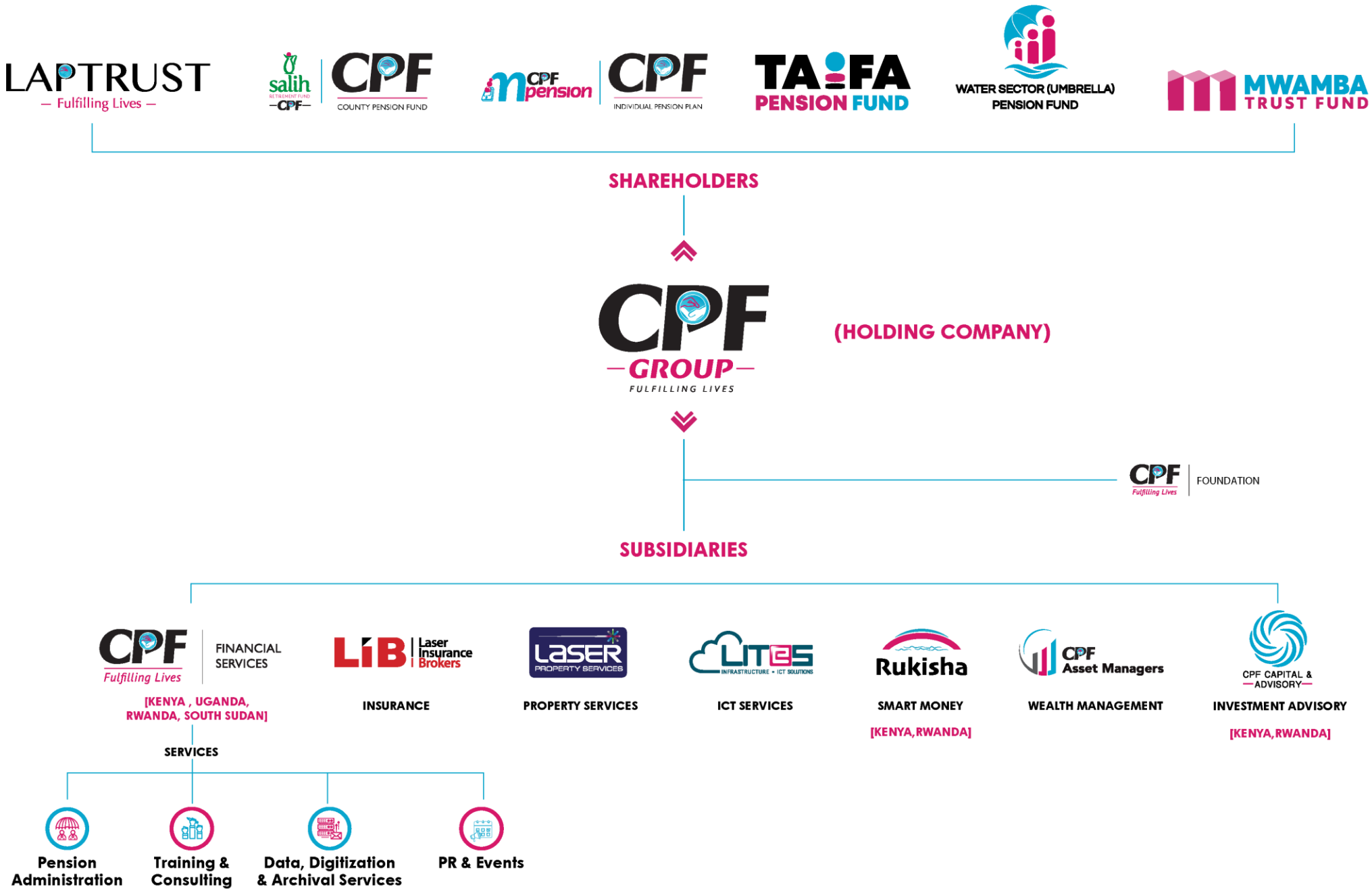
CPF
Fulfilling Lives

FINANCIAL SERVICES

CUSTOMER SERVICE CHARTER

Reviewed: JULY 2026


LAPTRUST
— Fulfilling Lives —
salih
CPF
COUNTY PENSION FUND
CPF pension
CPF
INDIVIDUAL PENSION PLAN
TAIFA
PENSION FUND
WATER SECTOR (UMBRELLA)
PENSION FUND
MWAMBA
TRUST FUND
SHAREHOLDERS
CPF
GROUP
FULFILLING LIVES
(HOLDING COMPANY)
CPF
Fulfilling Lives
FOUNDATION
SUBSIDIARIES
CPF
Fulfilling Lives
FINANCIAL
SERVICES
[KENYA , UGANDA,
RWANDA, SOUTH SUDAN]
LIB
Laser
Insurance
Brokers
INSURANCE
LASER
PROPERTY SERVICES
PROPERTY SERVICES
LITES
INFRASTRUCTURE • ICT SOLUTIONS
ICT SERVICES
Rukisha
SMART MONEY
[KENYA,RWANDA]
CPF
Asset Managers
WEALTH MANAGEMENT
CPF CAPITAL &
ADVISORY
INVESTMENT ADVISORY
[KENYA,RWANDA]
SERVICES
Pension
Administration
Training &
Consulting
Data, Digitization
& Archival Services
PR & Events

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.

