



Customer Service Charter

January 2022

Service Vision: To be the pinnacle of service excellence for
Our members and clients at all points of contact

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VM Group

Introduction

The purpose of this Customer Service Charter is to provide you, our valued Members and Clients, with a guide on the service levels you should expect in your interactions with us at the various points of contact, across the VM Group.

The VM Group complies with a range of regulatory requirements including but not limited to: The Banking Services Act, The Building Societies Act, The Securities Act, rules and regulations under the Real Estate Board of Jamaica.

This Charter further outlines our commitment to provide you with Service Excellence at all points of contact, wherever you choose to do your business across the VM Group.

About The VM Group

We are a proud Jamaican organisation that has been empowering you, our valued Members and Clients to acquire homes and achieve financial independence for many decades. The strategic goals of the organisation are to become a Strong Integrated Financial Group, a Modern Mutual, an Employer of Choice and a Model Corporate Citizen. These strategic goals relate to our intention to grow consistently and prudently by continuously taking a collaborative and cohesive approach to our business.

The VM Group comprises the following entities, all geared towards ensuring that you, our Members and Clients, achieve your financial goals.



The VM Building Society (VMBS)

The VM Building Society provides a range of savings and loan products to help you achieve your personal or business goals. Your goals are our mission whether you desire a new home, a new car or hope to take that dream vacation. We can help your dreams come true. With 16 branches islandwide and overseas representative offices in the UK and the US, our reach is wide. We look forward to serving you.

WEBSITE: <https://vmbuildingsociety.myvmgroup.com/>



Saving Accounts



Certificates of Deposit



Credit Facilities



Mortgages



Online Banking



Salary Express Services



Foreign Exchange Trading



Funds Transfer



Bridal Registry



VM Wealth Management Limited (VMWML)

At VM Wealth our sole focus is on optimising the wealth of our customers and safeguarding their financial well-being. We are one of Jamaica's premier providers of wealth management services, securities trading and sales, investment advisory services and corporate solutions. We are ready to put our expertise to work for you.

WEBSITE: <https://www.vmltd.com/>



Asset Management

- Unit Trust
- Private Portfolio Management



Bond Trading



Stock Brokerage



Corporate Finance (VMIL)



Lending Solutions



Money Market Securities



VM Pensions Management Limited (VMPPM)

Retirement can be a happy, fulfilling time but it requires careful planning and excellent management. At VM Pensions Management we are ready to create the future of your dreams.

