

Customer Service Charter

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cogebanque
simple & possible

INTRODUCTION

Compagnie Générale de Banque PLC (COGEBANQUE) is one of the leading commercial banks in Rwanda, which is licensed and regulated by the National Bank of Rwanda (BNR). It was incorporated on July 17, 1999, which marked the start of an impressive growth that led to 27 branches opened across the country so far.

Since its inception, with about 97% of shareholders being Rwandan institutions and businessmen. Cogebanque has registered tremendous strategic expansions in line with its vision and core values as an economic operator. It boasts of over 659 bank agents and 33 ATM Machines across the country.

When we say savvy banking, we mean the Cogebanque style in walking the talk; when we say customer-centered services, we mean striving for customers' notable convenience; and when we say quality, integrity and commitment, we mean building long-lasting dependable partnership with our customers. We understand that customer satisfaction is not about what we put into our products and services, instead what our customers get out of them. Hence, we went on to tailor-make our products and services.

Cogebanque has brought fully packaged products and services on the market to ensure that our customers find it simple and possible in times of need in accordance to our slogan. To list a few, we can mention: loan (SMEs, Corporate, Retail/ Individuals), savings products and remittance services (Money transfer and electronic banking services). Our consistent growth is supported by a robust level of liquidity and profitability as well as significant clientele in corporate, SMEs, financial technology (FinTech) banking services and retail segments of the market.

These two past decades have been a landmark of the bank's financial stability, structured management, governance and compliance with set rules, regulations and standards that govern the sector. It has also demonstrated the will, the zeal and the passion of the bank's shareholders. Hence why, customers are called to walk the journey of sustainability, dependability and enhanced partnership with us.



Mission

To create, maintain, and enhance shareholder value by providing unrivaled financial solutions to our customer



Vision

To be a financial center of excellence and a leading provider of innovative financial solutions in Rwanda



Values

Excellence, Integrity, Innovation, Teamwork, Flexibility, Open Communication, Accountability and Customer orientation

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COGEBANQUE 's CUSTOMER SERVICE CHARTER

COGEBANQUE's Customer Service Charter sets out a pledge to provide a high standard of customer service. Our customers are the reason of our business and we consistently endeavor to exceed your expectations by anticipating and meeting your financial needs, solving your issues and offering an excellent financial advice, products and services.

This Service charter displays the type of service standards and time frames we aim to deliver for your satisfaction.

COGEBANQUE's key values include: excellence, integrity, flexibility, open communication, accountability and transparency.

Our key pledge is:

A. Excellent service:

- We believe in quality and this will be reflected in everything we do for our customers;
- We are consistently delivering high levels of service at any of our branches, agency banking across the country and back office teamwork;
- We provide accessible and convenient service through our ATMs as well as e-banking facilities available 24 hours a day (mobile banking, online banking);
- COGEBANQUE established a clear set of procedures on how to submit the complaints to ensure that any dispute between us is resolved equitably and quickly. COGEBANQUE is practicing a non-discriminatory policy towards its customers
- COGEBANQUE will provide you with clear, relevant and timely, information to help you make an informed decision about our products and services.

Where applicable, a set of terms and conditions relating to each bank product and service will be made readily available to you with all the fees, charges, penalties and relevant interest rates. Your liabilities and obligations in the use of a banking product and service at COGEBANQUE will also be highlighted.

COGEBANQUE will always inform you, through various channels (e.g. through its Branch network, Cogebanque's website, SMS, call center, social media, etc.) of available products and services. You can also visit your nearest COGEBANQUE branch for further information and also provide feedback to us through these channels.

B. Commitment through our teamwork :

- We have an insatiable commitment to satisfy our customers and will ensure that the confidentiality and privacy of customers' information is respected at all times, according to the Laws and Codes of conduct that govern banking institutions

C. Accountability:

- COGEBANQUE commits to explain and help you understand the financial benefits, risks and product profiles of products and services that you are interested in;
- All our products and services shall always comply with the relevant Financial Institutions' Laws and Regulations as stipulated by the National Bank of Rwanda (BNR).

D. Integrity and transparency:

- We are honest and transparent in our business dealings and always act in an ethical and professional manner when dealing with our partners and business partners.

