

Service Charter 2010

HOW TO CONTACT US

Write to:

The Board Secretary/Chief Executive Officer
Higher Education Loans Board
Anniversary Towers, 18th Floor
University Way
P.O. Box 69489 00400
Nairobi

Other contacts for complaints and enquiries are:

Tel:020-251877, 246590/1, 226080

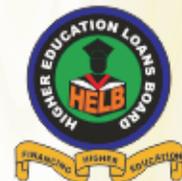
Fax:252330

Email: helb@helb.co.ke

Website:www.helb.co.ke



ISO certified 9001:2008



HIGHER EDUCATION LOANS BOARD

Working with you to finance higher education now and in the future

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To ensure that the Charter continues to reflect the expectations and views of sector stakeholders and customers it will be reviewed once every two years and we will continuously monitor and evaluate the level of our service delivery . A Customer Satisfaction Survey will also be conducted annually.

General Exceptions

These goals may not be attainable due to:

- Circumstances beyond our control,
- General public holidays.

However, we pledge to do our best to meet your expectations and we will advise you if we are unable to do so.

The promises we have detailed in Charter do not remove any Legal Rights to redress.

Legal Rights

We will endeavour to resolve complaints satisfactorily and promptly. We welcome feedback on our performance and suggestions on areas of improvement from stakeholders and the general public.

Disclaimer:

While every attempt has been made to ensure that the information included in this document is accurate, it is intended ONLY as a guideline and should not be regarded (or used in lieu of) legal advice. The Higher Education Loans Board will not, therefore accept any liability for the consequences of any actions taken, or decisions made upon the information offered.

Client Obligations

We expect you to:

- Treat staff with respect and courtesy;
- Provide truthful and sufficient information upon request to enable fair and accurate award of loans, bursaries and scholarships;
- Prompt and consistent repayments of loans;
- Respond to requests for information in a timely manner;
- Observe HELB's rules and regulations;
- Provide feedback and comments on the service provided;
- Ensure that the letters you send to us are correctly addressed, include the correct postcode and that you provide us with complete contact information to enable us respond to you promptly. This Charter does not remove any legal rights to redress.

Purpose of the Charter

This charter sets out the service standards that the public should expect when dealing with the Board and its staff. It is a demonstration of our commitment to the public and a reflection of our dedication to excellence as well as fairness in financing higher education in Kenya.

This Customer Service Charter outlines your rights and responsibilities and the procedure to follow if our service standards are not met. It also sets out our feedback process, so that you can tell us how well we are performing and how we can improve our service to you.

This charter also serves as a statement of commitment that the Board intends to live up to its mandate.

Who we are

The Higher Education Loans Board is a state co-operation responsible for financing higher education in the country.

It was established in July 1995 by an act of parliament (CAP 213 A of the laws of Kenya 1995) which provides the basis for its existence and functioning.

What we do

HELB was established for the purpose of disbursing loans, bursaries and scholarships to Kenyan students pursuing higher education in recognized institutions. Both undergraduate and postgraduate students do receive financial support from the Board.

Undergraduate loans and bursaries are awarded to students from needy homes while postgraduate loans are extended to those who demonstrate ability to service them. Scholarships are on the other hand awarded to the basis of academic merit. The Board is also charged with the responsibility of establishing a Revolving Fund.

Who we Serve

The Board serves a multi-stakeholder community. These include universities whose students benefit from our loans, loanees, employers who employ, financial institutions who work with us to facilitate remittance of the loans to students, the general public and the Government of Kenya.

Our Vision

To be the preferred financier of Kenyans pursuing higher education.

Our Mission

To provide affordable loans, bursaries and scholarships to Kenyans pursuing higher education.

Core Values

Values are an integral part of an organization's culture which in turn creates a sense of identity, belonging, direction and purpose. In our quest for timely provision of quality services we shall be guided by the following core values as articulated in our Strategic Plan 2009 - 2014.

The principles spelt out in this charter determine how the Board will relate with you. This charter has also been linked with our values, which are:

Transparency

We are committed to serving our clients with transparency and integrity.

Courtesy:

We endeavor to be courteous to all our clients at all times.

Fairness

HELB will be fair in all its engagements and discharge its duties with neutrality and impartiality, without fear or favour.

Competence

HELB services are provided with utmost competence.

Teamwork

HELB upholds teamwork and collaboration in order to realize the synergies of working together

Our Core Functions

The Board's core functions are:

- Provision of loans to government sponsored students in public universities,
- Provision of loans to students in private chartered universities,
- Provision of loans to post graduate students,
- Provision of post graduate scholarships,
- Provision of loans to self-sponsored students in public universities,
- Recovery of loaned out funds to university students and partnering with other institutions with the view to expanding financial support for Kenyans pursuing higher education,
- Establishment and management of a sustainable Revolving Fund.

OUR CLIENTS

- Beneficiaries of the university students loans scheme,
- Universities,
- Our staff,
- Service providers,
- Media Parents/Guardians,
- General public.

Our Services are Free

In the event of experiencing any difficulty in obtaining services in HELB, please ask to see the head of the relevant department.

