

KENYA POST OFFICE SAVINGS BANK



My Bank, My Choice, My Future

SERVICE CHARTER

Kenya Post Office Savings Bank,

Postbank House, 16 Banda Street,

P.O. Box 30313-00100 Nairobi

Telephone: (+254) 020 2803000, 2229551-6

Mobile: 0715331132; 0738067766

Helpdesk: 2803333/341/350;

Mobile: 0716-918999; 0734-856353

SMS: 20498

Fax: (+254) 020 2229186

Enquiries Email: info@postbank.co.ke

Complaints Email: complaints@postbank.co.ke

Website: www.postbank.co.ke

Facebook: Kenya Post Office Savings Bank

Twitter: @Postbank1

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CHAPTER 1

Introduction

1.1 Historical Background

- 1.1.1 Kenya Post Office Savings Bank, trading as Postbank, is a wholly government owned financial institution and operates under an Act of Parliament, the Kenya Post Office Savings Act, CAP 493B of the laws of Kenya enacted in 1978. The Bank traces its history from 1910 when savings services were started as a Savings Department within the East African Common Services. When the East African Community broke up in 1977, the Kenya Government established its own savings services.
- 1.1.2 The primary mandate of Postbank is to encourage thrift and mobilize savings for national development through provision of savings services and savings education. However, efforts are underway to review the legal framework to allow the Bank to diversify into credit products and other financial services.
- 1.1.3 The Bank offers savings and payment services through its own branch network, ATM, Mobile and Internet banking and also through agency services (Postbank Mashinani Agents).
- 1.1.4 The governance of the Bank is vested in the Board of Directors and the office of the Managing Director, supported by heads of various departments. The Bank reports to The National Treasury.

1.2 The Purpose and Scope of the Service Charter

- 1.2.1. This Service Charter is a statement of intent of Postbank's commitment to provide quality services to her customers.
- 1.2.2. We wish to enlist your support in ensuring that we offer excellent service through your feedback on how you view our service. This will enable Postbank to serve you better.
- 1.2.3. The hallmark of our Service Charter, in line with our core values is to ensure:-
- a) You are treated with courtesy, consideration and our staff are always helpful.
 - b) Your enquiries and needs are attended to promptly and to your satisfaction.
 - c) We exercise the utmost integrity and care in providing services.
 - d) We do not disclose any information about you without your consent, except as permitted by law.

1.3. Principles of Integrity.

Postbank subscribes to the principles of integrity as set out in Chapter six of the constitution on public officers ethics.

- 1.3.1 Under these principles, the Bank recognize that authority assigned to a State officer shall be exercised in a manner that is;
- a) Consistent with the purposes and objects of this Constitution.
 - b) Demonstrates respect for the people.
 - c) Brings honour to the nation and dignity to the office.
 - d) Promotes public confidence in the integrity of the office.
- 1.3.2 The guiding principles of leadership and integrity include;
- (a) Selection of officers for any job or assignment is on the basis of personal integrity, competence and suitability. In case the selection is done through an election, the same should be free and fair.
 - (b) There is objectivity and impartiality in decision making, and in ensuring that decisions are not influenced by nepotism, favoritism, other improper motives or corrupt practices.
 - (c) To offer selfless service based solely on the public interest, demonstrated by;
 - i. Honesty in the execution of public duties.
 - ii. The declaration of any personal interest that may conflict with public duties.
 - (d) Accountability to the public for decisions and actions.
 - (e) Discipline and commitment in service to the people.

1.4 Postbank's Mandate and Key Corporate Objectives

Postbank was established to encourage thrift, provide Kenyans with the means to save and mobilize savings for national development. This mandate has been carried out through development of various products and services that meet the expectations of our customers.

1.5. Our Vision

"To be the Premier Bank"

1.6 Our Mission

"To provide quality banking and other financial services, through Innovations that build sustainable customer relationships and Stakeholder value".

1.7. Core Values

- Integrity
- Customer Focus
- Innovativeness
- Professionalism
- Teamwork
- Corporate Social Responsibility
- Diligence

1.8 Tagline

My Bank, My Choice, My Future.

1.9. Our Network and Delivery Channels

- a. 99 online branches.
- b. Over 2600 Visa branded ATMs (Postbank and all Visa Branded Banks).
- c. Over 500 Postbank Mashinani Agent locations.
- d. Mobile and Internet Banking.

1.10. Postbank's Products and Services

- a. Savings accounts for all income and age groups; e.g Save as you Earn (SAYE), Akiba Savings, Bidii Savings, Smata, Step, Bidii Salary, Waridi account etc.
- b. Remittances: Western Union, MoneyGram, M-PESA, RIA Money Transfer and Pesalink.
- c. Visa Credit Card and Micro-loans in partnership with other financial institutions i.e Postbank/AAR Jijenge and Premier Credit Limited loans.
- d. Payment /Disbursement and Cash collection services for various institutions e.g schools/colleges, banks, Government Pensions, government and private sector salaries etc.
- e. Bill Payments: Electricity, Water and Rent.