E. Customer orientation:


- We are customer centric and go any lengths to ensure that our customers are satisfied with our products and services.

If you have complaints, enquiries, concerns and compliments, suggestions, please contact us:

KN 63st | COGEBANQUE Building | P.O Box 5230 Kigali Rwanda | Call center free number : 5050

Website : www.cogebanque.co.rw, | e-mail : cogebank@cogebank.com

customerservice@cogebank.com and our social media platforms



SERVICE STANDARDS

COGEBANQUE aims to provide efficient and effective customer service at all times. Below are time frames set out for our service deliverables:

SERVICES		COGEBANQUE'S TIME FRAME
OPERATIONS IN THE BRANCHES		
1.	Aim to serve the majority of customers at the appointed time in all our Branches (general enquiries)	1-5min
2.	Aim to answer you promptly when you call us at any of our branches or call Center working hours	1-5min
3.	Send/receive Cash withdraw at the Western Union counter, MoneyGram	3-5min
4.	Cash deposit	3-10 min
5.	Cash withdraw over the Counter(below 500,000 FRW)	2-5min
6.	Cash withdraw over the Counter (cheques above 500,000 FRW)	5-10min
7.	Aim to open a basic current / saving accounts	10-25min
8.	Aim to re-activate a dormant account	5-20min
9.	Aim to close current /savings accounts	10-30min
10.	Aim to issue a cheque book within Kigali	1-2 working days
11.	Aim to issue you with a cheque book outside Kigali	2-3 working days
12.	Foreign currency : clearing of external cheques (Local banks)	1 working day
13.	Aim to respond counter queries promptly	- Where no follow up is required: 1-5min - Where follow up is required: 1-2 working days - Where the enquiry is complex: 2-5 working days
14.	Temporary overdraft processing	3-5 hours
15.	Bank statement	5-10 min
E-BANKING		
16.	Aim to register mobile banking	5min
17.	Aim to register online banking	5-10min
18.	Aim to issue debit MasterCard	5 working days
19.	Acquiring a credit MasterCard	7 working days
20.	Aim to issue PREPAID MasterCard	10 min
21.	Personalised PREPAID MasterCard	5 working days
22.	Smartcash	2 working days in Kigali & 3 days upcountry
23.	Aim to resolve on us ATM transactions claims	10min-1 working day
24.	Aim to resolve off us Visa/MasterCard ATM transaction claims	45 days (Period suggested by MasterCard)
25.	Card replacement	5 working days
26.	ATM and POS uptime	99%
27.	Online and Mobile banking uptime	99%
AGENCY BANKING		
28.	Opening an account at COGEBANQUE AGENT	1 working day
29.	Cash deposit	1-5min
30.	Withdraw money	1-5min
31.	Sending money to cogebanque's customers	1-3min
32.	Sending money to cogebanque's customers	1-3min
33.	Cash deposit	1-5min
34.	Withdraw money	1-5min
35.	Sending money to cogebanque's customers	1-3min
36.	Sending money to non cogebanque's customers	1-3min
37.	Bill payment (airtime, electricity)	1-3min

