



# Customer Service Charter

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# Foreword

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CPF Group is committed to the provision of quality services in its interaction with all its stakeholders. To this end, this Customer Service Charter has been developed to ensure quality improvements that are sustainable and guided by the type of service standards our customers expect. It also offers a guide to our customers on how to make complaints and suggestions on improvements in our service.

At CPF Group, the Customer Service Charter is a part of a series of initiatives by the Company to improve operational efficiency and effectiveness in rendering quality services to our customers and stakeholders. The CPF Group Customer Service Charter is part of wider reforms which underscore good governance premised on a transparent, accountable and performance driven service.

In essence, we seek to improve customer orientation and, therefore, it underlines the Group's prioritization of its customers by bringing their needs and expectations into perspective. This involves strides to comply with their rights as prescribed in the Constitution.

It is my hope that this Customer Service Charter will promote and maintain better understanding and appreciation of the Company's culture of professionalism and customer focus. In this regard, I call upon all staff to take ownership in delivering the standards outlined in this Customer Service Charter. Let us all firmly uphold our corporate Core Values which are critical to meeting the expectations of our stakeholders on the standards of services offered. I wish also to reiterate the commitment of the Board of Directors to this initiative and the support of the CPF Group Management in the implementation of service improvement plans.

To our stakeholders, we request that you continue to give us feedback on the quality of our service to facilitate future improvements.

**Dr. Julius Kipng'etich, CBS**  
**Board Chairman**



# Preface

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This Customer Service Charter marks an important milestone in our commitment to excellence in service delivery. The Customer Service Charter is our bold commitment to enhance performance at the organizational level. The Charter spells out the range of services and standards which we commit ourselves to uphold.

The process of updating the Customer Service Charter was informed by the growth the organization had undergone in the last two years, and, more importantly, by the feedback we had received from our customers, which gave us a new perspective and led us to make substantial changes to the contents of the charter. We have now diversified our communication channels making it easier for our customers to reach us. Additionally, we have opened up branches throughout the country.

The CPF Group vision of quality as captured in our Core Values under Customer Focus is to endeavor to render the highest quality of service to all our customers based on the best quality of products and services. We are fully committed to implementing this Charter and look forward to receiving our stakeholders' suggestions on improvements we can make to our standards of service.

CPF Group has put in place mechanisms to monitor, evaluate and report performance in service delivery. This performance measurement system will not only help in setting meaningful service standards but will also give the Group hard evidence when we carry out self-assessments. Most importantly, it will help the management understand whether the Group's strategic objectives are being met; which is critical to the success of the organization.

Teamwork by members of staff is critical in the delivery of our promise of quality. With this in mind, we have inculcated it in all our front and back-line teams. Our shared vision of quality and synergy in delivering superior standards of service will continue to aid our efforts to be a world class institution.

**Mr. Hosea K. Kili, OGW**  
**Group Managing Director/CEO**

# Introduction

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## WHO WE ARE

CPF Group is the brainchild of The Board of Trustees of LAPTRUST Defined Benefits Scheme. Its' genesis stems from The Corporate Strategic Plan 2010-2014 which highlights "Increase in Investment Returns" as a key pillar in maximizing shareholder value.

**THE VISION** - Fulfilling Lives

## MISSION STATEMENT

To provide innovative retirement, financial, infrastructural and consulting solutions through partnerships that safeguard the interests of all stakeholders.

## CORE VALUES

**Team Spirit** - All units will work as a team and appreciate the important role played by others so as to achieve seamless customer service with individual and organizational success.

**Innovativeness** - To constantly and continuously innovate and be proactive in developing new products, processes and systems in response to the evolving customer needs.

**Professionalism** - To adhere to impeccable and beyond reproach professional and personal standards in the conduct of its affairs, with all employees thinking and acting objectively.

**Integrity** - All who act for or deal with CPF must espouse truth, honesty, and reliability at all times.

**Customer Focus** - To render the highest quality of service to all its customers based on the best quality products and services.

# Group Composition

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## CPF FINANCIAL SERVICES LTD

### THE VISION

To improve the quality of lives of members

### MISSION STATEMENT

To offer innovative retirement benefits that enhance the socioeconomic welfare of all the contributors and beneficiaries.

### MANDATE

- Retirement Benefits Scheme Administration
- Training and Consultancy

## LASER INSURANCE BROKERS - LIB

### THE VISION

To set the standard of excellence in insurance services provision through innovation and exceeding customer expectations.

### MISSION STATEMENT

To provide our clients with the best insurance solutions that provide protection and peace of mind through professionalism and efficient service delivery.

### MANDATE

- Insurance Brokerage



## **LASER PROPERTY SERVICES - LASER**

### **THE VISION**

To be the premier provider of comprehensive and innovative real estate solutions.

### **MISSION STATEMENT**

To offer professional real estate solutions through partnerships that safeguard the interests and goals of all stakeholders.