Dr. Hosea K. Kili, SC,MBS

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 2024-2028, is anchored on the theme: "Accelerating Growth" aimed at serving the best interests of our clientele by solidifying our presence in our core markets and ambitiously reaching out to uncharted terrains through geographical diversification. Also to improve profitability and to fulfil the lives of those who interact with our products and services.

Our Values

PURPOSE: "Fulfilling lives"

VISION: "A world of opportunities for your life long financial security"

MISSION: "To provide diversified, innovative and sustainable financial solutions to our stakeholders in the region"

CORE VALUES: (SPIRIT)

SUSTAINABILITY	PROFESSIONALISM	INNOVATION	RESPECT	INTEGRITY	TEAMWORK
Commitment to responsible alternative investing strategies.	Upholding the highest ethical and industry standards.	Pioneering new financial solutions tailored to market needs	Fostering stakeholder relationships based on mutual respect.	Ensuring transparency and accountability in all our engagements.	Leveraging collective expertise to drive shared success.

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, Landlords, 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 pointsthe CPF websites
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 one (1) working day
- 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.

Our Regional Network

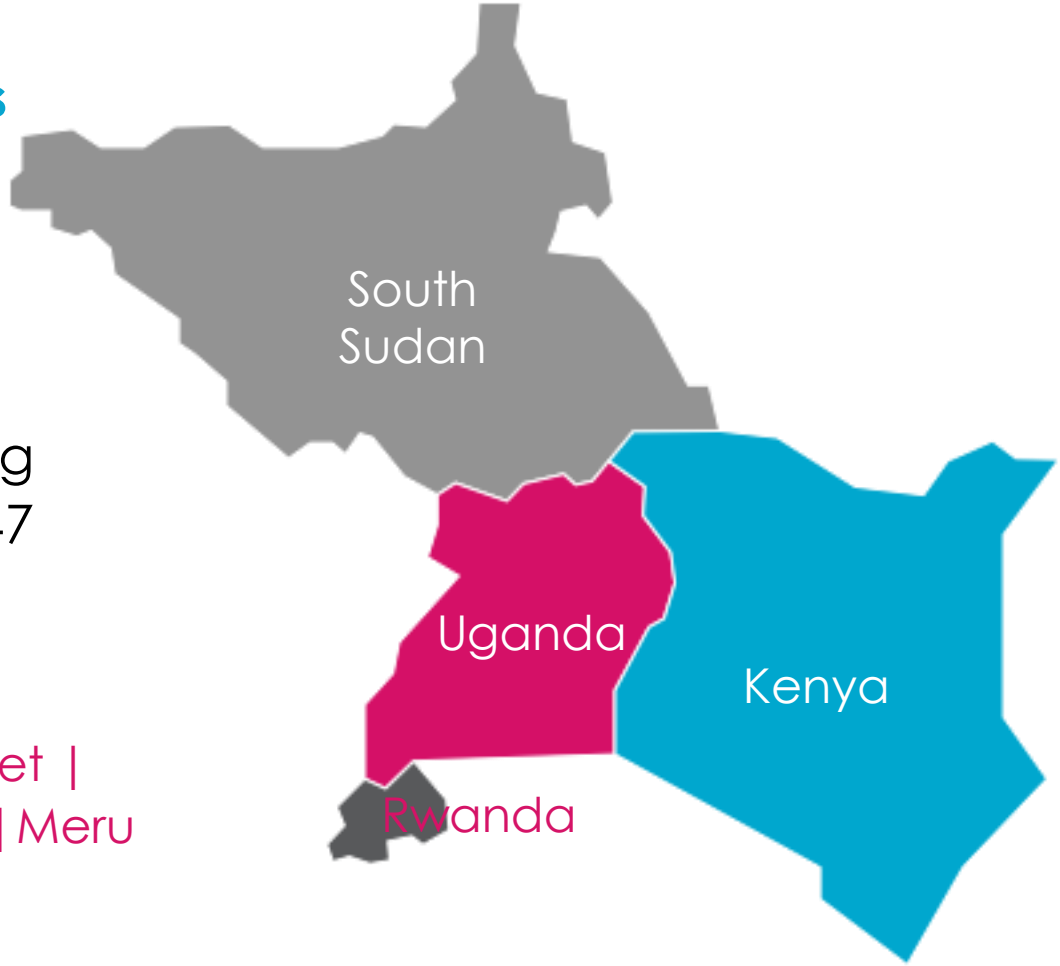
CPF Group operates in **4 countries**

- Uganda,
- South Sudan,
- Kenya
- Rwanda

With **9 branches in Kenya** serving the nation throughout the 47 counties.

These are:

Nairobi | Mombasa | Kisumu | Eldoret | Nakuru | Nyeri | Bungoma | Garissa | Meru



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 days
	Social Media	Free	Same day
Complaints and Suggestions handling	Online feedback links, Telephone, Written Communication (email, letter, WhatsApp) In Person Submission	Free	1. Acknowledge receipt within 1 working day 2. Resolve clients' complaints within 10 days of receipt
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 25th 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

CPF

Fulfilling Lives

FINANCIAL SERVICES

CPF House, 7th Floor, Haile Selassie Avenue | P.O. Box 28938-00200, Nairobi
+254 111 114 000 / +254 720 433 354
info@cpf.or.ke I www.cpf.or.ke

@CPFKenya CPF Kenya cpf_Kenya