WEBSITE: <https://vmpensions.myvmgroup.com/>



Pension Fund Administration



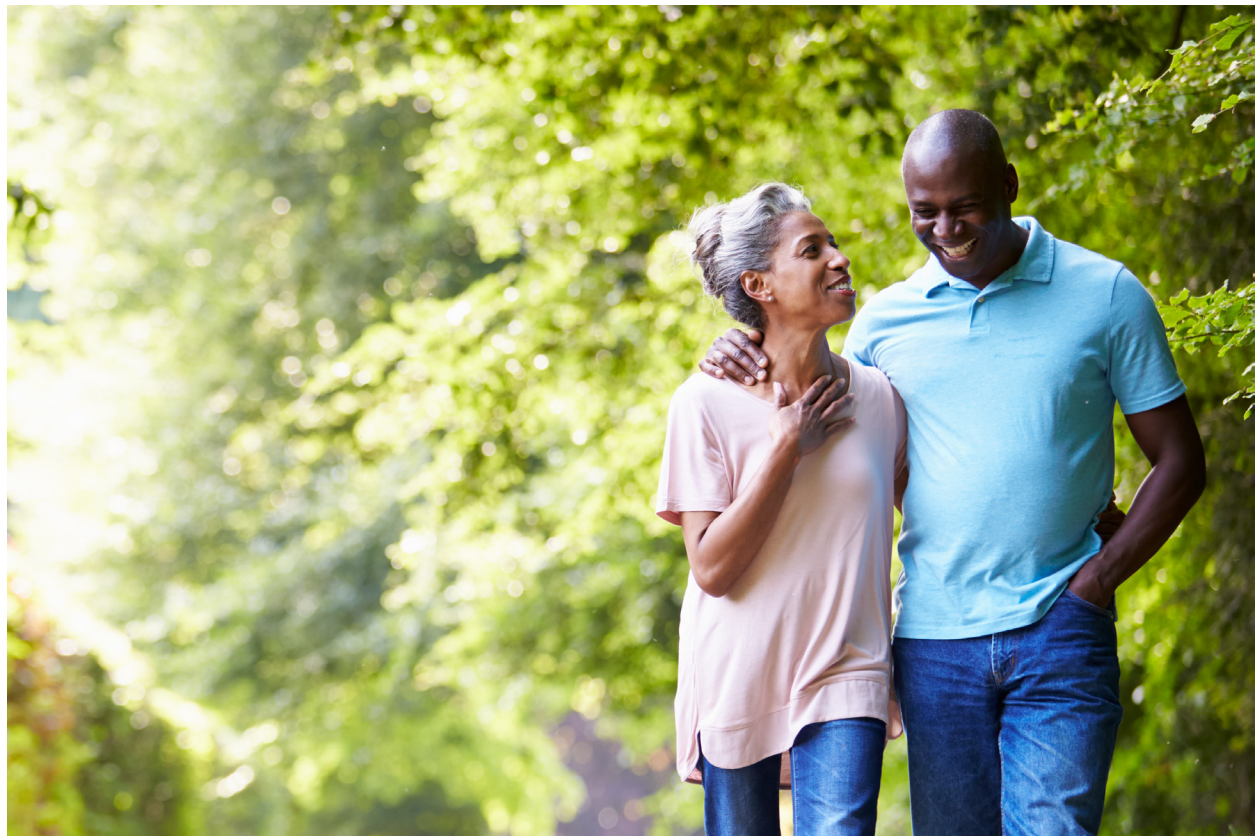
**Pension Funds Investment
Management**



Pension Consultancy Services



**Approved Retirement Scheme
(ARS)**



VM Property Services Limited

Our expert team of property experts is at your service. Property Management, Project Management, Real Estate Sales and Rentals as well as Valuation services, we do it all. We have the knowledge and enthusiasm and are ready to go to work for you.

WEBSITE: <https://www.vmpropertyservices.com/>



Property Valuations



Project Management



Real Estate Sales & Rentals



Property Management

VM Money Transfer Services Limited (VMTS)

We make connections that make your life better. With VMBS Money Transfer Services, you can send remittances to your friends and family in Jamaica and/or cover your obligations with fast, safe and secure remittance services. We are ready to serve you.

WEBSITE: <https://vmmoneytransfer.myvmgroup.com/>



Remittance Services



Bill Payment



VM Foundation

The VM Foundation was established as the vehicle through which VM will positively transform the lives of Jamaicans globally. The Foundation focuses on Leadership and Nation building, Youth Empowerment and Health and Family.

Our Mission

We are committed to empowering individuals within our communities, locally and in the diaspora, with programmes, delivered through a dedicated team of volunteers and partners focused on improving quality of life.

WEBSITE: <https://vm.foundation/>

DONATE@: VMBS 401844515





Our three main areas of focus:

LEADERSHIP AND NATION BUILDING | YOUTH AND EMPOWERMENT | HEALTH AND FAMILY

VM Foundation Core Values







EXCELLENCE: We pledge to combine the best of business, technology, and public/private partnership approaches for the benefit of Jamaicans in the communities we serve.

SERVICE: We are devoted to developing a network of individual members, team members and citizens who will advance the welfare and financial independence of Jamaicans across the globe.

COLLABORATION: We will develop partnerships with best-in-class individuals and organisations that complement the mandate of the VM Foundation, leveraging resources and influence to tackle issues affecting Jamaicans.

EMPOWERMENT: We treat each beneficiary of the foundation as equal and worthy of assistance. The VM Foundation will provide beneficiaries, donors and volunteers with desirable opportunities for personal and organisational growth.

ACCOUNTABILITY: As a member of the VM Group, we will maintain modest fundraising and administrative expenses. We are committed to generating efficiencies, leveraging resources, and maximising the wellbeing of Jamaicans with every dollar spent.

 Volunteering	 Leadership	 Sports Development	 Health
 Family	 Nation-building	 Youth Empowerment	

VM Finance

VM Finance Limited is an established specialist non-bank funding partner for experienced property developers in the United Kingdom. We help to fund development and investment opportunities for residential, commercial and mixed-use properties.

We are a registered private company, and we are wholly owned by the Victoria Mutual Building Society. VM Finance Limited is also an approved mortgage intermediary, regulated by the Financial Conduct Authority (FCA).

WEBSITE: <https://www.vmfinanceltd.com/>



VM Investments

VM Investments Limited at a glance. We purposefully harness the power of capital to create, grow, and help businesses to thrive. We turn opportunities into wins.

VM Investments Limited is an investment and financing company with operations managed by VM Wealth Management. As a member of the iconic VM Group, we are guided by a robust commitment to our clients' best interests and guided by a prudent approach to risk management.

With a suite of credit financing solutions and underwriting services, our clients benefit from the strength and stability of the VM Group. The companies we work with also benefit from guidance provided by a dedicated team with an enviable track record and the flexibility and service ethic of a boutique operation.

We leverage the power of capital to expand businesses and launch industries. Our clients gain from our firm focus on product design and credit financing strategies that put their business first. With a management team of caring experts at the helm, we take a prudent approach to risk management in pursuit of the best solutions for you.

