



CUSTOMER CHARTER





MHC CUSTOMER CHARTER

1. INTRODUCTION

The Mauritius Housing Company Ltd (“MHC”) is committed to delivering quality and inclusive customer service. This Charter has been developed with the intent to embrace best practices for the benefit of our customers, stakeholders, and all concerned parties.

This Charter applies to all products and services offered by MHC, whether through its front offices (including the head office and branches), over the phone, by post, or via MHC’s electronic platforms such as MHC website, the Mobile Application and Internet Banking.

MHC strives to provide high-quality financial services and excellent customer care to its clients. This Charter outlines our customer service commitments and details our valued customers can expect in their interactions with us. If, for any reason, customers are not satisfied with our service or require further clarification on the handling of their personal information, they may contact MHC’s designated Complaint Coordinator and/or the Data Protection Officer. Contact details are provided below.

2. BACKGROUND AND HISTORY

MHC was established in 1963 with the mission of providing affordable housing solutions to Mauritians. Over the years, MHC has expanded its products and services, and has emerged with a larger range of sustainable home loans, savings plans, and investment products, thereby positioning itself as a key player in the local non-banking sector – home loan and deposit taking segment.

2.1. MHC’s Vision

To be the undisputed benchmark and the most preferred provider of housing financial services in Mauritius and the region.

2.2. MHC’s Mission

2.2.1. Product/Services Aspect

MHC offers a wide range of home loans with respect to Construction projects, Renovation, Extension, Reimbursement, Purchase, Acquisition of lodging/apartment, refinancing of housing loans aiming at assisting every Mauritian and Rodriguan family to own a house.

2.2.2. Geography Aspect

With a view to fulfilling the MHC’s mandate, we shall maximise our share of the market in Mauritius and Rodrigues without disregarding the regional market, using tailor-made strategies and objectives.

2.2.3. Customer Aspect

To professionally and continually delight our customers, ranging from a new born to a senior citizen, with a wide spectrum of competitive products that better meet their needs and expectations whilst ensuring their brilliant future.

2.2.4. Good Governance Aspect

To leave no stone unturned in addressing the currently applicable Code and Bank of Mauritius guidelines on Corporate Governance and any established industry practices aiming at the enhancement of customer confidence and legal compliance.

2.2.5. People Aspect

We shall always put our most valued asset, which is our people, at the core of our business operations, through adequate training and performance management whilst ensuring quality at all times.

2.2.6. Technology Aspect

To make full use of available, affordable and applicable technologies that will take the organisation to business excellence.



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2.3. Our Core Values

Core Values	 Innovation and Creativity	 Teamwork and Team Spirit	 Customer Oriented
 Honesty and Integrity	 Serviceability	 Staff Development and Welfare	 Environmental Care

3. OUR COMMITMENT

MHC's commitment is to continuously enhance our services' standards and our business relationship with you will be governed by the following principles:

3.1. Customer Focused and Engagement

All our products and services are compliant with applicable local legal laws and regulatory framework enforced by the Bank of Mauritius. Since our aim is to foster financial inclusion, for a sustainable borrowing and growth, our team is fully committed to explain and help our customers in understanding the financial benefits of our products. We also guide them to have a clear and complete idea of how MHC's products can meet their needs or requirements while also advising on the risks involved, wherever applicable.

Our frontliners ensure that all information, terms and conditions relating to our products and services offered are accurately represented and promptly disseminated. We do not engage in purposefully deceptive, misleading or false representations with regards to our products and services. We ensure full compliance with the governing authorities in the imposition of fee and charges, where applicable.

At MHC, we always ensure that our customers are always granted the option to decline any offer made for a product and/or service, or to opt out at any time they choose to do so.

3.2. Honesty and Integrity

At MHC, we shall always serve our customers with sincerity and the highest ethical standards, irrespective of their age, status, gender and ethnical belonging.

Our customers can rest assured that they will be treated with due respect and dignity.

