

# Service Charter

## Who We Are

Microplan Financial Services is a strategic business unit under the FBC Holdings Group. It was incorporated in 1988 and commenced microfinance operations in 2011 as a strategic business unit of FBC Bank. Microplan Financial Services products are tailor made to contribute to the growth and development of marginalized individuals and communities in Zimbabwe, through provision of useful financial support to small scale businesses across all business sectors.

### Vision:

To nurture sustainable solutions that enable the financial well-being of the communities that we serve.

### Mission:

To deliver a unique customer experience through value adding relationships, simplified processes and relevant technologies.

### Customer Promise

YouMatterMost

### Our Promise to You

Because You Matter Most, FBC promises to offer you service that is reliable, consistent, responsive and empathetic at all times. Our staff members are friendly, polite, courteous and they consistently strive to proffer excellent customer experience by going above and beyond to exceed your expectations.

### Our Commitment

We commit to proffer superior customer experience in all customer interactions across the FBCH Group physical and digital touch points.

### Delivering the Promise

To buttress our promise – You Matter Most, FBC has introduced a Complaints Management System and an office designated to handle all Microplan customer complaints, enabling you, our valued customer, to freely and conveniently report any complaint, using a platform of your choice, through the contact details shared below, in the comfort and privacy of your home or office.

Customer feedback plays a critical role in meeting customer expectations; FBC Holdings takes customer feedback seriously and customers are urged to provide as much feedback as possible.

### Customers' Rights

As our client you have the right to:

- (a) Information and advice
- (b) Access to basic financial services
- (c) Choose financial products and services
- (d) Be heard and redress
- (e) Financial education and
- (f) Privacy of your data in the custody of the regulated entities

### Our Commitment to You

We endeavour to provide first class service in all our business processes in order to deliver optimal value to all our valued customers. Specific areas of performance are outlined below:

#### Operating Hours –Microplan Branches

8:00 am to 3:00 pm Monday to Friday

8:00 am to 11:30 am on Saturdays.

All other Microplan departments operate from 8:00 am to 5:00 pm Monday to Friday Working hours may be adjusted due to system or power outages, emergency situations or disaster. For example the Covid 19 pandemic.

Commitment	Service Standard
Courtesy	All Senior Citizens will be given first preference. We will greet, smile and thank you for visiting or contacting us. We will treat you in a professional and respectful manner. We will treat you politely.
Identification	Staff members will have their name badges for ease of identification by client.
Email Etiquette	Emails will be responded to within 24 hours.
Telephone Etiquette	All calls are answered within 3 rings
Ensure quality and timely service delivery to our customers.	<b>Customer Serving Time</b> <b>Within 15 minutes from the time the client walks in our banking halls.</b> <b>Within 1 hour from time of enquiry on all platforms i.e. SMS, WhatsApp, e-mail</b>
Attend to our customers or clients promptly.	<b>Loan Application</b> 48 hours <b>Loan Disbursements</b> Loan disbursements should be done immediately after credit approval and clearance by various Paymasters. <b>Customer Refunds/reimbursement</b> 24 hours max from time of discovery (depending on the complexity of the issue and proof shared) <b>Site visit to SME loan applicants</b> To be conducted within 3 working days from the date of loan application /submission
Branch service waiting time	Within 15minutes for the first timers Within 5 minutes for renewal customers
Complaints handling	All complaints received from FBC customers receive the highest priority
System Uptime	Systems are continuously upgraded to improve on availability
Innovation	Microplan continuously embraces technological advancement in order to come up with products that are user friendly, simple, accessible anywhere, cost effective and are available at the customer's convenience
Contact Centre availability and query handling	The FBC Contact Centre is available 24 /7 on all FBC digital platforms to handle all customer queries, enquiries, complaints, requests and customer feedback.
Information	Timely and accurate provision of information relating to any developments within FBC Bank.
Transactions	Clarity will be provided on disputed transactions or transactions that you would not have initiated.

For feedback on the above, and any other service related issues, please reach us through the following:

**DIAL 220 for free** – 080 800 25 | 080 800 26 (for Econet Wireless Subscribers)

**WhatsApp/ Mobile numbers:** +263 772 419 693 | +263 772 152 647 | +263 732 152 647

**Contact Centre Direct Lines:** +263 242 704481 | 2 and 761198

**Contact Centre Universal email address:** help@fbc.co.zw

**Skype ID** – fbc.helpcentre

**Facebook** – FBC Holdings

**Twitter** – @FBCHoldings

**LinkedIn** – FBC Holdings Limited

**Instagram** – fbcholdings

**Physical address:** 45 Nelson Mandela Avenue, Harare

**Visit FBC website:** [www.fbc.co.zw](http://www.fbc.co.zw), for more details and specific service turnaround times OR scan the QR code