

PREAMBLE

At EMF Medical Aid Society, client service is at the heart of our strategy. We are committed to delivering responsive, courteous, and efficient service that ensures the best possible health outcomes. This charter outlines the standards and commitments that guide how we serve you. This Charter aims to set quality and time delivery standards for the services provided by the EMF Medical Aid Society (EMF).

Chief Executive Officer Date 11 /09/2025

OUR VISION

To be a comprehensive healthcare funder of choice in Zimbabwe.

OUR MISSION

Leading in providing quality, customer-centric, and innovative integrated healthcare services in Zimbabwe.

OUR CORE VALUES

- Integrity
- Customer-Centricity
- Innovation
- Empathy
- Teamwork

YOUR ROLE AS OUR VALUED CUSTOMER

- Settle contributions timely as they fall due
- Provide accurate and complete information
- Keep membership details updated
- Provide identification documents when required
- Treat our staff with respect
- Share feedback to help us improve

OUR PROMISE TO YOU

- Comprehensive healthcare cover
- Access to reputable service providers
- Adequate medical benefits pay-out
- Funeral benefit pay-out
- Customised health cover
- Customer support
- Hospital cash back
- Telemedicine and digital solutions (strategic priority)

OUR SERVICE STANDARDS

- 1. FAST RESPONSES**
 - WhatsApp (Thando Chatbot): 24/7 instant assistance.
 - Calls: 95% answered within 30 seconds (3 rings).
 - Emails & social media: Responses within 30 minutes.
- 2. QUICK ACCESS**
 - Membership cards issued within 2 working days after confirmation or waiting period expiry.
 - Beneficiary details updated within 2 working days.
- 3. EFFICIENT CLAIMS & REFUNDS**
 - 95% of clean claims settled within 30 working days.
 - Refund reimbursements processed within 7 working days.
- 4. TRANSPARENT COMMUNICATION.**
 - Changes in contributions and benefits communicated within 14 days.
- 5. PERSONALIZED HEALTHCARE SUPPORT**
 - Access to integrated EMF Helpstars Medical Centre and Dental Clinics in Harare & Bulawayo. • Affordable medication through Sunrise Pharmacies in Harare & Bulawayo. • Tailored service via our Qalisa Fund Management System.

We protect your personal information in line with Zimbabwe's Cyber and Data Protection Act 12.07 and the Cyber and Data Protection Regulations, Statutory Instrument 155 of 2024. As a registered medical aid society, EMF also fully complies with the Medical Services Act [Chapter 15:13] and is a member of the Association of Healthcare Funders of Zimbabwe To safeguard your data, we use encryption, two-factor authentication, and other security measures across all client-facing platforms.

CUSTOMER FEEDBACK AND COMPLAINTS PROCEDURE

We pledge to provide different touch points for customer feedback and complaints:

CHANNEL	DETAILS
In person	Visit any EMF branch and speak to any Staff Member at EMF Medical Aid Offices 3rd Floor Engineering Building, 88 Rezende Street Harare, 95 George Silundika Street Bulawayo, Ground Floor, First Mutual Building Kwekwe and Number 99A, Ireland Road, Zvishavane
By Telephone	By Telephone General Lines 0242 781079 / 08677004128
In Writing	In Writing Address to: The Marketing Team, EMF Medical Aid Society, 3rd Floor Engineering House, 88 Rezende Street, P.O. Box 1922, Harare
Email	clientservices@necemf.co.zw
Social media	@emfmedicalaid LinkedIn, Facebook, Instagram, WhatsApp, X, Threads
Website	Website www.emfmedicalaid.com

All complaints will be acknowledged and addressed within ten (10) working days. Unresolved matters can be escalated to the Business Development and Client Relationship Manager, Fund Secretary, and ultimately the Principal Officer.

OUR STRATEGY

This Charter directly supports our 2025–2030 strategy by prioritizing customer acquisition, strengthening service provider relationships, embracing digital transformation, and maintaining compliance with the highest governance standards.

REVIEW OF THE CUSTOMER SERVICE CHARTER

A review of this Customer Service Charter will be conducted twice a year. This review will be aided by feedback from the following strategies:

- Remarketing the society's Customer Service Charter
- Customer Service Surveys to be regularly conducted in order to assess Member and Service Provider confidence in the Society.

CONCLUSION

This Customer Service Charter reflects EMF Medical Aid Society's unwavering commitment to placing our members at the center of everything we do. Guided by our vision, mission, and values, we pledge to deliver responsive, reliable, and innovative healthcare funding solutions while upholding the highest standards of integrity and compliance. Together with our members and partners, we strive to safeguard what matters most your health and wellbeing.