



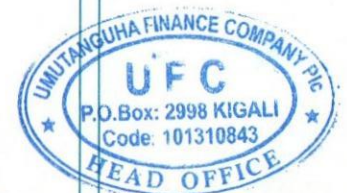
UMUTANGUHA
Finance Company Plc
Imari kuri bose/ Finance for all

CUSTOMER SERVICE CHARTER

May 2023

HEAD OFFICE

Nyamirambo, KN 2 Av. Building No. 177,
2nd Floor (Opp. Kigali Regional Stadium) P.O. Box 2998 Kigali - Rwanda.
Toll-free: 5020 Tel: +250 788 387 730 Email: ufc.plc@gmail.com Website: www.ufinance.co.rw



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UFC PLC CUSTOMER SERVICE CHARTER

1. Introduction

The customer service charter has been developed to monitor efficient service delivery to UFC Plc customers. This will help to further facilitate the standardization of the services delivered and to communicate to the public the service that Umutanguha Finance Company Plc deliver. It details the service standards that Umutanguha Finance Company Plc is committed to delivering and outline the feedback and complaint procedures who may have challenges with our services.

Our commitment is to ensure that we provide the highest standards of excellence. We welcome all feedback to create a customer -centric culture and to deliver value to our customers.

2. Mission

To offer sustainable and client-driven financial services and accompanying non-financial services based on cooperation values. The target group will be all the population financially excluded and the population for whom access to the formal financial system and market is currently limited, with a special focus on farmers, entrepreneurs, women and youth especially living in rural areas, in order to help them improve their welfare".

3. Vision

UFC's vision is to be the leader in microfinance institutions contributing to increased household's wealth, especially rural and peri-urban through a combination of digital channels and a growing branch network.

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4. Values

UFC Plc values are: Inclusiveness, Openness for all, client focus, mutual education, synergy between financial services and non-financial services, unity and cooperation among shareholders

5. Key commitments

UFC has a strong commitment to accessibility and diversity. Its open-door policy embraces all who desire to get focused quality financial services. UFC Plc works to provide affordable, quality financial services by providing a broad range of services and innovative products. The company is committed to taking a leadership role in providing financial services, training, and community development.

6. Services and Service Standard

6.1 Account and savings services.

The following table shows accounts and savings products offered by UFC- Plc:

No	Product	Interest rate paid	Features in summary	Target segment
1	Current account for individuals	0%	<ul style="list-style-type: none">Account opening fees: Free,Minimum operating balance: 1,000Frw;Account maintenance fees: 400FrwUnlimited deposit and withdrawals;	All individuals with 16 years and above

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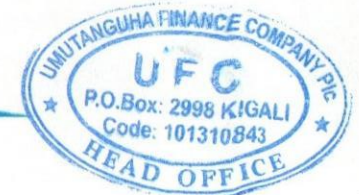


			<ul style="list-style-type: none"> • Usage of cheque book, receipt, mobile banking and standing order; • No charge on internal transfer from one account to the other within UFC Plc; 	
2	Current account for Entities	0%	<ul style="list-style-type: none"> • Account opening fees: Free; • Minimum operating balance: 2,000Fw; • Account maintenance fees: 1,000Fw • Unlimited deposit and withdrawals; • Usage of cheque book, receipt, mobile banking and standing order; • No charge on internal transfer from one account to the other within UFC Plc; 	All entities (private companies registered with RDB, government institutions, NGOs, cooperatives, religious institutions, private schools, clubs and associations with legal personalities, financial institutions)
3	Variable Term Deposit Account (Compte courant rémunéré)	2%	<ul style="list-style-type: none"> • Account opening fees: Free; • Minimum balance to be remunerated: 5,000,000Fw (interests to be calculated on daily temporaris and credited at the end of the month); • Below 5,000,000 no interest; 	For all individuals and entities except minors (under 16 years), subject to offer and/or term sheet signing