### **MANDATE**

- Properties and Facilities Management
- Project Management
- Estate Agency
- Property Valuation

## **LASER INFRASTRUCTURE AND TECHNOLOGY SOLUTIONS - LITES**

### **THE VISION**

To be the champion in provision of innovative solutions that transform people's lives globally.

### **MISSION STATEMENT**

To offer innovative products and services that truly make a difference in our communities and environment at best value.

### **MANDATE**

- ICT Solutions
- Renewable Energy Solutions

# Objective

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The Customer Service Charter provides a framework for defining our service delivery standards.





# Scope of Charter

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## STAKEHOLDERS

- Board of Trustees and Board of Directors
- Clients - (Scheme Sponsors, Scheme Contributors, Pensioners, Beneficiaries, Policy Holders, Landlords, Tenants, Developers)
- Business Competitors
- Professional Associates and Industry Regulators
- Development Partners and Consultants
- Employees of CPF Group
- The Media
- General Public

## OUR COMMITMENT TO YOUR RIGHTS

- Right to prompt quality services.
- Right to fairness.
- The right to lodge a complaint.
- The right to privacy and confidentiality.
- The right to access services, facilities and information in a manner which meets the client's needs.

## OUR SERVICE GUARANTEE

### Quality Service

- We shall maintain consistency in our commitment to fulfilling your needs.
- Our extensive experience in business helps us understand and tailor our response to your needs.
- Our service delivery will be standardized across all customer service points.

### Responsiveness

- We will respond promptly to your enquiries through phones, emails and customer service points in our branches.
- Our premises are accessible to everyone requiring our services.
- We will provide accurate and clear information, when you need it.

## Professionalism

- We will ensure that your privacy and dignity is respected.
- Every customer is treated equally.
- Our business dealings with you will be conducted with integrity.

## How will we be accountable?

- Display our Charter for all stakeholders at all our service points, the CPF websites and the CPF Portal.
- Abide by the rules of law as stipulated in the various acts governing our service provision.
- Be open to feedback on our performance, and suggestions for improvement from our clients and the public.
- All complaints will be administered through our complaints handling procedure.

### **File your complaint**

- In the event of a customer receiving unsatisfactory service, they should file a complaint with the staff of the section responsible for the particular service.
- In the event that this does not resolve your complaint satisfactorily, the complaint will be escalated to the Section Head.
- The Section Head will immediately acknowledge your complaint by telephone, email or letter within three (3) working days.
- If this target cannot be met, you will be informed of the delay, the reason for the delay and revised target for responding

### **Your complaint has been investigated but you are not satisfied**

- At this stage, the complaint will be dealt with by the Head of Department.
- Receipt of complaint will be acknowledged by the HOD and resolved within three (3) working days.

### **If you are still not satisfied, what can we do?**

- If your complaint has still not been settled to your satisfaction, you have the right to ask the Group Managing Director to review the matter and take appropriate action.
- In order to enable CPF Group deal adequately with your complaint and ensure the problem does not reoccur, provide as much information as possible about the incident.

### **Our obligations as CPF Group if we fail to meet our Charter promise**

- Apologize to customers affected.
- Provide full information and explanation about what happened and why it happened.
- Explain what we will do to try to ensure that such a failure will not occur again.
- Keep you informed of progress towards solving the problem.
- We shall do whatever we can to assist the customers adversely affected by our failure.



### **How you can help us?**

- Provide us with your honest views and comments to assist us to monitor and improve the relevance and quality of our service through our suggestion boxes displayed at all service points.
- Actively participate in our random surveys to analyze our customer satisfaction level and performance levels in the market.
- Abide by any and all legal requirements and other obligations that clients are to meet in order to be eligible for services sought.
- Treat our staff with courtesy and respect

# Contacts

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## **Head Office - Nairobi,**

CPF House, 6th Floor,  
Haile Selassie Avenue  
P.O. Box 28938 - 00200, Nairobi  
Mob: 0720433354, 0735763293  
Tel: +254 (020) 2046901-5  
Fax: +254 (020) 251807  
Email: [info@cpf.or.ke](mailto:info@cpf.or.ke)  
Web: [www.cpf.or.ke](http://www.cpf.or.ke)

## **Nairobi Branch**

Travel House  
Email: [nairobi@cpf.or.ke](mailto:nairobi@cpf.or.ke)

## **Mombasa Branch**

Jubilee Arcade, 1st floor, Moi Avenue  
Email: [mombasa@cpf.or.ke](mailto:mombasa@cpf.or.ke)

## **Kisumu Branch**

Central Square Building,  
2nd floor, Oginga Odinga Street  
Email: [kisumu@cpf.or.ke](mailto:kisumu@cpf.or.ke)

## **Eldoret Branch**

Zion Mall, 1st floor Uganda Road  
Email: [eldoret@cpf.or.ke](mailto:eldoret@cpf.or.ke)

## **Garissa Branch**

Immigration House, Ground floor  
Email: [garissa@cpf.or.ke](mailto:garissa@cpf.or.ke)

