



## Increasing Access to Higher Education



# CLIENT SERVICE CHARTER | 2021

### **COMMITTING TO A GREATER CLIENT EXPERIENCE**

The Client Service Charter is our set of promises where we outline standards we intend to uphold whenever and wherever we interact with our clients. It has been developed in line with our recently implemented HESFB Communications and Awareness Strategy (2020 - 2023) with the underlying objective to improve the public's understanding and perception of HESFB as an institution.

The concept and implementation of the service charter initiatives has a strong background in our determination to improve the quality of our services as we strive to increase equitable access to higher education. It spells out;

Who were are

1. Our services/mandate of the Authority
2. Our commitment to our clients
3. Our service guarantee

4. Our service standards
5. How will we be accountable
6. How you can help us
7. How you can contact us

The promises established in this Charter will be reviewed periodically to assess their success in offering the best client experiences and greater speed of our response to clients over time. We therefore invite our stakeholders to use the suggested mechanism to enter into a fruitful interaction with HESFB and where possible provide feedback on the quality of service we deliver.

**CPA Michael Wanyama**  
*Executive Director*

# HESFB CLIENT SERVICE CHARTER | 2021

A client service charter is a tool that stipulates an organization's promises to its clients as regards service delivery as well as the clients' rights and obligations towards helping respective organization deliver the best to them.

Therefore HESFB recognizes the importance of developing a HESFB client service charter that will accelerate the best service delivery to its stakeholders.

The HESFB Client Service Charter is aimed at improving our service delivery to every stakeholder that will seek services of the students' financing scheme for higher education. In this charter, we express who we are, what we offer and how best we offer it while informing our clients what is expected of them and how they can best relate with us hence achieving better client relations and service.



# 1.0 INTRODUCTION

The Higher Education Students' Financing Board (HESFB) was established in February, 2014 by an Act of Parliament, HESF Act No. 2 of 2014, with a mandate to provide loans and scholarships to Ugandan students to pursue Higher Education.

HESFB is intended to provide loans and scholarships to Ugandan students who have qualified to pursue accredited courses of study or programmes in the recognized Higher Education Institutions but are unable to support themselves financially.

## 1.1 Functions of the Board.

The functions of the Board are;

1. to manage the higher education students financing scheme;
2. to administer the Fund;
3. to provide financial assistance to eligible students under this Act;
4. to establish a loan protection fund for loans granted to a student under this Act;
5. to determine the number of eligible students to benefit from the scheme;
6. to explore modalities for resource mobilisation for the scheme;
7. to perform any other function that is incidental or connected to the objects of the Board; and
8. to establish and maintain collaboration and network with other persons, bodies, or organizations within or



outside Uganda as the board may consider appropriate, for the furtherance of the purpose of the scheme.

## **1.2 Governing Board and Secretariat**

The HESF Act, 2014 established a two tier structure with a Governance Board at the Apex responsible for the overall direction and strategy of the organization, assisted by a secretariat which is responsible for day-to-day operations and implementing the decisions of the Board.

The Board is led by the Chairperson while the Secretariat is headed by the Executive Director.



# VISION



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## Our Vision

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“Equitable Financing of Higher Education in Uganda”

# MISSION

## Our Mission

“To provide financing to eligible citizens of Uganda and increase equitable access to Higher Education in the country”

## 1.5 Mandate

HESFB is mandated to offer loans and scholarships to qualifying students of Uganda at Higher Education institutions

## 1.6 Core Values

In pursuing our mandate and objectives, HESFB abides by the following core values;

1. Fairness
2. Transparency
3. Integrity
4. Courteous
5. Innovativeness

## 1.7 The Students Financing Scheme

HESFB was established to become a one stop center for all Higher Education Financing in Uganda, effectively to coordinate all Higher Education financing models availed by the Government, including Scholarships and Loans.

This is established in Section 2 of the HESFB Act, as The Students Financing Scheme.

## 1.8 Objectives of the Student Financing Scheme

1. Increase equitable access to Higher Education in Uganda.
2. Support qualified students who may not afford Higher Education.
3. Ensure regional balance in Higher Education services in Uganda.
4. Support courses which are critical to National Development.
5. Ensure a revolving fund



## 1.9 Student Loans or “Students’ Loan Scheme (SLS)”

Section 16 of the HESFB Act, provides HESFB with the responsibility to offer eligible Uganda Citizens with study loans to help them access Higher Education with the objective of increasing equitable access to Higher Education in the Country.



# 2.0 SERVICE DELIVERY STANDARDS

The HESFB Communications and Public Awareness Strategy (2020 – 2023) identifies a client service charter as a valuable tool that will instill confidence in HESFB stakeholders and promote a commitment to healthy engagements.

## 2.1 Objectives of the client service charter

1. To inform clients of HESFB mandate and responsibilities
2. To offer a tool that guides and directs our service delivery as well as relations with clients
3. To elaborate HESFB services and standards to our clients
4. Inform clients about their rights while interacting with HESFB
5. Remind clients of their obligations while interacting with HESFB

The next section includes the services offered at HESFB and our operational standards are in delivering these services as summarized in the table below.