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			<ul style="list-style-type: none">• Account maintenance fees: 1,000Frw;• Usage of cheque book, receipt, mobile banking and standing order;• No charge on internal transfer from one account to the other within UFC Plc;	
4	Current account for Groups and VSLAs	0%	<ul style="list-style-type: none">• Account opening fees: Free;• Minimum operating balance: 2,000Frw,• Account maintenance fees: 400Frw• Usage of cheque book, receipt, mobile banking and standing order;• No charge on internal transfer from one account to the other within UFC Plc;	All VSLAs without legal personalities

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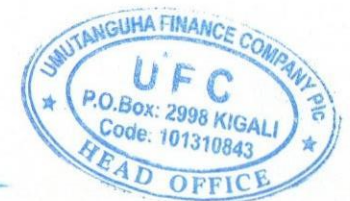
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5	Current account for low income earners and youth- IZHIRWE	0%	<ul style="list-style-type: none">• Account opening fees: Free;• Minimum operating balance: 1,000Frw,• Account maintenance fees: 0Frw,• with a charge of 200Frw on each withdraw• Usage of cheque book, receipt, mobile banking and standing order;• No charge on internal transfer from one account to the other within UFC Plc;	All individuals with 16 years and above, earning a monthly income of 100,000Frw and below such as: Abanyagataro, security agents, member of VSLAs, student, self-employed youth
6	Current account for Refugees	0%	<ul style="list-style-type: none">• Account opening fees: Free;• Minimum operating balance: 100Frw,• Account maintenance fees: 0Frw,	All refugees

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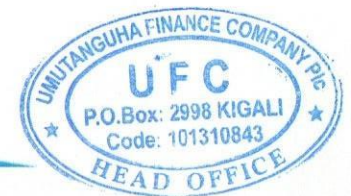


			<ul style="list-style-type: none"> • Usage of cheque book, receipt, mobile banking and standing order; • No charge on internal transfer from one account to the other within UFC Plc; 	
7	Current account for Agents	0%	<ul style="list-style-type: none"> • Account opening fees: Free; • Minimum operating balance: 100Frw, • Account maintenance fees: 0Frw, 	All UFC Plc agents
8	Term deposit account (sub account of an existing current or saving account)	Negotiable	100,000 (minimum period: 3 months)	All the clients, except minors (below 16 years)
9	TEGANYA Savings Account	5%	<ul style="list-style-type: none"> • Can be opened alone without a current account • Account opening balance: 10,000Frw, • One monthly withdraw, 	All individuals with ID card

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			<ul style="list-style-type: none">• Extra withdraw is charged 2,000Frw per transaction,• Maintenance fees: 0Frw,• Minimum operating balance: 10,000Frw,• Interests to be calculated on the monthly least minimum balance,• Credited on monthly basis)	
10	Investment saving ambition plan	6%	<ul style="list-style-type: none">• Account opening fees: Free;• Account opening balance: 20,000Frw• Minimum operating balance: 20,000Ffrw,• Account maintenance fees: 0Frw,• With minimum saving period of 12 consecutive months,• No withdraw before 12 months;• Any withdraw remove benefits of the products;• Interests are calculated on pro-rata basis and credited at the end of 12 months	All the clients above 21 years with an ambition to buy a house, vehicle, equipment or social event

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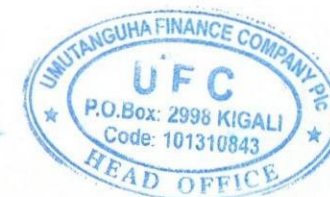




11	TANGIRA KARE5% (savings account for all children)	<ul style="list-style-type: none">• Account opening fees: Free;• Account opening balance: 10,000Frw,• Minimum operating balance: 10,000Ffrw,• Account maintenance fees: 0Frw,• Once withdraw in every month;• Extra withdraw to be charged 2,000Frw;• Interests are calculated on pro-rata basis and credited at the end of 12 months	All people below 16 years Present Birth certificate for the kid, ID for the mandate or guardian, passport photo;
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6.2 Operation services

