Stewardship:** To whom much is given...(Luke 12:48)
- **Innovation:** We find solutions (Genesis 1:27)
- **Optimism:** Strength for today, bright hope for tomorrow (Lamentations 3:22-24)
- **Nurturing:** Love one another as I have loved you (John: 13:34)

S/N	Service Type	Customer Requirements	Timeline
1.	Account opening	<ul style="list-style-type: none">• Filling account forms• IDs for nationals and Passport copy & work permits for foreigners• Full Rwanda Development Board registration for companies (for companies), Rwanda corporative agency, Rwanda Governance Board for NGO's and Board resolutions• For savings group (application letter, Committee IDs, group resolution specifying signatories, signed list of all members) Note: Account will be opened on condition of clean CRB report.	Within 24 hours of receipt of request
2.	Cheque Books Requests	<ul style="list-style-type: none">• Filling a cheque book form	24 hours for express and 48 hours for normal requests
3.	Account Reactivation	<ul style="list-style-type: none">• Filling Customer Account Reactivation (Free Form) and ID/Passport copy	15 minutes from the time of receipt
4.	Close Account	<ul style="list-style-type: none">• Filling Customer Account closure (Free Form) and ID/Passport copy	24 hours upon submission of all documents
5.	Account Statement	<ul style="list-style-type: none">• Filling account statement request form and ID/Passport copy	5 minutes upon reception of customer request
6.	Customer information amendment	<ul style="list-style-type: none">• Filling customer information amendment (Free Form) and ID/Passport copy	20 minutes upon reception of customer request
7.	Debit card	<ul style="list-style-type: none">• Filling debit card request form and ID/Passport copy	4 working days upon customer request reception
8.	Cash deposit	<ul style="list-style-type: none">• No cash deposit form required	2 minutes
9.	Cash withdraw - up to 200,000Frw	<ul style="list-style-type: none">• Customer account card required for other account types• Cheque Book for current account	5 minutes
10.	Cash withdraw - above 200,000Frw	<ul style="list-style-type: none">• Customer account card required for other account types• Cheque Book for current account	10 minutes
11.	Process cheque stoppage request	<ul style="list-style-type: none">• Cheque stoppage request letter• Loss certificate from RIB	3 minutes upon receipt of the request

12.	RTGS Transfers	<ul style="list-style-type: none">• Submit authentic and approved instruments (Fund transfer form, Cheque, letters etc)	10 minutes upon reception of customer request
13.	International Transfers	<ul style="list-style-type: none">• Submit authentic and approved fund transfer instructions (wire transfer form, and ID/Passport copy)	10 minutes upon reception of customer request
14.	Third Party Salaries	<ul style="list-style-type: none">• Presenting of third-party salary document (Cheques, payment orders)	15 minutes upon reception of customer request
15.	Remittances processes	<ul style="list-style-type: none">• Filling forms, and ID/Passport copy	10 minutes upon receipt of request
16.	Outward cheques clearing	<ul style="list-style-type: none">• Submission of the outward cheque• Fill the external transfer fund form	Settlement at 5pm of every working day
17.	Process standing order/Manual processing	<ul style="list-style-type: none">• Submit standing order letter request and signed Payment order	Execute on the day upon customer’s request
18.	Interbank transfers	<ul style="list-style-type: none">• Submission of transfer instruction (cheque, Letter, P.O etc...)	10 min upon reception of customer request
19.	Mobile Banking (USSD) mHOSE	<ul style="list-style-type: none">• Fill customer request form of the product• Self-registration	5 Min upon customer request
20.	Unsecured/Personal Loans	<ul style="list-style-type: none">• Application Letter• Fill Loan application form• employment contract• Three months’ pay slips• Marriage certificate/Celibacy certificate	5 working days
21.	Business loans	<ul style="list-style-type: none">• Application Letter• Filling the Loan application form• Business registration certificate (RDB certificate, Development Board registration for companies, Rwanda corporative agency, Rwanda Governance Board for NGO's and Board resolutions, and trading license)• Financial statement, account statement, collateral and business picture• Full evaluation report• Original land title• Payment receipt for collateral registration (After loan approval)	7 working days upon reception of all required documents
22.	Group lending products	<ul style="list-style-type: none">• Application Letter• Filling the Loan application form• Group Bi-laws• Group meeting reports• Filling life insurance form• Compulsory savings	7 working days upon reception of all required documents
		Additional documents For Zamuka groups only <ul style="list-style-type: none">• Property valuation reports• Original land title• Payment receipt for collateral registration (After loan approval)	7 working days upon reception of all required documents
23.	Agri-SME/Individual	<ul style="list-style-type: none">• Application Letter• Filling the Loan application form• Crop/Livestock insurance (upon loan approval)• Business registration certificate (RDB certificate, Development Board registration for companies, Rwanda corporative agency, Rwanda Governance Board for NGO's and Board resolutions, and trading license)• Financial statement, account statement, collateral and business picture	10 working days upon reception of all required documents
	Agriculture Group	<ul style="list-style-type: none">• Application Letter• Filling the Loan application form• Crop/Livestock insurance (upon loan approval)• Copies of individual identification from all members• Recommendation from off-taker /corporate• Clean CRBs from all members	
24.	Loan restructuring or Rescheduling	<ul style="list-style-type: none">• Application Letter and reason for restructuring• Proof of repayment capacity• Financial statement	7 working days upon reception of all required documents
25.	Debt certificate	<ul style="list-style-type: none">• Submit a Debt Certificate Report (from other Financial Institution)• Application Letter	24 hours upon reception of all required documents
26.	Debt clearance certificate	<ul style="list-style-type: none">• Submit a Debt clearance certificate (from other Financial Institution)• Application Letter	24 hours upon reception of all required documents
27.	Audit bank confirmation	<ul style="list-style-type: none">• Application Letter	24 hours upon reception of all required documents

A customer may use our contact call centre to lodge complaints, give suggestions or compliments:
Address contact:
Head Office
Urwego Bank
Umuyenzi Plaza 3rd Floor
KG 5 Airport Road
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