1.11 Pesalink Services

1.11.1 Pesalink - is an interbank product that facilitates real-time inter-account funds transfer between one bank and another for up to Kshs.999,999.99.

1.11.2 Only registered customers/accounts can transfer funds. However, in later phase, there will be transfers to non-registered customers (cash by code)

1.11.3 The channels to be used in initiating the transfers are:

- a) ATM
- b) POS terminal
- c) Internet banking
- d) Mobile banking - *498# or Mobile App
- e) Bank – bulk file

1.12 Communication to Customers

- Bulk SMS.
- Website.
- Messages displayed in Banking Halls.
- Emails.
- Postal Services.

1.13 Customer Service Standards

- i. Telephone calls answered within 3 rings. Response to walk in and telephone enquiries/complaints within 3-10 minutes.
- ii. If we are unable to resolve immediately, we return telephone calls at the earliest possible (24 hours).
- iii. Response to email enquiries and complaints within 24 hours.

CHAPTER 2

Our Service Standards

2.1. Opening Hours:

a.	Branches	8.30 a.m-4.00 pm on Monday–Friday 8.30 a.m-1.30 pm on Saturdays
b.	Offices	8.00 a.m-5.00 pm on Monday–Friday 8.00 a.m-11.30 a.m – 1 st and last Saturday of the month.
c.	Helpdesk and Telephone Exchange	7.30 a.m-7.00 pm on Monday–Friday 8.00 a.m-1:30 pm on Saturdays
d.	Head Office Branch (NRB) & Malindi branches ONLY	8.30 a.m- 6.00 pm on Monday–Friday 8:30 a.m-4.00 pm on Saturdays

2.2. Service Charges and Timelines

SERVICE	CHARGES (WHERE APPLICABLE)	TIME FRAME	CUSTOMERS OBLIGATION
1) Opening of savings accounts	Free	15 minutes	Requirements - Minimum Kshs.0 - 300,000 - Application form + Original National ID/Passport & Copy
2) Withdrawal at the counter	Kshs.0-200	2 minutes	Presentation of the Debit Card/ID.
3) Withdrawal at ATMs	Kshs.55 - 200	2 minutes	ATM card and PIN
4) Deposits	Free	2 minutes	-Presentation of Debit ATM Card/ A/C number - Cheque deposit -minimum balance Kshs.3,600
5) Patacash deposits 6) withdrawals based on amount	Kshs.25 Kshs.35 - 40	2 minutes	Safaricom airtime to enable transacting.
7) Inter-Account Transfers	Ksh.100 - 200	2 minutes	ATM Card, PIN and acct numbers.
8) RTGS/EFT fees	Kshs.600	15 minutes	Upon providing instructions
9) Issuance/replacement of instant Visa debit cards (ATM) and PIN	ATM - Kshs.350-500 PIN - Kshs.140 - 200	15 minutes	Upon filling the form

10) Issuance of bankers cheque	Kshs.100	15 minutes	Upon filling the forms
11) VISA Credit Card application	Local - Kshs.4,800 International - Kshs.6,000	2 weeks	Upon presentation and approval of the required documents.
12) Search for Company registration	Kshs.1,800	2 weeks	Subject to Government review.
13) Salary processing	Kshs.150	10 minutes	Upon receipt of schedule and funds.
14) Money Transfer Services	Receiving is free. Sending charges based on amount	10 minutes	ID/Passport MTCN number
15) Dishonored cheque	Kshs.3,600	2 minutes	Upon payment of the penalty
16) Bill Payment	Kshs.15-120	2 minutes	Bill amount/KPLC or water co. acct. number
17) Closure fee/card replacement	Kshs.500	20 mins	Upon providing the required documents
18) Response to walk in and telephone enquiries/complaints	free	3 - 10 minutes	Provide information to the Customer Relations officer.
19) Response to written and email enquiries	free	1 day	Provide accurate information.
20) Payment of statutory obligations	free	When due	None
21) Customer statements	Free – 2 p.a	4 minutes	On request

* For all other services enquiries please request for a tariff guide from the Branch Manager at any Postbank branch near you.

* The above fees attract **20%** Government **excise duty** as per the Finance Amendment Act 2018.

