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CUSTOMER SERVICE CHARTER

1. Purpose of this Charter

The Customer service charter in DUTERIMBERE-IMF PLC has been developed to serve as a guiding for monitoring efficient service delivered to DUTERIMBERE-IMF PLC's customers. This document defines the various services that institution offers to its clients, terms and conditions of those services.

It establishes the standards for fair treatment, transparency, data protection and confidentiality by ensuring that clients are not subjected to an abuse practice.

Our commitment is to ensure that the client receive the highest standards of excellence and we welcome all feedback from our clients that can help the institution to improve its services and deliver the excellence services to its clients.

2. Who we are?

DUTERIMBERE-IMF PLC is a local community development microfinance institution that was established by DUTERIMBERE NGO. In the starting 1987, DUTERIMBERE NGO (a not-for-profit organization) was supporting micro-lending activities for women that had livelihood projects to undertake through guarantee funds deposited with Banque Populaire du Rwanda to cover the small loans. However, from 1991, DUTERIMBERE NGO started giving direct credit to allow women's access to credit in large numbers. The loans were given in the first to women of the three provinces namely: Kigali, former Kibungo and former Butare. From 1995 to 1996, the business of providing loans had rapidly expanded and covered provinces of Rwanda. In order to ensure sustainable and continued provision of microfinance services and also comply with the emerging laws and regulation that were being enacted including Instruction No.06/2002 of the National Bank of Rwanda, DUTERIMBERE NGO created a microfinance institution "DUTERIMBERE-IMF PLC". The institution was thereafter launched on March 6, 2004. DUTERIMBERE – IMF PLC was granted a license by the National Bank of Rwanda on September 15, 2005. Since expanded its outreach to several part of Rwanda, DUTERIMBERE-IMF PLC has 18 branches around the country licensed by the National Bank of Rwanda. It provides mainly two products which are Loan and savings and other operational services.



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3. Our vision

The vision of DUTERIMBERE-IMF PLC is expressed in Kinyarwanda: “Igicumbi cy’iterambere ry’umugore.”

4. Mission

To provide financial services tailored to low-income entrepreneurs, primarily women, to help them improve their socio-economic conditions”

5. Values

- a. Honesty
- b. Integrity
- c. Commitment

6. Your Rights as our Customers

- a. Receive all the services provided by DUTERIMBERE-IMF PLC with dignity;
- b. Ask and receive information about the services we provide and get them on time;
- c. Notify DUTERIMBERE-IMF PLC of your concerns about the services we provide you;
- d. Confidentiality of the information you provide to DUTERIMBERE-IMF PLC;
- e. Given enough time to read and understand before making a decision on all the documents you are asked to sign.

7. Expectations from our Customers

- a. To provide accurate and honest information during the loan application and approval process, communicate any challenges or changes in their business circumstances, and notify the MFI promptly if they anticipate difficulties in loan repayment;
- b. To strictly comply with rules, guidelines and regulations of DUTERIMBERE-IMF PLC;
- c. To maintain a mutually respectful relationship, adhere to the agreed upon terms and conditions and seek assistance or advice when needed;
- d. To repay their loans in timely manner according to the agreed-upon terms;
- e. To strictly adhere to the procedures for lodging complaints.



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8. Services and their respective standards

8.1. Operational Services

N°	Services type	Customer requirements	Timeline
1	Account opening	<ul style="list-style-type: none"> • Fill account opening form • Copy of ID/Passport • Registration from RDB or RGB for Entities • One or two passport photos 	Maximum 30 minutes upon reception of all requirements
2	Cheque book request	<ul style="list-style-type: none"> • Fill request form 	Within 2 days of receipt of receipt except weekend
3	Close account	<ul style="list-style-type: none"> • Fill request form • Have an active account • Copy of ID/Passport 	5 minutes if all requirements are completed
4	Account statement	<ul style="list-style-type: none"> • Fill account statement request form 	5 minutes upon reception of request form
6	Cash deposit	Cash and N° of account	Between 5 - 20 minutes depending of amount deposited
7	Cash withdrawal	<ul style="list-style-type: none"> • Cheque/booklet for owner of account • Cheque + Copy of ID for non-owner of account 	Between 5 - 20 minutes depending of amount withdrew
8	Account reactivation	N° of account	Maximum 5 minutes
9	SMS banking	Fill request form	5 minutes upon reception of request
10	Push & Pull	Fill request form	5 minutes upon reception of request
11	Third Party salaries	His/Her salary passes into his/her account in DUTERIMBERE-IMF PLC	5 minutes upon reception of salaries on our account
12	Interbank transfer	Fill request form	5 minutes upon reception of request form
13	Non clearance certificate	Fill request form	10 minutes upon reception of request