## Table: Standards and Obligations

DEPARTMENTS/UNITS	SERVICES	STANDARDS AND OBLIGATIONS
Client Relations Desk/ Front Office	Queues	We shall serve our clients on a “first come, first serve” basis
	Queue Duration	We shall attend clients in 5minutes time of their arrival.
	Operation Time	8:30hrs to 1700hrs, Monday to Friday

DEPARTMENTS/UNITS	SERVICES	STANDARDS AND OBLIGATIONS
	Client Service Officer/Front Office	<ol style="list-style-type: none"> <li>1. Clients shall provide information required by the security officer before accessing the Front Office.</li> <li>2. Client shall fill their details into the enquiry book</li> <li>3. By option, clients shall help in filling a feedback form</li> <li>4. Every client shall be expected to follow public health guidelines issued from time to time</li> <li>5. We will display a client feedback register at the front desk office and all issues raised shall be discussed and responded to by management.</li> <li>6. We will have a suggestion Box placed at our front office which will be used to receive suggestions, complaints and compliments from our clients.</li> </ol>

DEPARTMENTS/UNITS	SERVICES	STANDARDS AND OBLIGATIONS
		<ol style="list-style-type: none"> <li>7. The client service officers will not eat while serving stakeholders. We shall have defined places where we shall take our meals or break tea.</li> <li>8. We shall respect clients' privacy and the confidentiality of information provided.</li> <li>9. We shall respond to all complaints raised by letter, email, word of mouth, social media or phone in conformity with this Charter.</li> <li>10. We shall acknowledge and reply to all inquiries in conformity to the performance standards.</li> <li>11. For all our communication, we shall provide a contact person and their direct telephone for the stakeholder to follow up.</li> <li>12. We shall provide all necessary Students' Financing Scheme information to all stakeholders at all times.</li> </ol>



DEPARTMENTS/UNITS	SERVICES	STANDARDS AND OBLIGATIONS
	Telephone Etiquette	<p>We will answer all telephone calls within promptly. On picking the phone we shall mention the name of the Organization, name of the person attending to the call and ask how we can help the caller e.g. thanks for calling HESFB, Smith speaking, how may I help you? Where possible, the Client Service Officer will connect you to another officer to handle technical inquiries. Where the response requires extra information, we will take the callers details and call back to satisfactorily handle the matter.</p>

<b>DEPARTMENTS/UNITS</b>	<b>SERVICES</b>	<b>STANDARDS AND OBLIGATIONS</b>
Students' Loan Scheme Standards and Obligations	Student Loan application; Undergraduate Post Graduate	<ol style="list-style-type: none"> <li>1. A call for applications to approved programs and institutions will be issued periodically</li> <li>2. Applications will be online(ILMIS) or offline as guided in the advertisement</li> <li>3. A non-refundable Loan processing fee determined by the Board will be paid at any designated banks as per the advertisement.</li> <li>4. Stipulated deadlines will be communicated in the advertisements</li> <li>5. Advertisements will be placed on the Board's Website, online platforms, publications and broadcast platforms approved by the Board.</li> <li>6. Upon receipt of application, the Board shall investigate and verify the information contained in application</li> <li>7. The Board will within 21 working days from the stipulated deadline determine and notify the applicant on decision.</li> <li>8. The Board will publish the list of successful applicants on the Board's website and other broadcast and publication platforms as approved by the Board.</li> </ol>

DEPARTMENTS/UNITS	SERVICES	STANDARDS AND OBLIGATIONS
		<ol style="list-style-type: none"> <li>9. An aggrieved applicant can appeal to the Minister within seven (7) days upon notification</li> <li>10. The Minister shall make determination within Fourteen (14) days upon receiving the appeal.</li> <li>11. An applicant aggrieved by decision of the Minister may appeal to the Courts of Law within one month.</li> <li>12. We will provide a HESFB number to all successful applicants.</li> <li>13. We will sign an agreement/contract with the successful applicants specifying all contractual obligations.</li> <li>14. The loan scheme will fund tuition fees, functional fees, research fees and Aids appliances for Persons with Disabilities.</li> <li>15. An applicant will make full disclosure of information and correct declarations at all times.</li> <li>16. We will periodically sensitise Students on our services and obligations while they are still pursuing their studies.</li> </ol>

DEPARTMENTS/UNITS	SERVICES	STANDARDS AND OBLIGATIONS
		<ol style="list-style-type: none"> <li>17. A student must conduct themselves according to the standing regulations of the institutions and society</li> <li>18. A student must fill a Subsequent Loan Application Form (SLAF) on a semester basis</li> <li>19. A student must periodically submit their results to the Board.</li> <li>20. A student shall inform the Board of any changes in contacts, addresses or location to ease service delivery.</li> <li>21. A student must annually pay the loan protection fee as prescribed by the Board.</li> <li>22. A student under the Loan Scheme must enroll on the Credit Reference Bureau system</li> <li>23. A Beneficiary must quote the HESFB Number for all correspondences with the Board</li> <li>24. We will conduct an annual headcount of all Loan Scheme Beneficiaries at their host institutions</li> </ol>

