

THE MAURITIUS CIVIL SERVICE MUTUAL AID ASSOCIATION LTD

CLIENT CHARTER ON E-SERVICES

The Mutual Aid is committed to the security, confidentiality and quality of its e-Services to its valued customers.

With the convenience of the e-Services, we are able to provide our services more effectively in terms of speed, reliability and quality to our valued customers so that they are able to conduct their requests securely.

Online Security

The Mutual Aid is committed to ensure that the use of the e-Services is secured. This is achieved through features such as two levels of authentication, one of which is a one-time password which is communicated to you in a secured manner each time you have to interact with the e-Services platform.

Reliability and Commitment

Our e-Services platform is friendly and easy to use, all for your convenience. We ensure that the type of service we bring to you is what you need and appropriate. We do not 'overflow' our e-Services System with unnecessary advertisements. We only offer functions that bring value and convenience to you.

Access to accounts is secured by two factor authentication: a user defined password and a One Time Password (OTP).

We establish and maintain relationships with our customers. Our commitment to our customers is as follows:

- **To be fair:**
 - Expecting our customers to pay only what is due.
 - Treating everyone with equal fairness.

- **To meet the needs of customers by:**
 - Answering all their enquiries efficiently the very first time
 - Giving them clear and useful information on our products by assistance at enquiry office and through our website (www.mcsmutualaid.com)
 - Regular customer care training for our staff so that they are helpful and knowledgeable.

- **To provide an efficient customer service by:**
 - Welcoming and guiding our customers to the appropriate desk as people come first in our service.
 - Processing applications promptly and accurately.
 - Keeping all our customers' file strictly confidential.
 - Using and disclosing the information we receive only as allowed by the Law.
 - Keeping our costs to a minimum.

- Aiming to achieve ultimate customer satisfaction.
- **To be accountable for what we do by:**
 - Setting standards for ourselves and stating how well we live up to the expectations of our customers.
 - Responding promptly and answering to queries from our customers.

Privacy and Confidentiality of Your Data

Your data will not be divulged in any manner to unauthorised parties unless specifically permitted or authorised by you. We recognise that the privacy of our customer's personal and financial is an important element of public trust and confidence in our online e-Services.

Transparency of our Products and Services

We ensure full compliance with the applicable laws and legislations. We are committed at all times, in ensuring that any disclosure of our products and services is fair. We do not engage in purposefully deceptive, misleading or false representations with regards to the products and services that we provide.

Responding promptly to Enquiries and Complaints from our Customers

To attend to our customers' enquiries and complaints, we endeavour to resolve complaints as promptly as possible. We welcome and encourage customer enquiries, feedback and complaints through the e-Services System or by completing the Customer Complaint/Suggestion Form and leaving it at our office on the address below:

**Mauritius: Customer Service Section – Ground Floor,
Mauritius Civil Service Mutual Aid Association Ltd.
5, Guy Rozemont Square
Port Louis.**

**Rodrigues : Francois Leguat (Ex Duncan) Street,
Port Mathurin, Rodrigues**

Lines are open as from 08.45 to 16.00 from Monday to Friday. If you want to raise any concern that you have, please feel free to call on 213 0333.

Our policy necessitates us to revert back within 10 days from the day of receipt of the complaint.

Disclaimer:

While every care has been taken in preparing the information and materials contained in this website and on the e-Services, such information and materials are provided to you "as is" without warranty of any kind, either express or implied. In particular, no warranty regarding non-infringement, security, accuracy, fitness for a particular purpose or freedom from computer virus is given in conjunction with such information and materials.

Approved by the Board of Directors on August 22, 2019.