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8.2. Accounts and Saving services

N°	Product	Interest rate paid	Product features	Target clients
1	Current Account for individuals	0%	<ul style="list-style-type: none"> ➤ Account opening fees: Free ➤ Minimum operating balance: 3,000Frw ➤ Account maintenance fees: 500Frw/month ➤ Unlimited deposit and withdrawals ➤ Usage of cheque, booklet, mobile banking, internal receipt and standing order for withdraw ➤ No charges for internal transfer within DUTERIMBERE-IMF PLC Accounts 	All clients with 16 years old and above and complete all requirements
2	Current Account for companies	0%	<ul style="list-style-type: none"> ➤ Account opening fees: Free ➤ Minimum operating balance: 3,000Frw ➤ Account maintenance fees: 500Frw/month ➤ Unlimited deposit and withdrawals ➤ Usage of cheque, booklet, internal receipt and standing order for withdraw ➤ No charges for internal transfer within DUTERIMBERE-IMF PLC Accounts 	All private companies which are legally recognized by the government and registered in RDB or RGB (NGOs, religious institutions, clubs & associations with legal personalities, financial institutions)
3	Current Accounts for Groups	0%	<ul style="list-style-type: none"> ➤ Account opening fees: Free ➤ Minimum operating balance: 3,000Frw ➤ Account maintenance fees: 500Frw/month ➤ Unlimited deposit and withdrawals ➤ Usage of cheque, booklet, 	<ul style="list-style-type: none"> - Cooperatives, - Groups



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			<p>internal receipt and standing order for withdraw</p> <ul style="list-style-type: none"> ➤ No charges for internal transfer within DUTERIMBERE-IMF PLC Accounts 	
4	Term Deposit	Depending to the amount deposited	<ul style="list-style-type: none"> ➤ Sub account of Current Account ➤ Minimum balance to be remunerated: 50,000Frw ➤ Account maintenance fees: 0Frw/month ➤ Deposit and withdraw conditions: Once in agreed period ➤ Usage of cheque, booklet, mobile banking, internal receipt and standing order for withdraw ➤ No charges for internal transfer within DUTERIMBERE-IMF PLC Accounts 	All clients with 16 years old and above and complete all requirements
5	Current Accounts "GWIZA"	0%	<ul style="list-style-type: none"> ➤ Account opening fees: Free ➤ Minimum operating balance: 10,000Frw ➤ Account maintenance fees: Zero ➤ Unlimited deposit and withdrawals ➤ Usage of cheque, internal, mobile banking, receipt and standing order for withdraw ➤ No charges for internal transfer within DUTERIMBERE-IMF PLC Accounts 	All clients with 16 years old and above and complete all requirements
6	INTEGO Saving Accounts	6%/annum	<ul style="list-style-type: none"> ➤ Sub account of Current Account ➤ Minimum balance to be remunerated: no any mandatory balance ➤ Account maintenance fees: 0Frw/month ➤ Deposit and withdraw conditions: <ul style="list-style-type: none"> • Deposit: Unlimited • Withdraw: Twice/month 	All clients with 16 years old and above and complete all requirements



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			(after 15 days) ➤ Usage of cheque, booklet, internal receipt and standing order for withdraw ➤ No charges for internal transfer within DUTERIMBERE-IMF PLC Accounts	
7	Savings Account for Education	6%/annum	➤ Account opening fees: Free ➤ Minimum operating balance: 0Frw ➤ Account maintenance fees: 0Frw ➤ Unlimited deposit ➤ Withdraw: At the end of contract	<ul style="list-style-type: none"> • Parents and Guardians • Adult students • Young people (18 to 35 years old) • Children under 18 must have a guardian (parents or other adult)

8.3. Loan Products

N°	Product names	Loan Period	Loan requirements	Target people	Timeline (maximum)
1	Groups Loans (Solidarity, VSLAs)	Depending of type Loan, group and amount	Depending of type Loan, group and amount	Depending of type Loan, group and amount	10 working days
2	Business Loan to Entrepreneurs Women	48 months	<ul style="list-style-type: none"> • Have a generalist activity of income • Having a good reputation • Not having another loan in other financial institution • Be active in regularly transactions on account • Having a good history about repayment for previous loans • Endorsement of spouse • The collateral must be 129% of the total loan requested 	Clients of DUTERIMBERE-IMF PLC that need to develop their generating activity of income	10 working days
2	Agriculture Loan to	48 months	<ul style="list-style-type: none"> • Having an agriculture project generalist of income 	Clients of DUTERIMBERE-	10 working days