<b>DEPARTMENTS/UNITS</b>	<b>SERVICES</b>	<b>STANDARDS AND OBLIGATIONS</b>
Recoveries Standards and Obligations	Recovery of Student Loans from Beneficiaries	<ol style="list-style-type: none"> <li>1. A Student Loan Scheme Beneficiary or “Loanee” shall have a grace period of one year after completion of their final exams.</li> <li>2. A “Loanee” shall agree with the Board and sign a loan repayment schedule.</li> <li>3. A Loanee shall inform the Board within 14 days of any source of income.</li> <li>4. A beneficiary shall make their loan repayment to completion in the agreed time period.</li> <li>5. The Board shall provide information about flexible loan repayment platforms to loanees.</li> <li>6. A Loanees’ account shall be updated promptly on repayment.</li> <li>7. A students loan will be repaid with a value retention fee (interest) as determined by the Board from time to time.</li> <li>8. In the event that the Loanee has no income they shall inform the Board on a quarterly basis.</li> <li>9. The Board shall send out periodic reminders about loan repayments.</li> <li>10. A Loanee who defaults on their Loan repayment commits an offence and shall be subjected to legal proceedings in accordance with the HESF Act, 2014.</li> <li>11. The Board shall issue a “certificate of completion” for loan repayment to Loanees upon completion.</li> </ol>



## Schedule of Fees

Schedule of Fees			
S/N	Service	Details	Costs (UgShs)
1	Loan Scheme Application	Loan Processing Fees (Non - Refundable)	50,000/=*
2	Change of Course	When a Loan Beneficiary desires to change programmes of study	10,000/=*
3	Change of Institution	When a Loan Beneficiary desires to change a HEI	10,000/=*
4	Loan Protection Fees	Indemnify the Loan & Loanee	1% of the total Annual Tuition Fees*
5	Late SLAF Submission Fees	Late submission of the SLAF	20,000/=
6	Value Retention Fee	Interest on the Loan	7% per Annum on reducing balancing balance

**\*These are can change from time to time.**

## 2.3 Other Stakeholders' Obligations and Rights

### 2.3.1 Higher Education Institutions' Obligations

1. Publicize information on the students financing scheme.
2. Periodically invoice HESFB the required fees for Students Loan Beneficiaries
3. Provide academic progress reports of the supported students.
4. Issue transcripts and certificates on timely basis
5. Carry on all obligations as stated in the MoU with HESFB

### 2.3.2 Obligations of the Employer

1. To confirm whether a new recruit was financed under the students loan scheme
2. Inform the Board within 14 days of a loanee's employment terms.
3. To make deductions at source not exceeding 30% of gross salary after other statutory deductions for remittance to the Board.
4. To furnish the Board periodically on loanees' information.
5. Carry on all obligations as stated in the MoU with HESFB

### 2.3.3 General Clients' Obligations

As a client to HESFB, you are obliged to;

1. Keep in knowledge of any updates and information about the services of the Board
2. Seek clarity in cases where the information isn't clear
3. Act as HESFB ambassador in respective communities to help in achieving the body's vision and mission
4. Be honest at all times while relating with HESFB

### 2.3.4 Rights of the Client

1. You have the right to timely and accurate information,

- responses and services
2. Appeal against the decision made by the “The Board” upon student loan beneficiary shortlist in case of discontent
  3. Corrupt free service
  4. As a client, you are to be sensitized about the student loan scheme through all the established information dissemination platforms.

## **2.4 Information dissemination platforms**

We aim to ensure that we communicate well with our clients and we will give them information through the following ways;

1. Annual corporate reports
2. HESFB strategic plan
3. Brochures and fliers
4. HESFB Newsletter
5. Personal addresses/press conferences and stakeholder consultation meetings
6. Website and e-mails
7. Broadcast Platforms (Radio & Television)
8. Print Media platforms
9. Social Media Platforms

## **2.5 Accountability**

HESFB shall be accountable to the clients as regards implementation of the Board’s mandate;

1. Inform about the approved programmes and higher education institutions, other tertiary institutions for the student loan scheme
2. Inform about the numbers of applicants offered the student loan scheme every academic year
3. Inform about the regional balance in student loan allocations
4. Update about the works so far done and yet to be

done by HESFB

5. Widely sensitize Ugandans about the Students' Loan Scheme opportunity

## **2.6 Complaints, Complements and Enquires**

As a client, you have a right to send in dissatisfaction with what you deem wrong in our service delivery, staff or any individual that acts in capacity of HESFB in addition to enquiries. Complaints and complements are to be made through our respective channels of communications provided; email, calls, face to face, appeals or lawsuits.

## **2.7 Feedback**

HESFB shall provide feedback to all complaints or enquires within the stipulated desirable and considerable time.

## **3.0 Review And Evaluation**

This Charter will be revised after every two (2) years to ensure that it remains relevant. Using the feedback from clients and from periodic reviews, we will evaluate our services against the standards we have set in this Charter and report on these in our Annual Report.

## **4.0 Contact Information**

In case of further clarity as regards details in our service client charter, we are open to enquires and elaboration. Please reach out to us with the contact information below;



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