

# COPEDU PLC CUSTOMER SERVICE CHARTER

## 1. INTRODUCTION

COPEDU Plc is committed to providing high-quality financial services with professionalism, integrity, and customer-centricity. This **Customer Service Charter** outlines our commitment to serving our clients with fairness, transparency, and efficiency while complying with **National Bank of Rwanda (BNR) regulations** and global best practices in microfinance.

## 2. ABOUT US

COPEDU Plc is a leading financial institution dedicated to empowering individuals and businesses, particularly women, through innovative and inclusive financial services. Our operations are guided by a commitment to socioeconomic development, financial stability, and ethical business practices.

## 3. MISSION, VISION, AND CORE VALUES

### Mission

To provide inclusive socioeconomic services aimed at enhancing the well-being and livelihoods of our customers.

### Vision

To become the premier women's financial institution in Africa, by empowering women and driving positive change across the continent.

### Core Values

COPEDU PLC upholds the following values:

- **Cooperation**
- **Punctuality**
- **Experience**
- **Quality**
- **Integrity**
- **Uniqueness**

## 4. OUR SERVICE COMMITMENT

At COPEDU Plc, we pledge to:

- Provide **accessible, affordable, and transparent** financial services.
- Treat every customer **with respect and fairness**.
- Maintain **high ethical standards** in all interactions.
- Deliver services **promptly, accurately, and professionally**.
- Protect customer **data and privacy** per BNR guidelines.
- Handle customer complaints **fairly and efficiently**.

## 5. SERVICES OFFERED AND ESTIMATED DELIVERY TIME

Service	Estimated Time of Delivery
Account Opening	Within 10-15mins (subject to KYC verification)
Loan Processing	Within 10 working days after submission of complete documents
Customer Inquiries	Same day
Complaint Resolution	Within 5 business days, depending on complexity
Funds Transfer (Domestic)	Same day
Funds Transfer (Outbound)	Within 2 hours
Loan Disbursement	Within 24 hours after approval
Loan clearance certificate	Within 2 business days
Statement Requests	Issued instantly via branch
ATM Card Issuance	Within 3 business days
To renew your ATM card	Within 3 business days
To renew your ATM PIN	Within 2 business days
Cheque Book Issuance	Within 3 business days
Pass Book	Same day
Correspondence treatment	<ul style="list-style-type: none"> <li>Account &amp; balance confirmation - within 2 business day</li> <li>Other letters within 3 business day</li> </ul>
Shares	Sale & purchase- sent to buyer or seller
Account Reactivation	5 mins
Digital Services	Registration within 5-10 mins
Cash deposit/withdrawal at the counter: above 500,000 Rwandan Francs (for all third-party checks)	10-20 mins

## 6. CUSTOMER RIGHTS

As a customer of COPEDU Plc, you have the right to:

- **Fair treatment** regardless of gender, religion, or economic background.
- **Clear, transparent, and accurate information** about our products and services.
- **Confidentiality and privacy** of your personal and financial information.
- **Efficient and fair resolution of complaints** and disputes.
- **Timely service** without unnecessary delays.
- **Fair lending practices** that align with BNR's consumer protection framework.

## 7. CUSTOMER RESPONSIBILITIES

To ensure efficient service delivery, customers are expected to:

- **Provide accurate and truthful** information during transactions.
- **Read and understand** terms and conditions before signing contracts.
- **Make timely payments** on loans and other financial obligations.
- **Report any unauthorized transactions** immediately.
- **Treat COPEDU Plc staff with courtesy and respect.**

## 8. CUSTOMER COMPLAINT HANDLING MECHANISM

COPEDU Plc is committed to resolving customer complaints efficiently. Customers can lodge complaints through:

- **In-branch service desks.**
- **WhatsApp:** (+250) 788 319 829.
- **Call Center:** 2012
- **Online portal:** [www.copeduplc.rw](http://www.copeduplc.rw)

### Complaint Resolution Process:

1. Acknowledgment within 24 hours.
2. Investigation and resolution within 5 business days.
3. Escalation to management if unresolved within 15 days.
4. If unresolved, the customer may escalate the case to BNR Consumer Protection Unit.

## 9. DATA PRIVACY & SECURITY

COPEDU Plc upholds the highest standards of data security in line with BNR regulations. We guarantee:

- Protection of customer data against unauthorized access.
- Secure digital transactions and fraud prevention measures.
- No sharing of customer information without consent unless required by law.

## 10. CUSTOMER ENGAGEMENT & FEEDBACK

We value customer feedback to improve our services. Customers can:

- Participate in periodic customer satisfaction surveys.
- Submit suggestions and feedback via our suggestion boxes or online.
- Engage with our customer care team for inquiries and support.

## 11. COMPLIANCE WITH BNR CONSUMER PROTECTION GUIDELINES

COPEDU Plc aligns its services with the **BNR Consumer Protection Regulations** to ensure:

- **Fair and transparent lending practices.**
- **Clear disclosure of loan terms, interest rates, and fees.**
- **Ethical debt collection practices** (no harassment or intimidation).
- **Protection of vulnerable customers** (financial literacy support).

## 12. SERVICE DELIVERY IMPROVEMENT PLAN

To enhance service delivery, we will:

- Continuously **train staff** on best customer service practices.
- Upgrade our **digital platforms** for improved service accessibility.
- Regularly **review and update this charter** to meet evolving needs.

## 13. CONTACT INFORMATION

### COPEDU Plc Headquarters

- Kigali, Rwanda
- Call Center: 2012
- Phone: (+250) 788 319 829
- Email: [info@copeduplc.rw](mailto:info@copeduplc.rw)
- Website: [www.copeduplc.rw](http://www.copeduplc.rw)

Feel free to share your feedback with us, to let us know how we served you

**THIS CUSTOMER SERVICE CHARTER REFLECTS OUR DEDICATION TO SERVING YOU WITH EXCELLENCE. THANK YOU FOR CHOOSING COPEDU PLC!**