



MEMBER EXPERIENCE

CHARTER

2025

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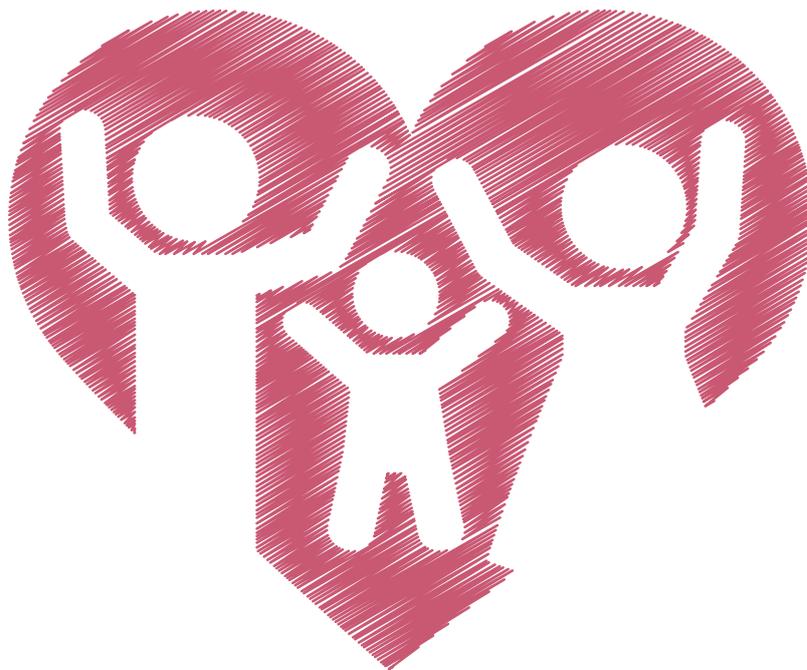
Introduction

Qona DT Sacco is a dynamic and member-centered financial cooperative dedicated to transforming lives through inclusive savings and credit solutions.

This Service Charter reflects our commitment to excellence, transparency, and continuous improvement. It serves as a promise to our members—that we are here to listen, to serve, and to grow together.

This Member Service Charter outlines Qona Sacco Ltd’s commitment to providing high-quality, transparent, timely, and membercentric services. The Charter defines service standards, member rights and responsibilities, and mechanisms for accountability, in line with the **Sacco Societies Act, SASRA Regulations**, and Kenyan cooperative best practice.

Member-Centered



Purpose of the Charter

The purpose of this Charter is to:

- Communicate Qona Sacco's service commitments to its members.



- Define clear service standards and timelines.



- Promote transparency, accountability, and good governance.



- Enhance member satisfaction, trust, and confidence.



- Comply with SASRA consumer protection and service delivery requirements.



Objectives

- To increase member awareness of the products and services offered by Qona DT Sacco.
- To clearly communicate the standards of service members can expect from us.
- To define the rights and responsibilities of our members.
- To outline our obligations and commitments as your financial provider.
- To provide guidance on how members can submit complaints, suggestions, or compliments regarding our service delivery.

Scope

This Charter applies to:

- All members of Qona Sacco Ltd.
- The Board of Directors, Management, and Staff.
- All service delivery channels including physical offices, digital platforms, and thirdparty service providers.

Who we are

Our Vision



To build a strong, influential community of ambitious visionaries who have an impact in the world.

Our Mission



To offer rapid, customizable, and highly flexible resources that inspire ambitious visionaries to take bold steps toward leading meaningful lives.

Our Promise

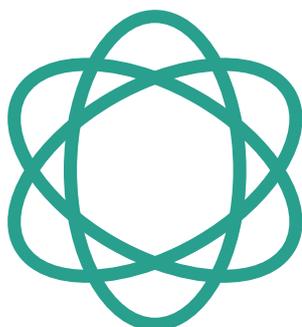


Life: We promise to enable individuals to lead dignified and meaningful lives, both now and in the future.

Aspire: We promise to support visionary individuals in their ambition to achieve their highest potential.

Destiny: We promise to provide the community and resources necessary for individuals to shape their own future with pride and purpose.

Our Core Values



Authenticity: We stay true to our roots and uphold genuine relationships.

Disruption: We challenge the status quo to bring innovative solutions.

Presence: We are actively engaged and attentive to the needs of our members.

Progression: We embrace change and continuously strive for improvement.

Service Promise



- We will provide accurate, complete, and up-to-date information through brochures, our website, SACCO staff, the Contact Centre, and other approved communication channels to support informed decision-making by our members.
- We will respond to member inquiries and needs promptly and professionally.
- We will uphold the highest standards of integrity in all our service interactions.

- We will safeguard member information with strict confidentiality and will not disclose any personal data without consent, except as required by law.
- We will take all reasonable measures to protect member assets from fraud, misappropriation, or misuse.
- We will communicate any changes to account terms and conditions in a timely manner, using the member’s preferred communication method or other SACCO-approved channels that are suitable and convenient.
- We will conduct all member interactions—whether in person or remotely—with fairness, respect, and dignity.

Guiding Principles



Qona Sacco commits to the following principles:

Fairness and Equity – All members shall be treated fairly and without discrimination.

Transparency – Clear disclosure of products, fees, interest rates, and processes.

Responsiveness – Timely and efficient service delivery.

Accountability – Responsibility for service outcomes and continuous improvement.

Confidentiality – Protection of member data and financial information.