## **Nyeri Branch**

Kang'aru Annex, 2nd floor  
Email: [nyeri@cpf.or.ke](mailto:nyeri@cpf.or.ke)

## **Meru Branch**

Amee Center, 1st floor  
Email: [meru@cpf.or.ke](mailto:meru@cpf.or.ke)

## **Nakuru Branch**

Tamoo Plaza, 1st floor  
Email: [nakuru@cpf.or.ke](mailto:nakuru@cpf.or.ke)

## **Bungoma Branch**

New Island Building 1st floor  
Email: [bungoma@cpf.or.ke](mailto:bungoma@cpf.or.ke)

## **South Sudan Branch**

Juba, BCB Junction Plot 7 Block 2, 2nd floor  
Tel: +211 954 531 024  
+211 954 531 051

# Service Targets – Service Delivery Timelines

SERVICE RENDERED	CUSTOMER OBLIGATIONS	CHARGES	TARGET
Customer correspondence	Incoming calls		Call response within 3 rings
	In person enquiry – walk in		Served within 10 minutes of arrival
	Written communication – email, SMS and letters		Replied within 1 working day
Complaints, compliments and suggestions handling	Suggestion box, telephone, written communication, in person submission		<ul style="list-style-type: none"> <li>▪ Acknowledge receipt within 1 working day</li> <li>▪ Resolve clients feedback within 10 days of receipt</li> </ul>
Payment to suppliers and service providers	Local purchase order, local service order, invoices		Payment within 30 days
Benefits claims processing (own & beneficiary)	Claim Form - duly filled with supporting documents	Free	Within 30 days
Submission of life certificates	Submission of verified life certificate		By the 10 <sup>th</sup> day of February and August yearly
Payment of monthly pension	Life certificate	Free	By 25 <sup>th</sup> of every month
Distribution of member statements			By the 15 <sup>th</sup> of April and October yearly



SERVICE RENDERED	CUSTOMER OBLIGATIONS	CHARGES	TARGET
Admission and issuance of membership card	<ul style="list-style-type: none"> <li>▪ Application form</li> <li>▪ Copy of applicants ID</li> </ul>	Free	1 day
Seller contractual agreement	<ul style="list-style-type: none"> <li>▪ Original title deed &amp; copy</li> <li>▪ Original ID &amp; copy</li> </ul>	As per scale - Estate Agents Act Cap 533	5 days from date of viewing
Rental and buyer agreement	<ul style="list-style-type: none"> <li>▪ Buyer/rent interest form</li> <li>▪ Tenant/sale agreement form</li> </ul>	Free	14 days from date of agreement
Property Management Services	Landlord service level Agreement (contract)	As per scale - Estate Agents Act Cap 533	As per SLA
Valuation services	Customer instructions	As per Scale - Valuers Act Cap 532	14 days from date of request
ICT technical support response time	User interface	Free	Within 24 hours

SERVICE RENDERED	CUSTOMER OBLIGATIONS	CHARGES	TARGET
ICT Project Implementation Turnaround Time	SLA	As per contract	
Issuance of Policy Document	<ul style="list-style-type: none"> <li>▪ Pin Certificate</li> <li>▪ ID Copy</li> </ul>	<ul style="list-style-type: none"> <li>▪ Premiums payable as per Quotation</li> <li>▪ Policy Charge - Kshs. 200</li> </ul>	7 Days
Issuance of Endorsements			3 days
Issuance of Motor Vehicle Certificate		Premiums payable as per Quotation	12 hours
Claims Handling Processing	<ul style="list-style-type: none"> <li>▪ Claim Form</li> <li>▪ PIN Certificate</li> <li>▪ Supporting Documents as detailed on Claim Form</li> </ul>	Free	<ul style="list-style-type: none"> <li>▪ General claim resolved within 60 days</li> <li>▪ Car Written off - paid in 7 Days</li> <li>▪ Car Repair Assessment - 48 hrs</li> <li>▪ Car Windscreen Replacement - 24 hrs</li> <li>▪ Reimbursement of Expenses - 7 days</li> </ul>
Renewal Notice Reminders		Free	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> Renewal Notice - 60 days</li> <li>▪ 2<sup>nd</sup> Renewal Notice - 30 days</li> <li>▪ Renewal Call - 3 days</li> </ul>

SERVICE RENDERED	CUSTOMER OBLIGATIONS	CHARGES	TARGET
Assessment of subject matter of insurance	Utmost good faith in: <ul style="list-style-type: none"> <li>▪ Disclosure of claim loss material facts</li> <li>▪ History of subject matter</li> </ul>		Within 5 days of receipt of customer instructions

## APPENDIX 2

# Related Documents

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1. Retirement Benefits Act
2. Insurance Act
3. The Public Procurement and Asset Disposal Act, 2015
4. Estate Agents Act
5. Valuers Act
6. Quality Policy
7. Code of Conduct





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*Fulfilling Lives*

CPF GROUP CUSTOMER SERVICE CHARTER