



# CUSTOMER CARE CHARTER

**"CUSTOMERS ARE THE REASON FOR OUR EXISTENCE"**

**Version Control:**

Version number	Reason for change	owner	Date
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## **1.0 INTRODUCTION**

PPF Pensions Fund (PPF) was established by the Parastatal Pensions Fund [CAP. 372 R.E. 2002] as amended from time to time to provide pensions and other related terminal benefits to all employees from the formal and informal sectors. The PPF Pensions Fund as a social security scheme has the responsibility of registering eligible members, collecting and administering members' contributions, investing members' fund and granting benefits to members depending on different contingencies as specified in the Act.

Our commitment is on identifying current and future customer needs for the purpose of developing strategic mechanism which will ensure customer requirements are met and exceed customer expectations. We are dedicated to continuously developing and improving our customer services by focusing on keeping our customer at the centre of all our activities.

### **1.1 VISION**

"To be a model provider of comprehensive social security services"

### **1.2 MISSION**

"To provide quality pensions, allied benefits and other social security services to members through utilization of dedicated human capital and modern technology with high degree of accuracy and promptness"

### **1.3 CORE VALUES**

PPF will achieve its vision through a developed corporate culture that has the following core values:

- ⇒ Compassionate
- ⇒ Professionalism
- ⇒ Determination

#### ***Culture – Our guiding principles***

- Collaborative
- Ethical
- Inspiring
- Resilient
- Self-Challenging

### **2.0 OUR BENEFITS:**

Benefit relates to payment made to members who have contributed to the Fund after attaining qualifying condition for specific benefit according to a scheme registered. Procedures and conditions for payment of benefits under all schemes are provided (backed up) by section 18 (e) and 24 to 45 of the PPF Pensions Fund Act, (CAP 372), which defines inter alia:-

#### **2.1 Benefits under Basic and Mandatory Scheme**

- i. Old age pension
- ii. Sickness / disability benefits
- iii. Death benefits

- iv. Survivors benefits
- v. Education benefits
- vi. Gratuity benefits
- vii. Maternity benefits
- viii. Withdrawal benefits

## **2.2 Benefits under Deposit administration scheme**

Various benefits under this scheme are offered subject to membership type. The benefits include:

- i. Old age,
- ii. Health,
- iii. Education Loan,
- iv. Development Loan, and
- v. Lump sum.

## **3.0 OUR CUSTOMERS ARE: -**

- All Employers
- All employees from formal and Informal sectors
- Suppliers
- General Public

## **4.0 INVESTMENTS**

All investment decisions of the Fund are governed by the investment policy which is periodically reviewed to cater for the ever changing market conditions. The investment portfolio of the Fund is made up of four major categories namely:-

- Government Bills (treasury bill, Treasury Bonds)
- Direct loans to the Government
- Commercial Paper, Promisory Notes and Corporate Bonds (Including Residential Mortgage, Debt Securities)

- Of which unlisted corporate debts
- Real Estate
- Of which Non-income earning property
- Ordinary and reference shares
- Of which priority equity
- Infrastructure investment
- Deposits with licensed Banks and Financial Institutions with original maturity of at least six months (In call deposit, notice deposits, term deposit and Certificate deposit)
- Investment in licensed collective investment scheme
- Loans to corporate societies
- Others/subject to prior approval by the Bank

## **5.0 OUR MILESTONE**

Since 2005, we have:

- Reduced expense ratio from 15% in 2005 to 10.5 % in 2013
- Claim settlement has improved from manual payments to electronic payment
- Timely payment of monthly pension by 25th day of every month by which pensioners' accounts are credited with respective monthly pension amounts
- Raised minimum pension from TSHS. 21,000 to TSHS. 50,000 with effect from January 2010. Also an increase of 2% to all pensioners receiving above minimum pension with effect from May 2010.
- Improved information communication and technology (ICT) by acquiring Member Administration System (MAS) and E Business systems through which members benefits are paid. Members can also view their particulars, contribution statement, status of their claims using internet or mobile phone (PPF TAARIFA)
- Accumulated size of the Fund has grown from TSHS. 264.4 billion in 2005 to TSHS. 1.091 trillion in year 2012.

- Develop products like SACCOS loans and low cost housing to members and non members
- Decentralized some of PPF operations to Zonal offices and thus drastically improved efficiency in member recruitment and services delivery
- Mobile App
- CRM
- Contribution through M-Pesa, Airtel Money and Tigo Pesa

## **6.0 FUND POLICIES AND PROCEDURES**

The Fund is committed at continually providing quality service hence has the following policies to mention the few which guides day to day operations of the Fund:

- IT Security Policy
- ICT Policies and Standards
- Financial Policy
- Compliance and Benefit Manual
- Investment Policy
- Treasury Policy
- Customer Care Policy
- Public Relations Policy
- Anti- Fraud Policy
- Whistle Blower Policy
- SACCOS loan Policy
- Document Management and Record Retention Policy
- Risk Management Framework
- Business Continuity Plan and Procedures
- Data management Policy
- Quality Management System Policy etc.