Members Rights



Every member of Qona Sacco has the right to:

- Courtesy, respect, and professional service.
- Access accurate and timely information on products and services.
- Fair and nondiscriminatory access to Sacco services.
- Confidentiality and protection of personal and financial information.
- Clear explanation of fees, interest rates, and terms.
- Lodge complaints and receive timely feedback.
- Participate in Sacco governance in accordance with the bylaws.

Members Responsibilities



Members are expected to:

- Provide accurate and truthful information.
- Comply with the Sacco's bylaws, policies, and procedures.
- Meet financial obligations promptly.
- Use Sacco services responsibly.
- Treat staff and fellow members with respect.
- Participate constructively in governance forums.

Sacco's Obligations



Qona Sacco Commits to

- Anticipate member needs and offer proactive, flexible solutions tailored to each situation.
- Clearly communicate standard processing timelines, expected completion dates, and any delays that may arise.

- Uphold fairness, professionalism, and transparency in all our interactions.
- Protect the confidentiality of member information, disclosing sensitive data only with consent or when legally required.
- Address complaints promptly, consistently, and equitably.
- Deliver services within agreed timelines and service levels.
- Follow through on member requests, questions, and concerns with diligence.
- Continuously support and train our staff to ensure exceptional member experience.
- Regular communication on products, services, policy changes, and performance.
- Providing clear, understandable information in appropriate formats.
- Promoting member education and financial literacy.
- Using multiple communication channels including meetings, digital platforms, and publications.

Service Standards and Timelines

SERVICE	OUR PROMISE
When you call us	We answer within three rings and professionally
Email Query	Acknowledgement within 1 Hour, response within 24 hours
Social Media enquiries	Acknowledgement and response within 1 Hour
Mobile Banking PIN Reset	Immediately received upon request via email
Mobile Loan Applications	Immediately upon request
Dormant Account Activation	Within 1 Hour
Request for personal information change	Within 1 Hour
New Account Opening	24 Hours – upon receipt of complete documentation
Internal Funds Transfer	Within 1 Hour upon receipt of complete documentation
RTGS	Same day – Instructions submitted by 2PM
Standing order & Direct Debit	24 Hours

SERVICE	OUR PROMISE
Short-term Loans	24 Hours (Approved/Declined) for complete applications
Long-term Loans	3 Working Days (Approved/Declined) for complete applications
Asset Financing	Within 14 days (Approved/Declined) for complete applications
Mortgages	Within 2 Months (Approved/Declined) for complete applications
Complaints acknowledgement	Within 1 working day
Complaints resolution	Within 21 days
Member Withdrawal processing	Within 60 days
Update of member records	Within 1 working day

Member Support

We are reachable on the following channels:



Inbound contact: 0111 222 225/6/7

Outbound contact: 0711 082 182

WhatsApp: 0111 222 224



Email: info@qonasacco.com



Website: www.qonasacco.com

Social Media



@qonasacco



@qonasacco



@qonasacco



@qonasacco

Physical Location

Goodman Tower, 1st Floor,
Westlands



Postal Address

P.O Box 2392-00606, Nairobi



Working Hours



Business Hours

Monday to Friday:
8:00 AM – 5:00 PM

Contact Centre Hours

Monday to Friday:
8:00 AM – 12:00 Midnight
Saturday:
8:00 AM – 4:00 PM

Alternative Channels

Please make use of our alternative channels as below:



Mobile Money Dial
USSD



QonaPay App
Available on
PlayStore &
AppStore



Internet
Banking (iConnect)
<https://iconnect.qonasacco.com>

Complaints Handling and Dispute Resolution

Qona Sacco maintains a structured complaints management and escalation framework in line with SASRA guidelines:

Step 1: Front Office / Initial Contact

Complaint lodged verbally, in writing, or via approved digital channels.
Acknowledgement issued within **one (1) working day**.

Step 2: Management Review

Complaint investigated by responsible department and management.
Resolution provided within **twenty-one (21) calendar days**.

Step 3: Internal Escalation

If unresolved, the complaint may be escalated to Senior Management or the Board Committee responsible for member affairs.

Step 4: External Escalation

Where internal mechanisms are exhausted, members may escalate the complaint to the **Sacco Societies Regulatory Authority (SASRA)** or other lawful dispute resolution mechanisms.

Members shall be informed of progress at each stage, and all complaints shall be recorded and reported as required by regulation.

Data Protection and Member Education

Qona Sacco shall:

- Protect member information against unauthorized access, misuse, or disclosure.
- Use member data strictly for legitimate Sacco purposes.
- Comply with applicable data protection laws and regulatory requirements

Ethical Conduct and Professionalism

All Board members, management, and staff shall:

- Act with integrity, honesty, and professionalism.
- Avoid conflicts of interest.
- Uphold ethical standards and regulatory requirements.
- Serve members diligently and responsibly.

Charter Availability

This Member Service Charter shall be:

- Available at all Qona Sacco service points.
- Published on official Qona Sacco communication platforms.
- Provided to members upon request.

Feedback

We encourage all members to share their feedback, complaints, and compliments to help us serve you better. Your input guides us in improving our services and enhancing your experience. Please use the official contact details and communication channels provided to reach us.

“Customer service is the experience we deliver to our customer. It is the promise we keep to the customer. It is how we follow through for the customer. It’s how we make them feel when they do business with us.”

- Shep Hyken

Approved by:

[Signature & Date Signed]



February, 2026

Joseph Njoroge

Chief Executive Officer