

SERVICE CHARTER



SERVICE EXCELLENCE

We are committed to delivering fast, friendly, and reliable service at our office and all franchises.

Our teams aim to serve every customer **within 3 to 5 minutes** for general inquiries.

You can also access our services anytime through our mobile platforms and **USSD *177#, available 24/7**.



SECURITY

Your privacy is our priority.

We safeguard your personal information in line with financial regulations and the highest ethical standards.

Our online claims system safeguards customer data through confidentiality and integrity measures.



TRANSPARENCY

We provide timely, clear, and accurate information to support informed decisions.

You can reach us through branches, our website, SMS, or call centers.

- We aim to:**
- Answer calls within 3 rings and ensure prompt return of calls when voicemail is used.
 - Resolve complex queries within 24 hours (if documents are complete)

We also share full details on fees, terms, and conditions with every service.

Note:
In case of any complaints reach out to us on WhatsApp & Call 0788336403

WORKING HOURS

Monday - Friday	8:00 AM - 5:00 PM
Saturday	9:00 AM - 2:00 PM



FAIRNESS

We treat every customer with fairness, respect, and equality.

We have clear complaint-handling procedures and aim to resolve:

- Minor complaint within 24 hours
- Major complaint within 72 hours

Approved claims are paid within 72 hours, subject to the availability of all necessary documents.

Quotations are provided promptly — simple ones within 1 hour, and complex ones within 24 hours.

We uphold non-discriminatory service in every customer interaction.



ACCOUNTABILITY

We explain our products clearly to help you understand their benefits, risks, and terms.

All our services comply with National Bank of Rwanda regulations.

We also send policy renewal reminders 30 days and 7 days before expiry, to keep you informed and prepared.

IBIGENDERWAHO MU ITANGWA RYA SERIVISI



SERIVISI INOZE

Duharanira gutanga serivisi nziza, yihuta kandi yizewe ku mashami yacu yose n’abaduhagarariye.

Abakozi bacu bafite intego yo kwakira no gufasha buri mukiliya utugana **mu gihe cy’iminota itatu n’itanu**.

Ushobora kandi kubona serivisi zacu igihe icyo ari cyo cyose wifashishije inzira zitandukanye zo kuri telefoni cyangwa ugakanda ***177# kandi ziboneka amasaha 24/7**



UMUTEKANO

Umutekano w’amakuru bwite yanyu ni wo dushyira imbere.

Turinda neza amakuru akwerekeyeho bijyanye n’amabwiriza agenga urwego rw’Imari n’amahame y’ingenzi tugenderaho.

Uburyo bwacu bw’ikoranabuhanga bwo kugaragaza ibibazo bubika neza amakuru arebana n’abakiliya kuko dufite ingamba zo kugira ibanga n’ubunyangamugayo.



UBUNYANGAMUGAYO

Dutanga amakuru ku gihe, yumvikana kandi yizewe mu kugufasha gufata icyemezo.

Ushobora kutwegera ku mashami yacu, urubuga rwacu rwa internet, imbuga nkoranyambaga cyangwa ukaduhamagara.

- Dufite intego yo:**
- Kwitaba telefoni mu gihe isonye inshuro eshatu kandi iyo telefoni itabashije kwitabwa, twongera kubahamagara mu gihe hasizwe ubutumwa bw’amajwi hakoreshejwe Voicemail.
 - Gukemura ibibazo bikomeye mu masaha 24 (Mu gihe ibyangombwa byose byuzuye)

Tunabasangiza amakuru yose ajyanye n’igiciro, amategeko n’amabwiriza kuri buri serivisi.

Icyitonderwa:
Mu gihe utanyuzwe na serivisi hamagara 0788336403 cyangwa utwandikire kuri WhatsApp.

AMASAHA Y’AKAZI

Kuwa Mbere - Kuwa Gatatu	08:00 - 17:00
Kuwa Gatandatu	09:00 - 14:00



KUTABOGAMA

Dufata abakiliya bose batugana tutabogamye, mu cyubahiro kandi mu buryo bungana.

Dufite inzira zisobanutse zo gukemuramo ibibazo.

- Ikibazo cyoroheje gikemurwa mu masaha 24
- Ikibazo gikomeye gikemurwa mu masaha 72

Twishyura indishyi zijyanye n’impanuka mu masaha atarenze 72 igihe ibyangombwa byose bibonetse.

Inyandiko igaragaza imiterere y’ibiciro itangwa ako kanya, kuri serivisi zoroheje bitwara isaha imwe, izindi ni mu masaha 24 Nta vangura ribaho mu gutanga serivisi kuri buri mukiliya utugana.



KUBAZWA INSHINGANO

Dusobanura neza ibicuruzwa byacu mu buryo bwumvikana kugira ngo tugufashe kumva neza inyungu zabyo, ingaruka ndetse n’ibisabwa.

Serivisi zose zitangwa hubahirijwe amabwiriza ya Banki Nkuru y’Igihugu.

Twohereza kandi ubutumwa bwo kuvugurura amasezerano y’ubwishingizi hagati y’iminsi 30 n’iminsi irindwi mbere y’uko ata agaciro kugira ngo ukomeze kugira amakuru kandi uhore witeguye.