

RFLAUN

CUSTOMER SERVICE CHARTER



CUSTOMER SERVICE CHARTER OBJECTIVES

The main objective of this customer service charter is to provide a framework for defining service delivery standards, the rights of customers, and how complaints from customers will be handled. The charter also guides the behaviours of our staff to all our customers.

WHO WE ARE

The Retirement Fund for Local Authorities & Utility Services in Namibia (RFLAUN) was established in 1992 in terms of the Pension Funds Act, No24 of 1956 to contribute to the socio-economic upliftment of the current and former employees of all participating local authorities and their associated entities through:

- the provisions of savings for their retirement;
- the provision of disability benefits;
- the promotion of other benefits such as housing loans as provided for in the rules of the Fund; and
- to promote the welfare of dependents in the event of a members passing away through the provision of market related death benefits.

OUR VISION

To be the trend-setting Retirement Fund of Namibia

OUR MISSION

Through professional administration and investment practices maximise the benefits of all our members

OUR VALUES

- **Accountability:** Ensuring that the affairs, decisions & deliberations of the Fund are open to the members and can withstand scrutiny. Audited statements are available at all relevant times & conform to generally accepted accounting standards.
- **Integrity:** The quality of having high moral principles that include honest, reliable, trustworthy & responsibility.
- **Security:** to give our members and their dependents peace of mind that their future is secured through ensuring the Fund's sustainability.
- **Growth:** Includes growth in membership, assets, finances, property & an improved image of the Fund.
- **Service Excellence:** Exceeding members' and beneficiaries' expectations.

OUR STAKEHOLDERS

(We have a variety of stakeholders categorised as follows)

- RFLAUN Employees
- Board of Trustees
- Service Providers (RFS, Elite Consulting, FNB, NMG, Metropolitan, Sanlam, Ernest & Young)
- Asset Managers (Allan Gray, OMAM, NAM, Prudential & Investec)
- Namfisa (Regulator)
- Participating Employers (Local authorities & utility services)
- Members (Active & Pensioners)
- ALAN
- Union
- Media
- The Public

OUR COMMITMENT TO YOU

OUR STAFF WILL:

- Treat you as an individual, with dignity and respect
- Listen to what you say
- Be helpful and considerate
- Keep what you say to us as confidential
- Give advice, where appropriate

WHAT YOU CAN EXPECT FROM US

- Client friendly service
- Confidentiality
- Action
- Empathy
- Understanding
- Feedback
- Fairness
- Communication

YOUR RIGHTS:

- Appeal against the services provided
- Lodge complaints
- Privacy and confidentiality

YOUR RESPONSIBILITY:

- Provide accurate and timely information
- Respond to requests for information by the Fund accurately, thoroughly and in a timely manner
- Treat the Fund's employees with courtesy and respect
- Abide by the Rules of the Fund & related legislation/regulation

OUR CORE STANDARDS

- Refers to the turnaround times that we aspire to meet on receipt of all required information. In some areas we are reliant upon notification from and the provision of detailed data by your employer or other external sources
- This is particularly so with benefit estimates and calculations where monetary values are concerned. This may affect our turnaround times.

WHEN YOU JOIN THE RETIREMENT FUND WE WILL:

- Set up your pension record within 10 working days and send your benefit statement within 1 month

THROUGHOUT YOUR ACTIVE MEMBERSHIP WE WILL:

- Send a Benefits Statement to you once a year
- Send your Retirement Benefit Quotation within 10 working days from receipt of notification
- Changes to details will be affected within 10 working days
- Respond to telephonic enquiries within 1 working day
- Respond to written enquiries within 3 working days

WHEN YOU CEASE ACTIVE MEMBERSHIP WE WILL:

- Pay any refund entitlement within 6 weeks of a valid claim
- Issue transfer out details to you and your new scheme within 5 working days

WHEN YOU BECOME A PENSIONER WE WILL:

- Process your retirement, write to you with the details and pay your provisional lump sum within 10 working days of receiving all the information we need.
- Set you up on payroll within 5 working days.
- Pay out your benefit at the end of each month (27th of each month or the next possible working day)
- Issue you with a Certificate of Existence form annually
- Update your records and inform you of pension increases within 10 working days
- If you do not confirm your existence 2 months after the date of receiving your certificate of existence we will suspend your monthly payment
- Reinstate you 2 weeks after receipt of your letter of existence and payment will only be affected during the next pay date

IN THE UNFORTUNATE EVENT THAT YOU BECOME DISABLED, WE WILL:

- Process and approve your claim within 3 months
- Pay you a monthly income until you retire or unfortunately pass on

IN THE UNFORTUNATE EVENT OF YOUR DEATH, WE WILL:

- Calculate the death benefit within 10 days of receiving all the information we need.
- Pay death benefit within 12 months, provided that you have submitted all required information to the Fund (Refer to Pension Funds Act No.24 of 1956, 37C)
- Pay funeral claim within 3 days after receipt of a fully completed claim form

WHEN YOU APPLY FOR A PENSION BACKED HOUSING LOAN, WE WILL:

- Process your loan application within 8 weeks of receipt of a fully completed and approved housing loan application form

COMPLAINTS, SUGGESTIONS AND COMPLIMENTS:**FOR ACTIVE MEMBERS:**

When you make a complaint we will make every attempt to resolve it on the spot. If this is not possible, we will investigate the matter and respond to you within 30 working days.

If you are still unhappy you can request for your complaint to be reviewed by a HR Manager or your respective CEO who will respond to you within 30 working days.

Should you still not be satisfied with our complaint process you can lay a formal complaint to the Principal Officer via the following communication platforms:

- Letter
- Telephone
- Fax
- Email
- In person
- Web form available on our website

CORRESPONDENCE SHOULD BE ADDRESSED TO:

The Principal Officer
Retirement Fund for Local Authorities and Utility Services in Namibia (RFLAUN)

Physical Address

1 Delius Street, Windhoek
Tel: 061-423 700
Fax: 061-423 701
P O Box 2721 Windhoek, Namibia
Email: info@rflaun.com.na
Website: www.rflaun.com.na

NOTE: pensioners should address complaints to the Pension Fund Administrator and should you not be satisfied you can elevate your complaint to the Principal Officer

OUR OFFICE OPERATING HOURS ARE:

Mondays to Fridays from **08h00 to 13h00** and from **14h00-17h00**

We are **closed for lunch** between **13h00-14h00**

MONITORING & REVIEWING

We believe that regular monitoring and reporting of the extent to which we are complying with our standards of service as outlined in this customer service charter will help us to achieve a more customer focused approach in the provision of services to our customers.

The review process will be carried out on a participatory basis with our stakeholders.