The table below details the standard we are committed to meet and exceed your expectation

SERVICE	Process and Procedures	Requirements from clients	Time frame
Account opening	Current account Saving Account Term Deposit account	<ul style="list-style-type: none">• Passport photo, valid ID or passport copy• Filling the account opening application form• Minimum Deposit of FRW 5,000 or equivalent in foreign currency	10 minutes
Payment Instrument Issuance	<ul style="list-style-type: none">• Passbook• Cheque books on RWF current account• Withdraw receipt	<ul style="list-style-type: none">• Fill withdraw receipt• Availability of the funds• Must be account holder.	3days

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Digital services	<ul style="list-style-type: none">• Mobile banking <p>-Check balance.</p> <p>-Mini statement</p> <p>-Funds transfer</p> <p>-Order cheque book</p> <p>-Choose the language for the SMS alert.</p>	<ul style="list-style-type: none">• Fill in the application form.• Copy of valid ID or passport• Fill on the application form the phone contact number registered on your ID Card	Instant
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6.3 Credit service

The following table shows credit services and products and the maximum period that takes from the beginning up to the end.

LOAN PRODUCTS				
No	Proposed Names	Minimum period	Maximum period	Loan Application Conditions
1	AGRICULTURE LOAN	4 months	12 months	<ul style="list-style-type: none">• Be major (adult) : 21 years• Being an active customer;• Have performed deposits and withdrawals transactions on his account (Optional)• Having a good credit history in terms of loan repayment (Optional);• The security guaranteeing the loan must be of a value more than 120% of the amount requested;• The client to have a guarantor (Optional);

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2	YOUTH LOAN	4 months	36 months	<ul style="list-style-type: none"> • Be major (adult) : 21 years • Being an active customer; • Have performed deposits and withdrawals transactions on his account (Optional) • Having a good credit history in terms of loan repayment (Optional); • The security guaranteeing the loan must be of a value more than 120% of the amount requested; • The client to have a guarantor (Optional);
3	BUSINESS LOAN	4 months	36 months	<ul style="list-style-type: none"> • Be major (adult): 21 years • Being an active customer; • Have performed deposits and withdrawals transactions on his account (Optional) • Having a good credit history in terms of loan repayment (Optional); • The security guaranteeing the loan must be of a value more than 120% of the amount requested; • The client to have a guarantor (Optional);

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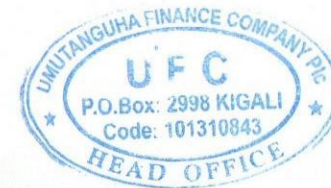




4	CONSUMPTION LOAN	4 months	60 months	<ul style="list-style-type: none">• Be major (adult) : 21 years• Being an active customer;• Have performed deposits and withdrawals transactions on his account (Optional)• Having a good credit history in terms of loan repayment (Optional);• The security guaranteeing the loan must be of a value more than 120% of the amount requested;• The client to have a guarantor (Optional);
5	EQUIPEMENT LOAN	4 months	60 months	<ul style="list-style-type: none">• Be major (adult) : 21 years• Being an active customer;• Have performed deposits and withdrawals transactions on his account (Optional)• Having a good credit history in terms of loan repayment (Optional);• The security guaranteeing the loan must be of a value more than 120% of the amount requested;• The client to have a guarantor (Optional);

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6	GROUP LOAN	4 months	24 months	<ul style="list-style-type: none">• Be major (adult) : 21 years• Being an active customer;• Have performed deposits and withdrawals transactions on his account (Optional)• Having a good credit history in terms of loan repayment (Optional);• The security guaranteeing the loan must be of a value more than 120% of the amount requested;• The client to have a guarantor (Optional);
7	MORTGAGE LOAN	4 months	120 months	<ul style="list-style-type: none">• Be major (adult) : 21 years• Being an active customer;• Have performed deposits and withdrawals transactions on his account (Optional)• Having a good credit history in terms of loan repayment (Optional);• The security guaranteeing the loan must be of a value more than 120% of the amount requested;• The client to have a guarantor (Optional);