WEBSITE: <https://vmil.myvmgroup.com/>



Our Commitment

We recognise that every interaction with you is an opportunity for us to genuinely and proactively demonstrate that your financial needs and goals are our priority. To that end, we will ensure that in everything we do, YOU are at the centre of our focus

10 Key Commitments to You



- ▶ We will create an **authentic and memorable VM** experience for you at all times



- ▶ We will always act **honestly and with integrity**, and will treat you fairly and reasonably in all our dealings with you



- ▶ We will demonstrate **professionalism in both conduct and appearance** and display a good service attitude at all times



10 Key Commitments to You (cont'd)



- ▶ We will never be **dismissive, disrespectful, or disregard** your concerns or inquiries



- ▶ We will always seek to understand your needs and take **steps to provide the best solutions**



- ▶ We will take time to explain and to empower you with **accurate information prior to engaging you** in financial transactions



- ▶ We will provide current relevant and accurate information about **our products and services, interest rates, fees and charges** so that you can make informed decisions



- ▶ We will comply with **legal and regulatory guidelines** of whichever jurisdiction/country in which we operate



- ▶ Where there is an issue, **we will take responsibility to thoroughly investigate and provide a timely response**



- ▶ We will always **put your needs at the centre** of everything we do

Delivering on our Commitment

We promise to deliver on our commitment in the following ways:

Products And Services

- ▶ When offering a product or service we will provide you with clear and comprehensive **information on all possible charges**.
- ▶ We will disclose to you any changes in the **terms and conditions of any product or service**.
- ▶ Where a product or service is preconditioned on the delivery of a product or service by, from or through a third party, we will disclose this **precondition to you prior to your selection of the mode of delivery**.

Fees And Charges

- ▶ We will notify you no later than 45 days prior to any changes in our **fees and charges**.
- ▶ We will **display changes to fees and charges** in the relevant locations to ensure ease of access by you.
- ▶ We will make readily available to you, **fees and charges for our products and services**.



Delivering on our Commitment

Transaction

- ▶ We will provide you with **complete information regarding the costs** of completing transactions with us.
- ▶ We will provide accurate and completed disclosure of the account information or transaction detail within three (3) working days of the receipt of your request. Where the requested information cannot be provided within this timeline, **we will ensure that you are provided with a specific date by which the information will be provided.**
- ▶ You will be advised in writing whether in print or electronically of any **backdated transactions/charges/debits to be posted to your account.**





Complaints Management



Positive complaints management affords us the opportunity to improve service quality and is crucial to our mandate to deliver Service Excellence to you.



We are committed to effectively and efficiently handling complaints made to the organisation and to that end we have ensured that key elements in our complaints-handling process are consistent with International Standards (ISO 10002) -Guidelines for complaint management in organisations.



We will acknowledge receipt of your complaint within one **(1) business day and will seek to resolve the issue** at the first point of contact.



Where we are not able to resolve the issue at the first point of contact **we will indicate the period within which the matter will be resolved.**



We commit to handling your service issues promptly and fairly and provide you with information on avenues for resolving disputes if we are not able to reach an agreement with you.

Complaints may be submitted to us through any of the below listed channels:

Website www.myvmgroup.com > Chat with us (online chat) or Click on the Customer Service tab and share your feedback (Compliments, Suggestions or Complaints).

Email > manager@myvmgroup.com or feedback@myvmgroup.com

Member Engagement Centre > Tel: (876) 754-VMBS (8627)
Toll free (Jamaica): 1-888-937-8627
Toll free (USA/Canada): 1-866-967-8627
Toll free (UK): 0-800-068-8627

Click Here > **SBU/Branch locations and Overseas offices**

How to Contact Us

Member Engagement Centre

Our Member Engagement Centre is available during the following hours and on the following days:

Mondays - Fridays	7:00a.m. - 8:00p.m.
Saturdays	10:00a.m. - 6:00p.m.
Sundays	10:00a.m. - 3:00p.m.

You may contact the Member Engagement Team using any of the below channels:

Telephone:	(876) 754-VMBS (8627)
Toll Free (Jamaica):	1-888-YES-VMBS (937-8627)
Toll Free (USA/Canada):	1-866-967-VMBS (8627)
Free Phone (UK):	0-800-068-VMBS (8627)

Fax: (876) 929-5224 | **E-mail:** manager@myvmgroup.com | **Online Chat:** www.myvmgroup.com

Website: Customer Service

Click on the **Customer Services** tab and share your feedback (Compliments, Suggestions or Complaints). **Your feedback is important to us.**



How to Contact Us

Overseas Representatives Offices

United Kingdom (UK)

Monday - Friday

9:30am - 4:00pm

Saturday (Brixton Office Only)

9:30 - 12:30pm

Brixton Office

380 Brixton Road
Brixton
London SW9 7AW
Tel: **020 7738 6799**

Tottenham Office

520 High Road,
Tottenham
London N17 9SX
Tel: **020 8801 6777**

Birmingham Office

174 Dudley Road
Edgbaston
Birmingham B18 7QX
Tel: **012 1454 2020**

United States (USA)

Monday - Friday (closed on Saturdays)

10:00am - 5:00pm

Florida

The Sienna Shops | 2600 S University Drive
Suite # 109, Miramar, FL 33025

Fax: **(305) 770-2622**

Tel: **(305) 770 770-2643/2654**

Toll Free: **1-877-770-VMBS (8627)**

New York

300 Cadman Plaza West One
Pierrepont Plaza, 12th Floor, Brooklyn
NY 11201

Tel: **347-344-5790**

Fax: **347-344-5791**



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