



INTRODUCTION

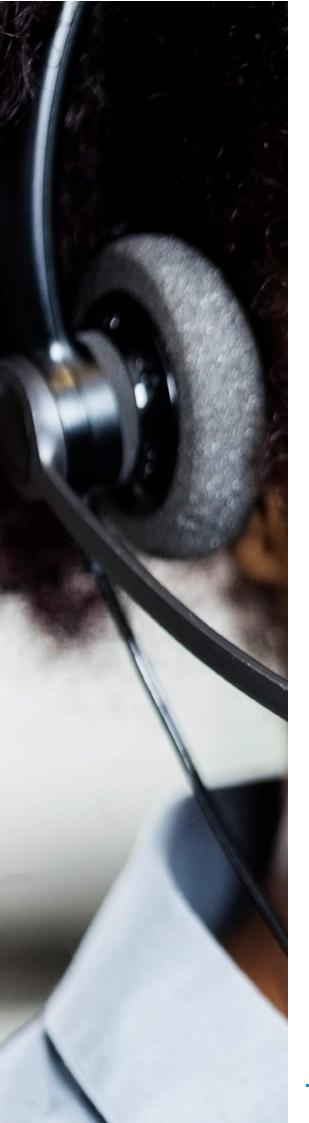
The Customer Service charter is our resolve to offer you, a distinctive service experience at all times and across all our touch points.

The charter outlines the standard of service you can expect when you interact and do business with us. It is our commitment to continually improve our services and exceed your expectations.

This commitment is reinforced through our values of winning together, self-belief, transparency and humility. These values underscore our orientation to creating mutually beneficial relationships and a distinctive customer experience. We anchor all our processes, policies and procedures around you.

The charter also specifies your obligations as a customer in order to build an enduring and fulfilling customer-bank relationship and attain the highest levels of satisfaction.

This Customer Service Charter is for information purposes only. It neitherconstitutes a contract nor creates any legally binding rights, obligations or liability on the part of Family Bank and/or its subsidiaries



OUR COMMITMENT TO YOU

We at Family Bank, commit to provide you with a high standard of service at all times, guided by our corporate values and the principles of honesty, trustworthiness, efficiency, accountability, responsiveness and excellence. We shall:

- Seek to understand your requirements and to identify what is important to you.
- o2 Listen actively and act responsively.
- **O3** Treat you with respect and courtesy.
- O4 Be clear and helpful in our dealings with you, giving reasons for any of our decisions.
- os Respect the confidentiality of personal information and use only in accordance with your instructions and with the laws established.
- Give you (or help you find) clear, complete, accurate, timely and relevant information about our products and services so that you may understand them, their financial benefits, risks
- O7 Be sensitive to the diversity of our customers, treating everyone fairly and professionally.
- Be ethical, accountable and adhere to sound business practice to protect your assets placed with the bank.
- Seek to continuously improve our services and innovate on our products so that you can feel valued and special.



RIGHTS OF OUR CUSTOMERS

As a Family Bank Customer, you have the rights

- O1 Access the Bank's services, facilities and information in a manner which meets your needs and is compliant with all applicable law and risk procedures.
- To choose any of the available channels at any time to access services from the bank.
- Enquire give feedback or lodge a complain when not satisfied with the level of service offered.
- Privacy and confidentiality of all personal information.
- O5 Be treated in a courteous, considerate and non-discriminatory manner when dealing with bank officials.
- O6 Be notified about significant events and/or changes in policy, procedure or whole products of the bank.
- Know about the financial performance of the bank on a year-by-year basis.
- O8 To refer a matter to an independent trusted authority such as a court of law for adjudication and settlement.



OBLIGATIONS OF THE CUSTOMER

To enable us deliver our commitments, you as a customer is obligated to:

- O1 Consciously read and understand all relevant product features, terms & conditions, tariff, banking practices and norms and ask for any clarifications from any official of the bank.
- o2 Ensure the bank maintains up-to date information about yourself and update the bank about significant changes about you or your business that has a bearing on our banking relationships.
- O3 Report in a timely manner, any exceptions, suspicions or concerns about places, persons, systems, incidences and transactions, using the most available and convenient channel to you.
- Take precautions to protect your personal information and your account assets including but not limited to the linked mobile numbers, signatures, PINs and Passwords.
- O5 Uphold transparency and accountability in your transactions with the bank.
- Give feedback on services delivered and suggest ways of improving our services.
- O7 Honor payment obligations in a timely
- O8 Be courteous and respectful to Bank employ-



For any enquiries, complaints, concerns, instructions, comments and complements, please contact us through our contact center

ADDRESS

FAMILY BANK TOWERS, MUINDI MBINGU STREET, P.O BOX 74145-00200, NAIROBI, KENYA

CALL US ON

+254 (0) 703 095 445 +254 (0) 703 095 000

WHATSAPP

+254 (0) 701 325 325

EMAIL

customerservice@familybank.co.ke

FACEBOOK

FAMILY BANK LTD

TWITTER

@FAMILYBANKKENYA

If we do not honour our promise or you are still not satisfied with our resolution of any issue you may refer the issue to the Kenya Banker's association through the below addressed and Contacts

Family Ban

KENYA BANKERS ASSOCIATION

13TH FLOOR, INTERNATIONAL HOUSE, MAMA NGINA

STREET P.O. BOX 73100-00200 NAIROBI

TELEPHONE: 254 20 2221704/2217757/2224014/5

CELL: 0733 812770/0711 562910

FAX: 254 20 2221792

EMAIL: CEO@KBA.CO.KE

WEBSITE: WWW.KBA.CO.KE

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