SERVICES		COGEBANQUE'S TIME FRAME
CLEARING		
38.	External cheque (local banks)	1day
39.	Transfers local banks (Foreign currency)	2 hours
40.	Transfer local currency	2 hours
41.	Clearing domestic cheques	24 hours
INTERNATIONAL TRANSFERS		
42.	Outgoing transfer abroad	1 working day (after cut off time, the value date will be of the next day)
43.	Incoming transfers from abroad	The account is credited on the same day after receiving the transfer
44.	Buying and purchasing foreign currencies	10min after exchange rate negotiation
45.	Confirmation letter of credit	3 working days after acceptance of draft
TREASURY		
46.	Booking a term deposit application	1 hour after terms and conditions negotiation.
47.	Special term deposit offer	5 hours
48.	Term deposit certificate	2 hours after agreed terms and conditions
49.	Treasury bonds/customers	5 working days
50.	Payment of coupon/Customers	3 working days
51.	Treasury bills/customers	3 working days (Wednesday-Friday)
52.	Reimbursement of treasury bills	3 working days
53.	Cash sales/Forex bureaus	4 working hours
54.	Sales of foreign currency/transfer	3 working hours
55.	Purchases foreign currencies from customers	1 hour after exchange rate agreed with client.
56.	Call money/provided or received	1-2 hours
57.	Cash swap / with banks	1-2 hours
58.	Bank placement with Central Bank	1-2 working days
59.	Publication of the exchange rate	Before 10h00 (Monday-Friday)
CREDIT		
60.	Personal loan	1 - 2 working days
61.	Vehicle loans	Notification for approval or rejection: 3-7 working days Avail loan contract: 1 working day Security perfection: 3 working days Disbursement: 1 working day after the client has provided all required documents and collateral perfected.
62.	Mortgages Loans	Notification for approval or rejection: 5-10 working days; Avail Loan contract: 1 working day Security perfection: 3 working days Disbursement: 1 working days after the client has provided all required documents and collateral perfected.
63.	Bank Guarantee (non-cash covered)	Notification of approval or rejection: 3-10 working days Avail loan contract: 1 days Security perfection: 3 working days Disbursement: 1 working days
64.	Bank Guarantee (cash covered)	1-2 working days
65.	Invoice Discounting	Notification of approval or rejection: 3-5 working days Avail loan contract: 1 days Security perfection: 3 working days Disbursement: 1 working days

SERVICES		COGEBANQUE's time frame
66.	Tender contract financing	Notification of approval or rejection: 5-10 working days Avail loan contract: 1 days Security perfection: 3 working days Disbursement: 1 working days
67.	Letter of Credit with cash covered	1-4 working days
68.	Letter of Credit with non-cash covered	Notification of approval or rejection: 5-10 working days Security perfection: 2 working days Disbursement: 1 working day
69.	Insurance Premium Finance	3 working days
70.	Credit card	7-15 working days
71.	Investment loans	Notification of approval or rejection: 7-15 working days Avail loan contract: 2 working days Security perfection: 2 working days Disbursement: 1 working day
72.	Asset based finance (Equipment's)	Notification of approval or rejection: 5-10 working days Avail loan contract: 2 days Security perfection: 2 working days Disbursement: 1 working day
73.	Overdrafts and other working capitals	Notification of approval or rejection: 5-10 working days Avail loan contract: 2 days Security perfection: 2 working days Disbursement: 1 working day
OTHER IMPORTANT BANK DOCUMENTS		
74.	Loan clearance	2 days
75.	Balance confirmation certificate	Within 1 working day
76.	Certificate of good standing (To whom it may concern)	1 day
77.	Collateral deregistration certificate	7 days
PROCUREMENT & GENERAL SERVICES		
78.	Tender announcement	Within 10-15 working days
79.	Invoice administration process	3 days
CUSTOMER SERVICE & CALL CENTER		
80.	Aim to answer your call promptly at our call centers 5050	Within 2 rings during call center working hours (Monday-Friday: from 8:00 -19:00) (Saturday: From 9:00-13:00)
81.	Aim to resolve phone queries promptly	- Where no follow up is required: within 1-5 min. - Where follow up is required: within 1-2 working days - Where the query is complex: immediate escalation to an officer who can deal with the query. If the query couldn't be satisfactorily dealt with, then the officer must provide a time frame within which a response can be offered.
82.	Respond to written queries/ complaints promptly	Within 2 working days from date of receipt of query if is not complex. Where the query is complex, an initial response will be sent out within 2 working days and a notification of a time frame within which a final response will be sent through.

- We will endeavor to process all your enquiries effectively and speedily, in accordance to our internal policies and we will appreciate if you fulfill all required conditions on time.

If you are not satisfied with the manner in which your query or complaint was handled or the solution provided, you may refer the matter to Customer Service for further resolution.

We value your feedback and we endeavor to carry out a Customer Service Survey and review this charter on annual basis to serve you better

If you have queries, concerns, complaints or compliments please contact us:

For product and service queries, concerns, complaints, suggestions and compliments contact us at:
customerservice@cogebank.com and call us at our toll free **5050** or contact your nearest branch.

Done at Kigali 08th September 2019



Louis de Montfort MUJYAMBERE
Director of Operations



Chemo GAYE
Chief Executive Officer

It is our key pledge
to deliver you
a best service



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