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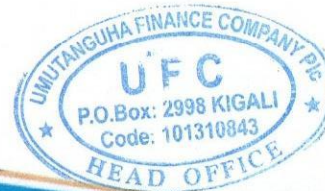




8	TEMPORARY OVERDRAFTS LOAN	1 month	3 month	<ul style="list-style-type: none"> • Be major (adult) : 21 years • Being an active customer; • Have performed deposits and withdrawals transactions on his account (Optional) • Having a good credit history in terms of loan repayment (Optional); • The security guaranteeing the loan must be of a value more than 120% of the amount requested; • The client to have a guarantor (Optional);
9	QUINZAINNE / Overdraft	1 month	1 month	<ul style="list-style-type: none"> • Be major (adult) : 21 years • Being an active customer; • Have performed deposits and withdrawals transactions on his account (Optional) • Having a good credit history in terms of loan repayment (Optional); • The security guaranteeing the loan must be of a value more than 120% of the amount requested; • The client to have a guarantor (Optional);

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10	SALARY LOAN	4 months	60 months	<ul style="list-style-type: none"> • Be major (adult) : 21 years • Being an active customer; • Have performed deposits and withdrawals transactions on his account (Optional) • Having a good credit history in terms of loan repayment (Optional); • The security guaranteeing the loan must be of a value more than 120% of the amount requested; • The client to have a guarantor (Optional);
11	UFC STAFF Loans	4 months	120 months	<p>*Do not have an overdue loan within UFC and other financial institutions;</p> <p>*To have read and accepted the credit terms;</p> <p>*Must be of legal guarantee and have a term contract greater than the credit and have a marital certificate (for married);</p> <p>*To benefit for credits for a period of more than six months, the employee must submit an acceptable security with a value of at least 100%</p> <p>*Register the collateral with RDB for amounts above a threshold defined in the "Product Description and Tariff Guide";</p> <p>*When the employee's employment contract is terminated</p>

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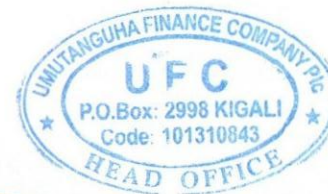


					for any reason, the employee must automatically repay the outstanding capital (through various means including any final settlement). When an employee fails to pay the remaining outstanding amount due, the credit is subject to credit conditions applicable for other customers UFC (interest rates, repayment term, guarantee, etc.); *If applicant is an CSO, have a portfolio at risk (PAR) 30 days \leq 5% at end of last calendar month
12	TWIGIRE LOAN	REFUGEE	4 months	36 months	*18 years and above, *Business must have been in operation for at least 6 months, *Must have an Identification document issued by UNHCR or GoR *Must have operated a savings account with Umutanguha in which the business cash flows are banked.

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13	CREDIT LINE	4 months	12 months	<ul style="list-style-type: none"> • Be major (adult) : 21 years • Being an active customer; • Have performed deposits and withdrawals transactions on his account (Optional) • Having a good credit history in terms of loan repayment (Optional); • The security guaranteeing the loan must be of a value more than 120% of the amount requested; • The client to have a guarantor (Optional); <p>Note: The minimum loan amount of this type should be above 20million.</p>
14	BOND/GUARANTEE LINE (BID SECURITY, PERFORMANCE GUARANTEE, ADVANCE PAYMENT GUARANTEE)	3 months	24 months	<ul style="list-style-type: none"> • Be major (adult) : 21 years • Being an active customer; • Have performed deposits and withdrawals transactions on his account (Optional) • Having a good credit history in terms of loan repayment (Optional); • The security guaranteeing the loan must be of a value more

