



CUSTOMER SERVICE CHARTER

We are here to provide excellent service experiences to all our customers.

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Credit Jambo is committed to providing excellent loan service experiences to all our customers. Credit Jambo's Customer Service Charter guides the behavior of our staff and sets out minimum standards of service delivery.

Our service values

Our relationship will be guided by the following key principles;

Fairness: We will act fairly and reasonably in all our dealings with our customers.

Reliability: We will endeavor to serve you accurately to deliver on our promises.

Transparency: We will endeavor to provide information on the features of products or services at all stages of the relationship with the customer.

Equality: We will not discriminate against any customer on any grounds whatsoever i.e. race, color, ethnic or social origin, tribe, birth, creed or religion, sexual orientation, political opinion, disability, pregnancy, marital status, health status, conscience, belief, culture, dress or language.

Responsiveness: We will consistently recognize and respond to your changing needs.

Privacy & Confidentiality: We will treat all your personal information as private and confidential, and ensure that it shall be secure. Your personal information will not be revealed unless otherwise authorized by you or required by the law to do so.

Our commitment to you

We will continuously work towards improving the levels of our service standards.

Your rights as a customer include;

1. The right to be served with respect and in a professional manner.
2. The right to information.
3. The right to privacy and confidentiality.
4. The right to transparency, fairness, and honest dealings.
5. The right to share any candid feedback (whether negative or positive) with us.

Responding to you promptly

We commit to respond to you on your social media posts, mentions, or DMs within 30 Minutes.

We pledge to respond to your e-mail messages within one working day (24hrs).

Addressing complaints/issues from customers consistently and promptly

We are committed to resolving any complaint at the first point of contact. However, depending on the nature of the complaint, this may take longer as investigations may be required to resolve the matter comprehensively.

In such circumstances; promptly respond to you.

1. We shall keep you informed about the status of your complaint within two working days.
2. We will provide regular updates on the outcome of our investigations and proposed actions.

You can use any of the channels below to report a Complaint and we will promptly respond to you.

1. Complete the feedback form on our website www.creditjambo.com
2. Contact us via our customer service line at **+250 788 268 451** (Available on WhatsApp)
3. Report the complaint on our social media pages [Instagram](#), [Twitter](#), [Linkedin](#), or [Facebook](#)

4. E-mail us at hello@creditjambo.com
5. Speak to any of our staff at our offices
6. Send us a letter to the address below:

**Customer Experience Officer,
Credit Jambo Ltd
NM 233 St, Nyamagumba
Musanze - Rwanda**

Listening to our customers

We are committed to listening to you. We actively seek your thoughts and suggestions on how we can serve you better.

You can do this by:

- Sharing your feedback with any Credit Jambo Staff
- Responding to our regular Telephone calls, and face-to-face surveys.
- Sharing your feedback on our Social Media
- Sharing your feedback through our Contact Centre.

Loan Service Delivery Obligations

Types of Service/Department	Requirements to be fulfilled by the Customer	Timeline
Registration	Individual <ul style="list-style-type: none"> • National ID • Must be 18 years or older • Proof of Address • Rwf 2,000 registration Fee • Valid Category A driving license (For Bodaboda rider) • Yellow Card (For Bodaboda rider) • Active MTN Mobile Money or Airtel Money account under your name 	Within 7 minutes
	Business <ul style="list-style-type: none"> • ID/Passport for shareholder(s) • Valid business registration certificate • Up-to-date tax clearance certificate • Business plan • Notarized company resolution • Loan purpose statement • Valid LPO (for Kura loan) • Rwf 2,000 Registration Fee 	Within 10 minutes
Loan Request/application	For all the categories, after registration to our Jump 360 Pro, you are eligible to apply a loan	Within 2 minutes
Loan Approval and Disbursement	All the loan provided are disbursed to the customer's mobile money or bank account For Business <ul style="list-style-type: none"> • Rwf 10,000 Loan Management Fees 	Within 10 minutes
Consumer Complaints and disputes handling	<ul style="list-style-type: none"> • Identification and content of a complaint • The full name, contact address of the complainant • Particulars of the nature of the complaint together with any supporting document if applicable 	Within 5 working days