## **6.1 Good Corporate Governance**

The Board of Trustees has a tripartite representation from employees, employers and government. The functions of the Board of Trustees are defined in the PPF Pensions Fund Act and are effectively discharged. The Board is fully committed to the principles of openness, integrity and accountability.

## **6.2 Our standards**

- Benefit shall be paid accurately and within thirty days from the date of receipt of a dully intimated claim.
- Monthly Pension and Survivors Benefit payments shall be credited to the respective pensioners' bank accounts by 25<sup>th</sup> day of each month.
- Pensioners shall be issued with pensioners' Identity Cards within 30 days from the date of receiving 1<sup>st</sup> monthly pension.
- Pensioners shall be paid monthly pension within thirty days after payment of Commuted Pension Gratuity.
- Member employee shall be issued with identification card within 21 days of receiving a dully filled registration form
- Member employer shall be issued with certificate of registration at most seven days after registration.
- Member employee shall be issued with contribution statement on request; they can also view contributions statement on line using PPF website or through sms to 'PPF TAARIFA' on their mobile phones, Mobile App and Employer Self Help Port.
- Member employer shall be visited at least once in a year
- Member employer and employees will be educated through education seminars once a year, members conference, different Fund materials, booklets, leaflets, website and various media programme
- Members' benefits shall be reviewed periodically in line with Actuarial results of the Fund and as per provision of the law

- The Fund shall regularly design customized products that can be enjoyed by members before they exit the scheme
- Information shall be provided through PPF website and advertisements through media.
- All tendering information shall be guided by Public Procurement Act.
- The Fund shall enter into service agreement with suppliers within 30 days from date of tender award.
- Service providers and other vendors shall be paid within 14 days upon submission of certification of service rendered and tax invoice.
- The Fund shall oblige to terms and conditions of lease agreement entered with tenants.
- The Fund shall provide accurate and reliable access to the Fund's information and operations.
- The Fund shall treat all suppliers with dignity and courtesy.
- All matters relates to business dealings shall be dealt with high degree of confidentiality.
- The Fund shall abide to the requirements of the Public procurement Act in order to ensure fair and impartial treatment to all bidders interested to do business with the Fund.
- To enter into agreement and sign service contract within 30 days from the date of Tender award.
- The Fund shall execute its obligations as stipulated in the legal service agreement entered within and after the period covered.
- To provide LPO within 14 days from receipt of the profoma invoice that meet the requirement of the Fund.
- The Fund shall settle claims within 14 days from date of submission of Tax Invoice.

## **7.0 CUSTOMER RESPONSIBILITIES**

We request you to complement our efforts by ensuring the following;

### **7.1 Member Employer**

- Submit to the Fund your employees' correct particulars.
- Submit your employees' monthly contributions information, preferably electronically (soft copy) through contributions email; [contribution@ppftz.org](mailto:contribution@ppftz.org).
- Members' contributions shall be remitted to the Fund within thirty days after the end of the month to which they relate.
- Ensure Ensure that all your employees are registered and contributions paid on their behalf. There should be no discrimination, on account of referring to some employees as casual or permanent.
- Update your employees' /Employer particulars with the Fund whenever changes occur e.g. employee change of names, movement of employees from one branch to another, movement of employees from one employer to another etc.

### **7.2 Member Employee/ Pensioner**

- Register with PPF immediately after securing employment, if you have not been registered previously.
- Inform the Fund (fill transfer form) for membership continuity when you change employment.
- Ensure that your submitted membership particulars are correct and accurate.
- Constantly obtain your contribution statement to ensure that your contributions are properly credited into your account.

- Report in confidence to the nearest PPF office if your employer fails to have you registered or fails to remit your contributions.
- Give us your feedback on our service delivery.
- Be honest and precise when dealing with us to serve you better.
- Member shall submit bank details for pension payment together with the claim form.
- Register with PPF as an Informal Member.
- Pensioner to be verified after every one year.

### **7.3 Suppliers and service providers**

- To play utmost good faith in all business dealing with the Fund
- To oblige to the terms and condition of the agreement / contract entered with the Fund
- To timely submit Tax Invoice which is just and accurate for payment
- To abide to various legal requirements as stipulated in various Law of United Republic Tanzania before and after enter into business dealing with the Fund
- To provide necessary information / support when requested by the Fund to smooth business relationship

### **7.4 Telephone Calls**

The telephone contacts of our call centre, zonal offices and Headquarters have been provided in this Charter for your information. Whenever you call, your calls will be answered within 5 seconds. Our telephone operators will forward your call to the relevant officer to give you guidance as appropriate.

## **7.5 Correspondence**

All correspondences to the Fund are addressed to the Director General. Each time you write to us, please quote your membership number and state clearly your problem.