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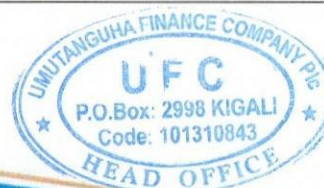


				<p>than 120% of the amount requested;</p> <ul style="list-style-type: none"> • The client to have a guarantor (Optional);
15	CONTRACT FINANCE (Tender finance , invoice discount finance , purchase order)	4 months	12 months	<ul style="list-style-type: none"> • Be major (adult) : 21 years • Being an active customer; • Have performed deposits and withdrawals transactions on his account (Optional) • Having a good credit history in terms of loan repayment (Optional); • The security guaranteeing the loan must be of a value more than 120% of the amount requested; • The client to have a guarantor (Optional);
16	Seasonal facility (coffee, tea, flowers, others seasonal products, others special event)	4 months	12 months	<ul style="list-style-type: none"> • Be major (adult) : 21 years • Being an active customer; • Have performed deposits and withdrawals transactions on his account (Optional) • Having a good credit history in terms of loan repayment (Optional); • The security guaranteeing the loan must be of a value more than 120% of the amount requested; • The client to have a guarantor (Optional);

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17	Terimbere loan)	(Women	4 months	120 months	<ul style="list-style-type: none">• Be major (adult) : 21 years• Being an active customer;• Have performed deposits and withdrawals transactions on his account (Optional)• Having a good credit history in terms of loan repayment (Optional);• The security guaranteeing the loan must be of a value more than 100% of the amount requested;• The client to have a guarantor (Optional); *The maximum loan amount to be RWF 10Million
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▪ **Eligibility Criteria for accessing a loan:**

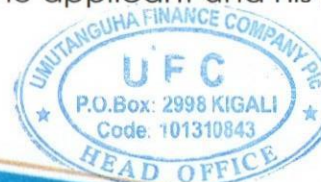
- ✓ Having an account in UFC PLC.
- ✓ Have an active business/employment (experience for at least 6 months).
- ✓ Having Collateral to Secure the loan.
- ✓ Having 21 years Minimum

▪ **Requirements:**

- ✓ Application letter/form.
- ✓ Customer needs statement
- ✓ Company Registration Certificate/ID copy of the applicant and his guarantor.

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- ✓ Legal status certificate.
 - ✓ RRA Tax Clearance Certificate where applicable
 - ✓ Valuation report of the collateral (done by a certified valuer which has a partnership with Umutanguha Finance Company Plc Plc).
 - ✓ Collateral title documents.
 - ✓ Act of lending property if the collateral doesn't belong to the borrower.
 - ✓ Life insurance cover.
 - ✓ Proforma invoice or Provision sales agreement for asset purchase.
 - ✓ Notified Board resolution for companies

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1. LOAN FILE LESS OR EQUAL TO 5M: TO BE TREATED BY BRANCH CREDIT COMMITTEE

No	SERVICE	Duration
	File analysis, committee & answer to the customer	3 days
	Contract preparation & issuance	1 day after the CC
	Mortgage registration & Disbursement	1 day for Kigali Branches
	Mortgage registration & Disbursement	2 day for other Branches
	Overdraft	3 days in total

2. LOAN FILE BEYOND 5M (TO BE SENT TO HEAD OFFICE)

	File transfer to H.O (From Branches)	1 day after Branch CC (4th day since file reception)
	File analysis and committee on H.O	3 days
	Contract preparation & issuance from H.O	1 day
	Mortgage registration & Disbursement	2days after receiving notified contract from Branch

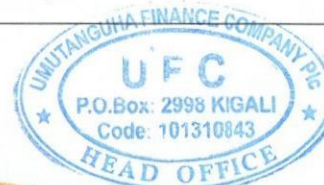
3. GUARANTEES

	Promise of credit line	2 days
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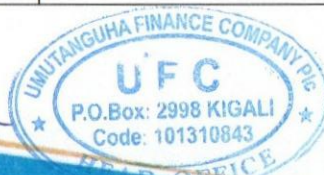




