

Sanlam Vie's vision is to be the leader and the most reliable insurance service provider in Rwanda. We take care of our clients' financial well-being through our Life insurance products and services.

Our customer service charter sets out our commitment to provide our customers with outstanding service. It outlines what our customers can count on us for, as well as our customers' rights and obligations.

Our purpose

We are committed to helping create a world worth living in and enabling people to live the best possible life within it.

Our Commitment to Serve

We are determined to understand your needs and provide you with quality solutions to achieve your objectives. We appreciate you for choosing us and we ensure your satisfaction by providing the highest quality of service. We serve for your benefit; to enable you achieve your financial goals, and to protect the things you care about. In other words, we are committed to providing service in the Sanlam Way, that is:

- ✓ We are determined and resolute
- ✓ We are solid and sensible
- ✓ We do it very, very well
- ✓ We do it for good

WHAT YOU CAN EXPECT FROM US

Responsiveness

We will respond promptly to your queries and service requests. Our aim is to respond to phone calls immediately and to email and social media queries within **TWO** working days.

Take advantage of our call center which is a fully equipped office that attends to your queries through phone calls, SMS and e-mails. Our members of staff are experienced and knowledgeable in handling all queries within the turnaround times indicated in the table below.

Service requests will be responded as follows:

Request Type	TAT
Withdrawal claims	10 working days
Surrender / compensation claims	20 working days
Maturity claims	5 working days or on the first due date, whichever comes first
Refund processing	10 working days
Death claims	5 working days
Funeral claims	24 hours
Other risk claims	5 working days or the first due date, whichever comes first
Policy amendment	2 working days

NB: For claims we count the number of processing days from the time we receive full documentation required for the type of claim.

Professionalism

Sanlam Vie Plc has a team of professionals that will advise and keep you informed on all your contract details. We focus on finding solutions to suit your needs and offer relevant products and services to that end.

We treat all our clients equally and with respect and fairness irrespective of caste, age, gender, or race.

Confidentiality

We handle personal information with integrity and honesty. We have set up frameworks to ensure that your private data is handled with utter confidentiality except where we are under the legal obligation to disclose.

YOUR RIGHTS AND OBLIGATIONS

As Sanlam Vie's client you have the right to:

- ✓ Review your product terms within the period specified in the contract
- ✓ Lodge a complaint
- ✓ Privacy and confidentiality in the handling of your personal information
- ✓ See information related to your accounts

Our expectations are that you will:

- ✓ Treat Sanlam Vie staff with courtesy
- ✓ Respond to requests for information relevant to your product or service truthfully, accurately and in a timely manner
- ✓ Be punctual in attending appointments you make with staff

REVIEW OF THE CHARTER

We will review our Customer Service Charter each year in order to keep up with the evolving socio-economic and technological environment.

WE VALUE YOUR FEEDBACK

Your feedback is important to us. We welcome your queries, compliments and complaints.

In the event that you have a complaint, please do not hesitate to contact us with the details. We will handle the issues highlighted with fairness, confidentiality, professionalism and in accordance with industry ethics. We will analyze it, amend where necessary and send you a response with the resolution.

Kindly send us your feedback through email, telephone or on our website.

HOW TO REACH US

You may contact us in the following ways:

Email us on: infovie@rw.sanlam.com

Call us on: +250 727 555 333 on Monday to Friday, between **8:00 am – 5:00 pm** (except public holidays).

Contact us on our **website** at www.rw.sanlam.com.