## **7.6 You should also expect:**

- A response to your correspondence within 7 working days from the day of receipt. If the matter is complicated, we will acknowledge your communication within five working days and give a proposed time frame for solution.
- Emails will be responded to within 24 hours.
- Whenever you visit PPF offices, someone will attend to you within ten minutes.

## **7.7 Whenever claims are correctly filled & submitted to our offices we will:**

- Inform you on your rights, obligations and responsibilities as far as your claims and benefits are concerned.
- Make payments within one month from date of claim intimation.

## **8.0 WHEN YOU HAVE A PROBLEM**

Contact the Fund by walking in, telephone call, in writing, emails etc so that you are immediately attended to. You can either contact the Head Office or (Zone) Zonal Offices (or Liaison offices) as per addresses provided.

## **9.0 WE VALUE YOUR COMMENTS**

We pledge to continually improve our services. We therefore welcome your comments through email, telephone, letter, suggestion box. We will periodically conduct customer service surveys in which you are encouraged to participate.

## **10.0 CONTACTING US**

If you want to contact us:

Our offices are open from 8am to 5pm Monday to Friday each week. We nevertheless close during public holidays and on weekends.

## **11.0 HELPFUL ADDRESSES AND TELEPHONE CONTACTS**

### ***PPF Headquarters is located at:***

PPF House, situated at the junction of Samora Avenue / Morogoro Road, P. O. Box 72473, Dar es Salaam Tanzania. Tel. +255 (0) 22 2113919-21, Fax: +255 (0) 22 2117772; E-mail:ppf@ppftz.org, [do@ppftz.org](mailto:do@ppftz.org), [statements@ppftz.org](mailto:statements@ppftz.org), [customercare@ppftz.org](mailto:customercare@ppftz.org), website: [www.ppftz.org](http://www.ppftz.org),

***Call Centre: 0 800 1100 400***

### ***Ilala Zone***

Located at IPS Building Askari monument/ Samora Avenue. P. O. Box 522, Dar es salaam, Tanzania. Tel: +255 (0)22 2122505

### ***Kinondoni Zone***

TTCL Kijitonyama Building – New bagamoyo Road. P.O. Box 110176, Dar es salaam, Tanzania. Tel: +255 (0)22 2774096, Fax: +255 (0) 22 2774097

### ***Liaison Office - Tanga***

Swahili Street, Old Revenue House, P.O. Box 2355, Tanga, Tanzania.  
Tel: +255 (0) 27 2646150, Fax +255 (00 27 0736606625

### ***Temeke Zone***

Located at Petro Membi Building, Second floor – opposite Temeke Hospital. P.O. Box 45976 Dar es salaam, Tanzania. Tel: +255 (0) 22 2122505

***Northern Zone***

PPF Kaloleni Commercial Complex. P. O. Box 563, Arusha , Tanzania.  
Tel: +255 (0) 27 2500158, Fax: +255 (0) 272500159

***Liaison Office - Moshi***

Homboro Street, National Audit Office near TRA, P.O. Box 7754 Moshi, Tanzania.  
Tel: +255 (0) 27 2754650

***Southern Highland Zone***

CAG bulding/Jengo la Mkaguzi wa Mahesabu. P. O. Box 6109, Mbeya, Tanzania.  
Tel: +255 (0) 25 2502243 Fax: +255 (0) 25 2500929

***Liaison Office - Mafinga***

Sokoni Road, CCM Building. P.O. Box 192, Mafinga, Tanzania.  
Tel: +255 (0) 25 2772519

***Lake Zone***

PPF Plaza. P. O Box 150, Mwanza – Tanzania. Tel: +255 (0) 25 2506115, Fax:  
+255 (0) 28 2506114

***Liaison Office - Tabora***

Jamhuri Street, Tanzania Posts Corporation Building. P.O. Box 602, Tabora,  
Tanzania. Tel: +255 (0) 26 2605986

***Liaison Office - Kahama***

Boma Street, Shidepha Building. P.O. Box 725, Kahama, Tanzania.  
Tel: +255 (0) 28 2711032. Fax: +255 (0) 28 2711035.

***Eastern and Central Zone***

Boma Road/Kenya Commercial Bank Building. P. O. Box 501, Morogoro,  
Tanzania. Tel: +255 (0) 23 2613573 Fax: +255 (0) 23 2613572

***Liaison Office - Dodoma***

Mtendeni Street, NIC Building. P.O. Box 287, Dodoma, Tanzania.  
Tel: +255 (0) 26 2323587

***Southern Zone***

Raha Leo Street, Hereni Investment Building, P.O. Box 1342, Mtwara, Tanzania,  
Tel: +255 (0) 23 2334661 - 2

<b>DESIGNATION</b>	<b>SIGNATURE</b>	<b>DATE</b>
<b>BOARD CHAIRMAN</b>		
<b>DIRECTOR GENERAL</b>		