

# CUSTOMER SERVICE CHARTER

Reviewed: June 2021



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# FOREWORD

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

This Service Charter marks an important milestone in our commitment to excellence in service delivery. The Service Charter is our bold commitment to enhance performance at the organizational level. CPF Group has taken strides to reimagine, redefine and reengineer the organization to modern, innovative standard that ensures the Group is able to meet future needs.

CPF Group has put in place mechanisms to monitor, evaluate and report performance in service delivery. We look forward to receiving our stakeholders' suggestions on improvements we can make to enable us continuously improve and deliver excellent and consistent customer experience. 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 the feedback 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 hence the Group has inculcated a customer centric culture. Our shared vision of quality and synergy in delivery of 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

## 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. Our current strategic plan 2021 - 2023, is anchored on the theme: “Re-imagine and Thrive” aimed at rejuvenating the Group’s performance, culture and adaptability in order to improve profitability and to fulfil the lives of those who interact with our products and services.

# OUR VALUES

- **VISION:** “A trusted provider of innovative social security solutions”
- **MISSION:** “To offer innovative social security, financial and advisory solutions to our stakeholders”
- **CORE VALUES:**
  - Stewardship
  - Collaboration
  - Innovation
  - Customer focus

# Objective



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

# Scope Of Charter



## Stakeholders

- I. Board of Trustees & Board of Directors
- II. Clients - (Scheme sponsors, Scheme contributors, Pensioners and beneficiaries, Corporates, Policy Holders, Land Lords, Tenants, Developers)
- III. Business Competitors
- IV. Professional Associates and Industry Regulators
- V. Development Partners & Consultants
- VI. Employees of CPF Group
- VII. The Media
- VIII. General Public



## Our Commitment to Your Rights

- I. Right to prompt quality services
- II. Right to fairness
- III. The right to lodge a complaint
- IV. The right to privacy and confidentiality
- V. The right to access services, facilities and information in a manner which meets the client needs