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	Entrepreneurs Women		<ul style="list-style-type: none"> • Having a good reputation • Not having another loan in other financial institution • Be active in regularly transactions on account • Having a good history about repayment for previous loans • Endorsement of spouse • The collateral must be 129% of the total loan requested • Credit Protection insurance 	IMF PLC that need to increase their financial capacity in agriculture	
3	Breeding Loan to Entrepreneurs Women	48 months	<ul style="list-style-type: none"> • Having a breeding project generalist of income • Having at least experience of 1 year in breeding domain • Having a good reputation • Not having another loan in other financial institution • Be active in regularly transactions on account • Having a good history about repayment for previous loans • Endorsement of spouse • The collateral must be 129% of the total loan requested • Credit Protection insurance 	Clients of DUTERIMBERE-IMF PLC that need to increase their financial capacity in breeding	10 working days
4	Salary Advance	48 months	<ul style="list-style-type: none"> • Transit the salary into his /her account in DUTERIMBERE-IMF PLC at least 1 month • Having a good reputation • Not having another loan in other financial institution • Having employment contract • Having a salary cession signed by employer • Monthly repayment cannot exceeds ½ of monthly salary 	Clients of DUTERIMBERE-IMF PLC which their salaries transit on their account within DTERIMBERE-IMF PLC	10 working days



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			<ul style="list-style-type: none"> • Endorsement of spouse 		
5	Overdraft (Nyunganira)	1-4 months	<ul style="list-style-type: none"> • Transit the salary into his /her account in DUTERIMBERE-IMF PLC at least 1 month • Having a good reputation • Not having another loan in other financial institution • Having employment contract 	Clients of DUTERIMBERE-IMF PLC which their salaries transit on their account within DTERIMBERE-IMF PLC	2 days
6	Construction Loan (Iyawe)	5 years	<ul style="list-style-type: none"> • Have a generalist activity of income with experience of at least 1 year • Be active in regularly transactions on saving account • Having a good history about repayment for previous loans • Have materiel warranty with 129% of value of loan requested • Credit Protection insurance 	Clients of DUTERIMBERE-IMF PLC that need to have their own house	10 working days
8	Gura Ubutaka	5 years	<ul style="list-style-type: none"> • Have a generalist activity of income with experience of at least 1 year • Be active in regularly transactions on saving account • Having a good history about repayment for previous loans • Have materiel warranty with 129% of value of loan requested 	Clients of DUTERIMBERE-IMF PLC that need to buy the land	10 working days
9	SERUKA (Youth loan)	6-36 months depending on the type of loan	<ul style="list-style-type: none"> • Be aged of 18 to 30 years • Having a stated business for the latest of 6 months or a project of agriculture or livestock 	Youth clients that need to refinance their businesses or starting agriculture or	10 working days



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			<ul style="list-style-type: none"> • Have a good culture of saving • Not having another loan in other financial institution • Recommendation from local government • Having a guarantor • Collateral at least 30% of loan capital • Have an operational account in term of deposit • Life insurance 	livestock	
10	Credit Line	12 months	<ul style="list-style-type: none"> • Have a generalist activity of income with experience of at least 1 year • Have a good experience of using the loan within DUTERIMBERE-IMF PLC • Have material warranty with 200% of value of loan requested • Be active in regularly transactions on saving account 	Clients that need the facility of liquidity	5 working
11	Transport Loan	<ul style="list-style-type: none"> • 2 years motorcycle • 5 years vehicle 	<ul style="list-style-type: none"> • Be active in regularly transactions on saving account • Having a good history about repayment for previous loans • Have material warrantee with 129% of value of loan requested plus purchased vehicle 	Clients than need to buy a car or motorcycle for business or private usage	10 working days
12	Contract financing	12 months	<ul style="list-style-type: none"> • Be active in regularly transactions on saving account • Having a good history about repayment for previous loans 	Clients that have the contract of delivering the good but haven't enough finance	10 working days



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			<ul style="list-style-type: none"> Insurance cover Assignment of contract proceed 	capacity	
13	Invoice discount	3-6 months	<ul style="list-style-type: none"> Be active in regularly transactions on saving account Having a good history about repayment for previous loans Material warrantee 	Clients that have the proforma invoice and need the finance capacity	10 working days
14	Women Loan (TERIMBERE MUGORE)	36 months	<ul style="list-style-type: none"> Be active in regularly transactions on saving account Having a good history about repayment for previous loans Material guarantee 	Women clients which doing the business and need to expand her business	10 working days
15	Education Loan	12 months	<ul style="list-style-type: none"> Have a generalist activity of income Having a good history about repayment for previous loans Present a signed document from school that show the school fees to be paid Present the proof of payment after 3 days upon receiving the loan 	Clients that need to pay school fees for it-self or for children	10 working days
16	TERIMBERE NA BRD	60 months	<ul style="list-style-type: none"> Be active in regularly transactions on saving account Having a good history about repayment for previous loans Material guarantee 	Clients of DUTERIMBERE-IMF PLC to facilitate their projects of value chain for breeding of chickens & Pigs and mining	10 working days
18	LOANS FOR DUTERIMBERE-IMF PLC STAFF				
a.	Housing	15 years	<ul style="list-style-type: none"> Completion of probation period Have material warrantee with 129% of value of loan 	DUTERIMBERE-IMF PLC staff	10 working days