Our Customer Service Commitment

Under this Charter, you have a right to:

- lodge a complaint;
- seek review and appeal

The HELBs' Board of Directors and staff will endeavour to:

- be honest, ethical and professional;
- be helpful, courteous and considerate;
- act with diligence and integrity;
- provide consistent, accurate and impartial advice/information;
- respect and protect the confidentiality of your information;

How you can help us:

How to make a complaint regarding our services

If we do not meet our service standards stated in this Charter, please let us know by following these steps:

- Identify the problem,
- Determine the exact nature of your complaint,
- Contact the member of staff responsible,
- Discuss the matter with the member of staff you have been dealing with,
- If you believe this person cannot resolve the complaint, you can ask to speak to the staff member's manager.

Procurement and Finance

In dealing with suppliers the Board we will ensure:

- Availability of, or access to, information required to assist you provide your services;
- That everybody is treated fairly and equitably in our selection process;
- That payment is made on time as spelt out on the agreed terms in the LPO or contract as appropriate.

Communication

The service standards outlined below are indicative targets providing the benchmark to measure our performance. They apply to all areas of the Board.

When you communicate with us, whether in person, by phone, mail, fax or any other means, we will:

- be courteous,
- be willing to assist you and be responsive to your needs,
- treat you fairly and professionally,
- provide timely oral and written advice that is clear, concise, accurate and complete,
- demonstrate technical/professional competence in providing advice
- act responsibly

Stakeholders / Partners

Government of Kenya
Universities and Secondary Schools
Financial institutions
Employers
Public sector institutions
Private sector organizations
Development Partners
Philanthropic organisations

• Our Standards

The Higher Education Loans Board is ISO certified [ISO 9001: 2008].

We are committed to meeting our customer requirements and we strive to exceed their expectations. In order to enhance customer satisfaction, the Board has implemented a quality management system based on ISO 9001: 2008.

We are continually seeking to improve the quality of our services and welcome your feedback on our performance. Subject to the powers conferred upon the Higher Education Loans Board by the Higher Education Loans Board Act, 1995 to enable the Board perform its statutory functions we commit to the following;

• Loans, Bursaries and Scholarships processing

From the set deadline of submission of loan applications indicated on the application form, HELB will process all loan applications within sixty (60) days every year.

• Disbursement

Loans will be disbursed into student accounts [where applicable] fourteen (14) days before the beginning of a new semester as advised by each university.

• Tuition

Tuition for both private chartered and public universities will be paid twenty one (21) days after the beginning of each semester.

• Attending to Clients

To attend to you within twenty (20) minutes of your visit to HELB. To treat your concern with confidentiality and give it the urgency it deserves.

• Reviews

Unsuccessful applicants or students awarded inadequate loans may seek a review by downloading review forms from our web site [www.helb.co.ke] and completing them within ninety (90) days from the date of release of loans. Reviews will be processed within thirty (30) days.

• Loan Status

A loanee will receive a statement of his/her loan status once annually or within seven (7) days upon request.

Clearance Certificate

Clearance certificates will be issued to loanees who have completed loan repayment.

Recruitment

The process of recruitment shall be completed within three (3) months, from the time of advertisement to issuance of letter appointment.

In coming Telephone Calls

- When you telephone us, we will answer 75% of the calls within the first three (3) rings and up to 95% of all calls within the first five (5) rings,
- Handle your calls between 8.00 a.m and 5.00 p.m. each working day;
- Identify ourselves by name and/or our work area;
- Aim to resolve your enquiry during the call;
- Take your details for the appropriate person to return your call if the person receiving your call is unable to deal with it right away.

Annual Report

HELB's Annual Report will be published and issued in November of each year.

Response to Correspondence

Routine correspondence will be replied to within fourteen (14) days from the date of receipt.

Handling Complaints

- We shall acknowledge our clients complaints and enquiries (if received via - email or telephone) within 24 hours of receipt;
- We will acknowledge receipt of other disputes & complaints [received through email and related communication] within three(3) working days;
- We will make our decision known on any matter brought before the Board within 14 working days following the conclusion of our investigations;
- Where investigations are merited, they will commence within 15 working days following the filing of a dispute or complaint regarding any matter within the Board scope of business;
- Simple disputes & complaints will be dealt with and concluded within 10 days from the date of receipt;
- Complaints must be submitted in writing with full personal details i.e. name, telephone number, physical and postal address;
- The complaint must contain the names, addresses, and telephone numbers of all parties to the complaint, including the complainant;
- Complaints and supporting documentation may be filed by electronic mail or fax, originals of these documents may be required for verification at a later date;
- Complaints are processed in the order received;
- Note: Complaints submitted anonymously or hypothetically are given due consideration. If the complaint is of such a nature that the complainant's identity is not relevant to the complaint, the Board can act as the complainant;
- The complainant will be given written notification of receipt of the complaint;
- All complaints are subjected to the validation process.

All complaints should be addressed to:

The Board Secretary
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University Way
P.O. Box 69489 00400
Nairobi

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