2.3. Contract Accounts

- a) Save As You Earn (SAYE) contract becomes effective on receipt of the first contribution.
- b) SAYE contracts for employed and self-employed customers are paid the following month after maturity.
- c) Premature withdrawals – Kshs.350.
- d) Dormancy fee – Kshs 300.
- e) Interest and bonus is forfeited on all premature withdrawals.
- f) Fixed Deposit and PPA locked funds contracts are paid on the date of maturity. Premature withdrawal of the funds attracts penalty as per the table below:

TENURE OF DEPOSIT	RATE
Less than 50%	Full forfeiture of Interest
50% of deposit period	Agreed rate less 2% (interest to be paid on pro rata basis)
51-75% of deposit period	Agreed rate less 1% (interest to be paid on pro rata basis)
Above 75% of deposit period	Full agreed rate (interest paid on pro rata basis)

2.4. Group Accounts Mchama and Other Savings Products

2.4.1 The Bank shall provide adequate and efficient facilities for deposits and withdrawals.

2.4.2 The Bank undertakes to avail funds on the spot whenever customers want at affordable charges and through convenient delivery channels.

2.5. Salary and Pension Payments

Salaries and pension are paid the same day upon receiving payroll and funds from the employer.

2.6. Account Statements

- a) Account interim statements are available within 4 minutes upon request.
- b) Mini statements are obtained within 1 minute through mobile banking and ATMs.

2.7. Replacement of Card/PIN

Replacement of a debit Card/PIN takes 15 minutes.

2.8. Higher Education Loans Board (HELB) Disbursements

Funds are made available to the students the same day upon receiving funds in the Postbank account at Citibank.

2.9. Cheque Processing

- a. Clearance of cheques takes 6 working days from date of deposit.
- b. Banker's cheques are processed within 15 minutes of request.
- c. For clients with special arrangement on cheque encashment, they are paid over the counter within 10 minutes.
- d. Foreign cheques mature within 8 weeks upon presentation to the Bank.

2.10. Telephone Calls

- a. Telephone calls are answered within 3 rings.

- b. If staff cannot help you at once, they will suggest when to call back to speak to the relevant officer.

2.11. Procurement Services

- a. Tender advertisements are open for a duration of 21 days for local suppliers and 28 days for international suppliers.
- b. Requests for quotations from prequalified suppliers are open for duration of 7-14 days.
- c. We maintain a list of pre-qualified suppliers (vendors) which is updated yearly or every 2 years.
- d. Local Purchase Orders issued to suppliers are valid for a period of 30 working days or as specified.
- e. Quotations/tenders are processed and feedback to tenderers given within specified periods as per 'The Public Procurement and Asset Disposal Act 2015'.

2.12. Complaints Handling

- a. Complaints are handled promptly, openly, fairly and confidentially as indicated below:-
 - i. All complaints in our branches/banking halls are dealt with promptly by the Customer Relations Officers and escalated to the Branch Manager as necessary.
 - ii. If a complaint is not resolved to your satisfaction, please raise it through telephone, social media, SMS, e-mail, letters or visits to our Head Office attention to the Head of Banking Services clearly explaining the issue.
 - iii. If your complaint has not been addressed to your satisfaction as per (ii) above kindly write/email or call the Managing Director.
 - iv. Escalated complaints are addressed within reasonable time and not later than 7 working days.
- b. If your complaint has not been addressed to your satisfaction as per (iii) above, kindly write/email or call the relevant regulator for further assistance. Their address is as below:

*The Commission Secretary/Chief Executive Officer,
Commission on Administrative Justice
West End Towers, 2nd Floor, Waiyaki Way, Westlands. Nairobi.
P.O Box 20414 – 00200, Nairobi
Tel: +254 20 2270000
Email: certificationpc@ombudsman.go.ke
Web: www.ombudsman.go.ke*

2.13. Feedback

We welcome feedback and suggestions for improvement of our services. Please direct your feedback/compliments /complaints through social media, SMS, email, letters or visits to any of our branches during working hours.

2.14. How to Contact Us

We will continuously update our website and make it your main source of information about us and our products. For any further information, you may contact;

The Managing Director,
Kenya Post Office Savings Bank,
P. O. Box 30311-00100 GPO, Nairobi.
Telephone: (+254) 020 2803000, 2229551-6
Helpdesk: 2803333/341/350/248;
Mobile: 0716-918999; 0734-856353
Fax: (+254) 020 2229186
Enquiries Email: info@postbank.co.ke
Complaints Email: complaints@postbank.co.ke
SMS: 20498 - Mobile Banking *498#
Website: www.postbank.co.ke



Kenya Post Office Savings Bank



Twitter: @Postbank-Kenya

9/8/2019.