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			<ul style="list-style-type: none"> requested • Having a good history about repayment for previous loans • Credit Protection insurance • Fire insurance 		
b.	Salary advance	4 years	<ul style="list-style-type: none"> • Completion of probation period • Having a good history about repayment for previous loans 	DUTERIMBERE-IMF PLC staff	5 working days
c.	Vehicle loan	5 years	<ul style="list-style-type: none"> • Completion of probation period • Having a good history about repayment for previous loans • Have material warranty with 129% of value of loan requested • Credit Protection insurance • Fire insurance for warranty 	DUTERIMBERE-IMF PLC staff	10 working days
d.	Overdraft	6 months	<ul style="list-style-type: none"> • Having en employment contract 	DUTERIMBERE-IMF PLC staff	1 day

9. Customer Complaint Management and escalation process

DUTERIMBERE-IMF PLC has multiple communication channels to received customer complaints. These multiple channels through which complaints can be received include; branch and head office Customer desk, phone (calls, SMS, WhatsApp, email) suggestion box, field visits by managers and clients exit interview.

1. Customer Desk

DUTERIMBERE-IMF PLC clients have a right to visit their branch office to submit their complaints with the dedicated complaints handling officer and still if not satisfied, with the branch manager. Walk in complaints are received during working hours. In case of not satisfied customer will call at head office on a toll free or a marketing staff number.

The complaints handling staff (customer desk) will register the complaint in the complaints book and inform the clients of the next steps of resolution.



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2. a. Phone Calls

DUTERIMBERE-IMF PLC clients have a dedicated toll free line at the head office through which they can register their complaints and especially when not satisfied with their respective branch offices. This line is available to all institutional clients. The services are available during working hours.

2. b. Branch staff/manager Calls

Client complaints can be channeled through loan officers and branch manager personal mobile phone lines. On receipt of the complaint, the loan officer and or branch manager will inform the branch level complaint handling officer of the complaint received, action taken and any outstanding response that will require follow up within a given time frame.

2.c. A dedicated phone line for SMS and WhatsApp message or email

Client complaints can be channeled through a dedicated phone line in Marketing department or email. All messages are recorded and clients are informed for the next steps of resolution immediately. Complaints from SMS, WhatsApp and email are escalated in related department in 24h from receipt of the message and clients' feedback should be given within 48 hours.

3. Complaints through field visits

DUTERIMBERE-IMF PLC clients have a right to complaint during the regular and or periodic field visits by Managers or head office staff. The managers'/Head office staff must at all the times encourage customers to ask questions, complains or gives complements on either the products, operations and or suitability of service delivery. Clients will receive an immediate response to their complaint and information on how it will be resolved.

In this case, the person who collect information on field will inform the complaint handling staff at the head office to record the complaint, solutions provided to clients and any outstanding areas for follow-up, by who and by when. The complaint handling staff will monitor the compliant resolution until it is closed to the client's satisfaction.

4. Complaints through Client Meetings

DUTERIMBERE-IMF PLC clients can also channel their complaints through various meetings including the regular group meetings, farmers' meetings, business centers.... Some of the complaints may receive an immediate response but those that require investigations are noted down.

The compliant handling staff will record the complaint or questions and what will need to be done, by whom and by when. The compliant handling staff will monitor the compliant resolution until it is closed to the client satisfaction.



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5. Complaints through the Suggestion Box

Each branch has a suggestion box. Clients have a right to write and submit their complaints through these branch level suggestion boxes. Clients are allowed to make confidential and or anonymous complaints through this channel.

6. Complaints through client exits

DUTERIMBERE-IMF PLC will conduct client exit interviews to identify any problems on product and service defects. At each branch level, the complaint handling staff will complete a client exit form – during the exit interviews (both in person or calls). The reasons for client exit will be carefully analyzed. Each branch manager will prepare a monthly report on the status of client exits in their respective branches as part of the agenda during the management meetings.

10. Details contacts

DUTERIMBERE-IMF PLC

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Done at Kigali, on 11/06/2023

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