Bid guarantee Hard Collateral	3 days
Bid guarantee Cash Collateral	1 day
Performance guarantee Hard Collateral	3 days
Performance guarantee Cash Collateral	1 day
Advance payment guarantee Hard Collateral	3 days
Advance payment guarantee Cash Collateral	1 day
4. LOAN FILE EQUAL OR ABOVE 35 M (TO BE SUBMITTED TO THE BOARD)	
File preparation, invitation of the Board	4 days after the Management Credit Committee (MCC)
5. OTHER SERVICES	
Respond on the request of land property document	3 days in Kigali, 4 days outside Kigali.
Clean up customer in CRB report	3 days
Overdraft	3 days
Credit Line	7-14 days
Personal Loans	7 days
Mortgage loan	14 days

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7. What we expect from our customers

- To strictly comply with our rules, guidelines, and regulations;
- To strictly adhere to the procedures for lodging complaints;
- To ensure that all forms are properly completed;
- To duly address and support all requests with appropriate documents

8. Feedback mechanism

We value your feedback to enable us to improve our service delivery. Your feedback should be communicated through any of the following channels for necessary action:

- **Mobile Phone and Call Center:** On each door of branches 'office it is displayed phone number for staff concerned, for his supervisor, the phone number of call center or the mobile phone number of the bank which will be used by the staff in charge of customer care based at the Head office. The customer can call at any time when he is happy or not with the service;
- **The official e-mail address of UFC Plc:** info@ufinance.co.rw": This address may be used by customers to express their gratitude or complaints in relations of UFC Plc services, products, image, etc.
- **Intumwa chatbot:** Customers should log their complaint to Intumwa chatbot
- Suggestion boxes available at each branch:
- **The book register of complaints in all branches and Head office:** This book is at the view of all visitors internal and external in which they write their comments and complaints concerning the service or any other suggestion. level;

HEAD OFFICE

Nyamirambo, KN 2 Av. Building No. 177,
2nd Floor (Opp. Kigali Regional Stadium)
Toll-free: 5020 Tel: +250 788 387 730

P.O. Box 2998 Kigali - Rwanda.
Email: ufc.plc@gmail.com Website: www.ufinance.co.rw





9. Complaint management process & Escalation process

Simple complaints

- The simple complaints are handled and resolved by the complaint-handling officer both at the branch and the head office. The officer will receive and record the complaint in an excel worksheet.
- The officer will assess the complaint and determine whether it is simple enough for immediate action. If the complaint is considered simple, the officer will immediately assist in resolving the complaint directly or through another officer more directly related to the client.
- The complaint is closed within an agreed timeframe depending on its nature. The escalation process for simple complaints is as detailed in the Complaint Escalation Diagram below.

Serious cases

- Serious complaints (e.g. fraud, sexual abuse, delay in collateral release, etc.) are received and recorded in the same way as the simple complaints. Once the complaint is assessed to be serious (mostly after some investigation) it is escalated to the Ethics and complaints resolution committee. The committee will assess and assist to resolve the complaint. The committee will be made up of the CEO, Head of Operations and Head of Audit.
- When the complaint is finally resolved, the Ethics and complaints resolution Committee will inform the complaint handling officer at head office to enter in the excel worksheet the resolution made and close it as appropriate. The escalation process for serious cases is as presented on the Complaint Escalation System Diagram on below.