I.J.S OBUON
FOR: MANAGING DIRECTOR

3.0 LIST OF HEADS OF DEPARTMENTS AND BUSINESS GROWTH MANAGERS

HEAD OF DEPARTMENT	Contact	E-Mail
Managing Director	020-2803202 0713053976	md@postbank.co.ke
Chief Operations Officer	020-2803310	Operations@postbank.co.ke
Head/Banking Services	020-2803230	operationsregions@postbank.co.ke
Head/ICT & Alternative Channels	020-2803321	kipsatsk@postbank.co.ke
Head/Human Resources	020-2803213	HR@postbank.co.ke
Head/Strategy & Marketing	020-2803205	AffairsM@postbank.co.ke
Head/Internal Audit	020-2803311	auditsec@postbank.co.ke
Head/Special Projects	020-2803388	kasingiuJ@postbank.co.ke
Head/Finance & Accounts	020-2803238	financed@postbank.co.ke
Head/Legal, Investigations & Company Secretary	020-2803203	legal2@postbank.co.ke
Manager/Procurement & Supplies	020-2803212	WekesaEW@postbank.co.ke
BGM Coast & NSR	0773637670	MwakidediJ@postbank.co.ke
BGM Western & RVR	0512211442	mopelln@postbank.co.ke
BGM Mt. Kenya & NNR	020-283279	NgugiGK@postbank.co.ke
Manager/Business Support and Customer Service	020-2803333 020-2803248 0716918999 0734856353	Info@postbank.co.ke

4.0 LIST OF POSTBANK BRANCH NETWORK AND CONTACTS

No.	Branch	Telephone Number
1.	Head Office Branch	0202229551, 020-2803000,
2.	Athi River	020-3591204
3.	Afya Center	020-2636441/020-2803532
4.	Sare Awendo	0774543513/020-8028771
5.	Adams Arcade	0775070752
6.	Busia	0552322157
7.	Bomet	0774543511
8.	Bondo	0775096446
9.	Bungoma	0552030419
10.	Chaani	0413430037
11.	Chuka	0645630443
12.	Enterprise Road	0773024680/0722110119
13.	Eldama Ravine	0776344662/020-2149767
14.	Eastleigh	0774761892
15.	Emali	0772631425
16.	Embu	0774451072/0682230740
17.	Eldoret	0770213110
18.	Garissa	0203500367
19.	Githurai	0203547718
20.	Gilgil	0772410518/0504002143/4
21.	Homabay	0770070061
22.	Isiolo	0645352350/5
23.	Iten	0771021645
24.	Karen	0770684141
25.	Kisii	0582030800
26.	Kisumu	0572022112
27.	Kitengela	0773382817
28.	Kericho	0773554375
29.	Kiambu	0662022913
30.	Kitale	020-2187693
31.	Kakamega	077-0081333/0562030630
32.	Kawangware	0775242122
33.	Kariobangi	0775227203
34.	Keroka	0774543772
35.	Kajiado	020 2455105
36.	Kehanca	0774543512

37.	Kabarnet	05321130
38.	Kapenguria	020-2611886
39.	Kapsabet	0770213113
40.	Kitui	020-2362001
41.	Kisauni	020-2434512
42.	Kerugoya	0771745504
43.	Kibwezi	077-5859168
44.	Karatina	020 2665790
45.	Kangundo	0776165098
46.	Karuri	020-2114041
47.	Kikuyu	0662033712
48.	Kilifi	0417522399
49.	Lodwar	020-2149541
50.	Limuru	020 2099150/020 2803523
51.	Likoni	0771139140
52.	Luanda	0770569200
53.	Maralal	0771994708
54.	Mbita	0775096441
55.	Marsabit	0775475925
56.	Msa Savani	0412227883/0202803539
57.	Msa Moi Ave	0773637670/020-2803504
58.	Malindi	0422130599/0202803513
59.	Makueni Wote	0771717625/020-2635025
60.	Muranga	0776653364
61.	Mtwapa	0202056522
62.	Mumias	0774543859
63.	Machakos	0202003488
64.	Mbale	0774543718
65.	Mwingi	0770060774/0771680466
66.	Matuu	0721226868/0773830080
67.	Maua	0642021150
68.	Molo	0770273291
69.	Suna Migori	0770922133/0722679991
70.	Meru	0643130381
71.	Mariakani	0722289525
72.	Mlolongo	0202445491/0774696448
73.	Nyahururu	0652032251/0770273297
74.	Nyeri	0776520946
75.	Nanyuki	0622032210

76.	Naivasha	020-8002521
77.	Nyamira	0774543715
78.	Ngong Hills	0775241768/0772170080
79.	Nakuru	0512211442
80.	Ngara	020-2634399
81.	Nandi Hills	020-2428381
82.	Nacico	020-2345134
83.	Narok	0770213106
84.	Oyugis	0773630678
85.	Ruiru	020-2303287
86.	Ongata Rongai	020-2635023
87.	Siaya	0774543714
88.	Thika	0672231193/020-2635021
89.	Taveta	0771188385
90.	Uthiru	0773010128
91.	Ukunda	0770192214
92.	Viwandani	0773052999
93.	Voi	0771176635
94.	Wanguru	020-3524329
95.	Webuye	0774-543502
96.	Westlands	020-2519207
97.	Watamu	041-2001115
98.	Cannon House	020-2305110