

Customer Service Charter

What is a Customer Charter?

This Customer Charter sets out our commitment to what you can expect from us in all your dealings with us.

Microfinance Ireland is committed to providing a professional, efficient and high quality service to everyone that interacts with us.

Equality

Microfinance Ireland does not discriminate on the grounds of age, gender, marital status, race, religion, sexual orientation, disability or membership of an ethnic minority.

In our dealings with customers, we ensure the rights of equal treatment established under equality legislation are upheld.

Privacy & Confidentiality

We know that your privacy is important, so all information that you provide to us (both personal and business information) will be treated with the utmost confidentiality and integrity.

We have developed a privacy statement that covers how we collect, use, disclose, transfer and store your personal information and is available on our website.

What you can expect from us

Microfinance Ireland is committed to providing a professional, efficient and high quality service. To achieve this, we endeavour to:

- Act honestly, fairly and professionally at all times and with due skill, care and diligence in our dealings with you.
- Be courteous, respectful and considerate always.
- Be available to answer your queries by telephone, email, social media or in person at our offices between the hours of 9am to 5.30pm Monday to Friday inclusive.
- Acknowledge all written correspondence within **three** business days of receipt.
- Acknowledge all electronic communications within **two** business days of receipt.
- Return telephone calls and/or respond to telephone messages within **one** business day.
- Provide clear and accurate information about your loan in an annual statement.
- Respect client confidentiality at all times.
- If you are dissatisfied with our credit decision, you have the right to appeal the decision through our internal credit appeals for loan applications over €5,000.
- If we cannot help with your enquiry, we will provide you with information on other state supports that may be able to help you



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How you can help us

You can help us by:

- Treating Microfinance Ireland staff courteously.
- Providing us with accurate information in a timely manner.
- Providing feedback to us to help us understand how we are doing and improve our service.

Making a complaint

Despite our best efforts, we recognise that we may not always get everything right first time. If you have a complaint, we have a standard procedure to ensure that it is investigated fully and fairly. We will:

- Acknowledge receipt of your complaint within five business days of being received should it not be otherwise resolved.
- Actively investigate your complaint and respond to you or provide an update after each twenty working days until the complaint investigation has been completed.
- Inform you within five working days of the completion of the complaint investigation and the outcome.