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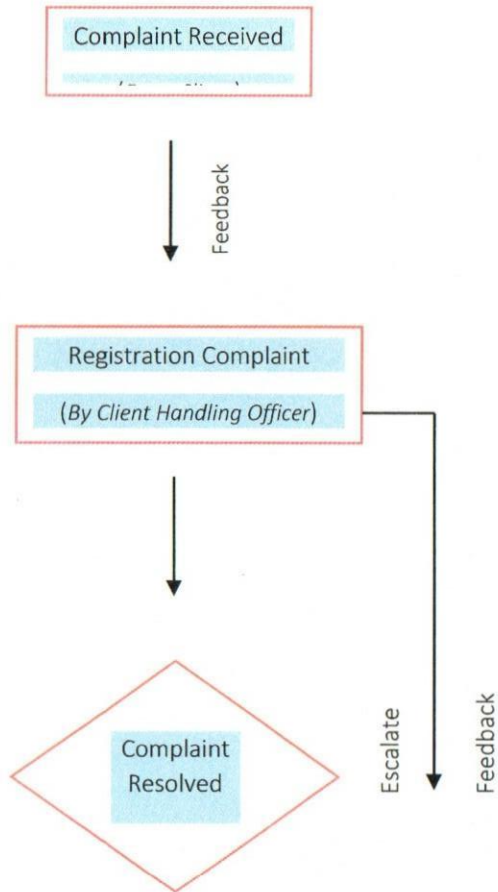
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COMPLAINT ESCALATION SYSTEM DIAGRAM

Simple Complaints



Serious Complaints

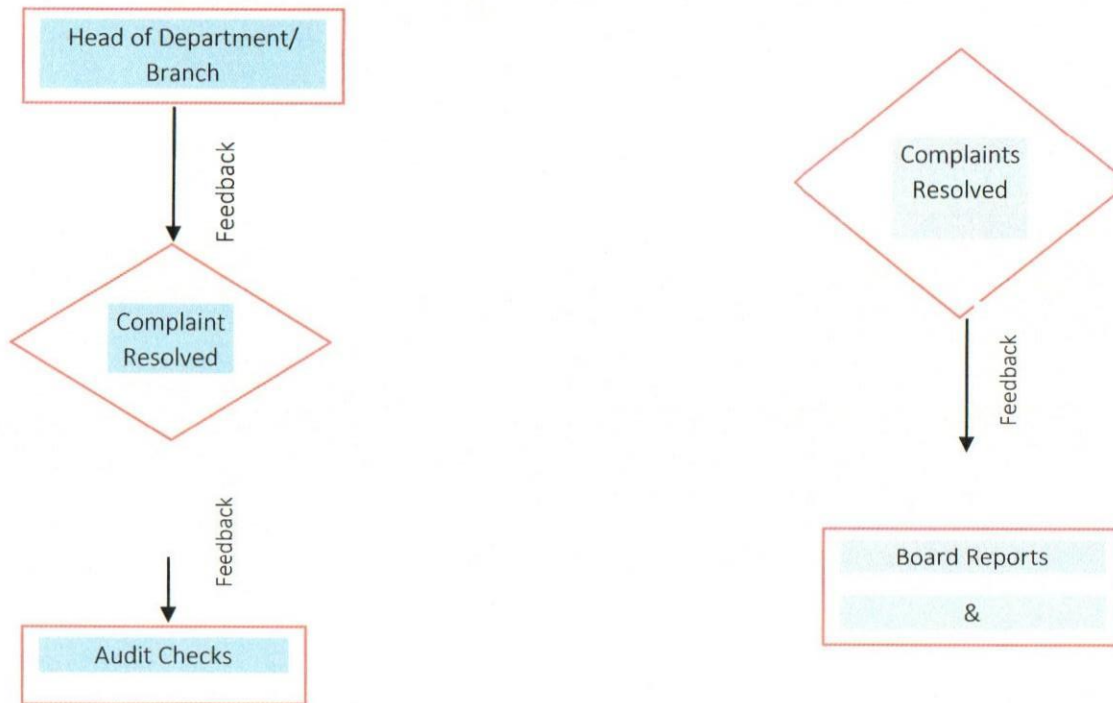


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Done at Kigali, on 12th May 2023


Noel MUHAWENIMANA
Chief Executive Officer



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