# Scope Of Charter



## Our Service Guarantee

### I. 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.

### II. 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.

### III. 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 we will be Accountable

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

# Scope Of Charter



## Complaints Handling Procedure

### I. 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

### II. 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 10 working days.

### III. 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.



# Scope Of Charter



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

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

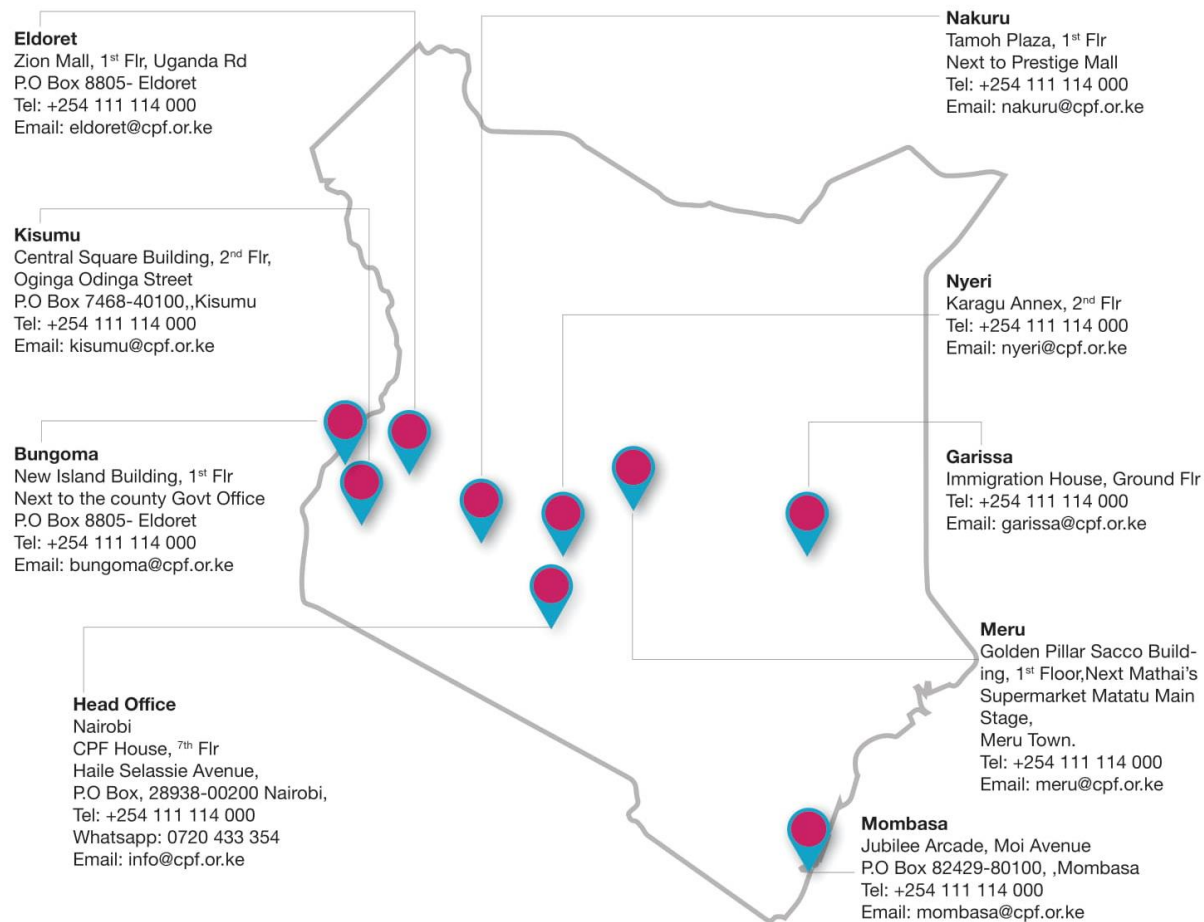


## **How you can Help Us**

- I. Provide us with your honest views and comments to assist us to monitor and improve the relevance and quality of our service through our call center, website, emails, social media platforms and suggestion boxes displayed at all service points.
- II. Actively participate in our random surveys to analyze our customer satisfaction level and performance levels in the market.
- III. Abide by any and all legal requirements and other obligations that clients are to meet in order to be eligible for services sought.
- IV. Treat our staff with Courtesy and Respect.

# Scope Of Charter

## How to Contact CPF



# Service Targets – Service Delivery Timelines

Service Rendered	Customer Obligations	Charges	Target
Customer Correspondence	Incoming Calls	Free	Call response within 3 rings
	In Person Enquiry – Walk In	Free	Served within 10 minutes of arrival
	Written Communication – Email and Letters	Free	Replied within 2 working day
	Social Media	Free	Same day
Complaints, Compliments and Suggestions handling	Suggestion Box, Telephone, Written Communication, In Person Submission	Free	<ol style="list-style-type: none"> <li>1. Acknowledge receipt within 1 working day</li> <li>2. Resolve clients complaint within 10 days of receipt</li> </ol>
Payment to Suppliers and Service Providers	Local Purchase Order, Local Service Order, Invoices	Free	Payment within 30 days

# Service Targets – Service Delivery Timelines

Service Rendered		Customer Obligations	Charges	Target
Benefits Claims Processing	Own & Beneficiary	Claim Form - Duly filled with supporting documents	Free	Within 21 working days
	Last Expense	Claim Form - Duly filled with supporting documents	Free	7 working days
	Group Life Cover	Claim Form - Duly filled with supporting documents	Free	3 months
	Critical Illness	Claim Form - Duly filled with supporting documents	Free	3 months
Trust Fund		Duly filled requisition form	Free	10 working days
Biometric Registration		Life Certification/Biometric Registration	Free	February and August yearly
Payment of Monthly Pension		Life Certification/Biometric Registration	Free	By 25 <sup>th</sup> of every month
Distribution of Member Statements		ID/Phone number	Free	Any day/time, online at the clients' comfort through App and Website Member Portal
Admission of New Member		Application Form/Copy of Applicants ID	Free	1 day
Membership card		ID	Free	5 days



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