

CUSTOMER SERVICE CHARTER

Your Rights As A Customer

At EFC Zambia, we are committed to providing fair, transparent, and respectful service. As a valued customer, you have the right to:

1. **Respectful and Fair Treatment:** Be treated with dignity, professionalism, and without discrimination.
2. **Clear and Honest Communication:** Receive accurate and easy-to-understand information about our services, charges, and procedures.
3. **Informed Consent:** Be fully informed and given the freedom to make sound decisions before entering any financial agreement.
4. **Privacy and Confidentiality:** Trust that your personal and financial information will be protected and kept confidential in accordance with the Laws of Zambia.
5. **Efficient Complaint Handling:** Raise concerns and receive a fair, timely, and transparent resolution in line with Bank of Zambia guidelines.
6. **Right to Escalate Complaints:** Escalate unresolved issues to the Bank of Zambia if you are dissatisfied with our final response to your concerns.
7. **Access to Financial Records:** Access your financial records upon request.

Your Responsibilities As A Customer

To ensure a smooth relationship and safe financial environment, we ask that you:

1. **Be Honest and Accurate:** Provide complete and truthful information when opening accounts, applying for services, or during any transactions.
2. **Understand the Terms:** Read, understand, and stay informed about the terms and conditions that apply to the EFC financial products which you use.
3. **Respect Others:** Extend courtesy and respect to EFC staff and other EFC customers in all your interactions.
4. **Loan Repayments:** Make timely payments as agreed.
5. **Communication:** Communicate promptly about any financial difficulties or service concerns.
6. **Work With Us to Resolve Issues:** Follow our complaints process and cooperate in finding fair solutions when problems arise.
7. **Maintain Your Records:** Keep receipts, agreements, and other relevant documents safe for future reference.
8. **Comply With the Law:** Use our services lawfully and ethically.
9. **Support National Financial Security:** Comply with Anti-Money Laundering (AML) and Countering the Financing of Terrorism (CFT) measures. Cooperate with us when we request identity verification and do not engage in activities such as fraud or money laundering.

Feedback And Complaints

We value your feedback, which helps us to improve our services. If you have any concerns or feedback, you can reach us via:

Phone: **8899 (toll-free on all networks)**

Email: **customercare@efczambia.com.zm**

Feedback box: **Available in all branches including our Head Office**

We commit to reviewing and acting on all feedback to continuously enhance your experience.