Any employee who may be concerned with a conflicting interest shall disclose any conflict of interest before entering into business relationship with our prospects at all levels.

We shall always provide clear, relevant and timely information to our customer, not limited to the applicable Terms and Conditions, fees, charges, penalties, interest rates, in order to assist them in making informed decision with regards to our products and services.

3.3. Fairness and Equality

At MHC, we are committed to always serve all our customers in a fair and equitable way, irrespective of age, gender, status, sexual orientation or ethnic belonging.



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3.4. Data Privacy and Security

MHC, as a regulated financial institution, is duly registered as Data Controller and Data Processor under the Data Protection Act 2017. In accordance with the prevailing local legislation, MHC warrants that all personal information shared by our customers shall be used solely for the intended purposes for which same have been shared (e.g. application) and have appropriate organisational measures and technological controls to safeguard your information.

MHC is dedicated to providing secure and reliable online services through our Mobile Application (MHC Mobile) and Internet Banking (MHC Connect). Our security measures include:

- Data encryption to protect sensitive transactions.
- Dual authentication for a secured login.
- Strict internal policies to ensure data privacy and security.
- Regular system updates to counter cyber threats.

For more details on MHC's Data Privacy Policy, please visit our website: <https://www.mhc.mu/data-privacy>.

In case of any data breach being identified, we reiterate our commitment to intervene at the earliest and take appropriate actions, including sanctions against those at fault. As one of our key stakeholders, your ongoing support is essential for us to fulfill our legal and compliance obligations with respect to data protection.

3.4.1. Contact Details of our Data Protection Officer

If you have any questions, concerns, or requests regarding your personal data or this notice, or if you wish to exercise your rights, please contact MHC's Data Protection Officer.

- 📍 Level 1, MHC Building, Reverend Jean Lebrun Street, Port Louis
- ✉ dpo@mhc.mu
- ☎ 405 5555 (ext. 248)

Should you not be satisfied with the response from MHC, you may contact the following offices:

Data Protection Commissioner

- 📍 Data Protection Office
Level 5, SICOM Tower, Wall Street, Ebene Cybercity, Ebene, Republic of Mauritius
- ✉ dpo@govmu.org
- ☎ (+230) 460 0251

Ombudsperson for Financial Services

- 📍 Ground Floor, SICOM Tower, Wall Street, Ebene 72201, Republic of Mauritius
- ✉ ombudspersonfs@ofsmauritius.org
- ☎ (+230) 460 0473/0474



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3.5. Filing a Complaint

In line with the Bank of Mauritius's guidelines on complaint handling, MHC has established clear and effective procedures for addressing client complaints, which has to be made in writing. These procedures ensure that your concerns are handled promptly and fairly.

In case you have any concerns regarding our products and/or service delivery, please feel free to contact our designated Complaints Officer, based at MHC's Head Office in Port Louis. You can opt to:

1. Meet our Complaints Officer at MHC's Head Office in Port Louis or visit any of our branches and speak to the Branch Manager, who shall assist you in escalating your concerns to MHC's Complaints Officer.
2. Send an email, with the relevant details and supporting documents on mhc@mhc.mu, to the attention of MHC's Complaints Officer.
3. You can submit your complaint through our website on www.mhc.mu.

We assure you that your concerns will be thoroughly addressed, and we will keep you informed of any developments throughout the process.

If you are not satisfied with our response or if you did not receive a response within three (3) months from the date you filed your complaint, you may refer the matter to the following authorities, specifying the nature of your complaint, redress sought for and the reasons for your dissatisfaction:

(i) The First Deputy Governor of the Bank of Mauritius

📍 Sir William Newton Street, Port Louis
✉ governor.office@bom.mu
☎ (+230) 202 3800
📠 (+230) 211 5357

(ii) The Ombudsperson for Financial Services

📍 8th Floor, SICOM Tower, Wall Street, Ebene Cybercity 72201
✉ ombudspersonfs@ofsmauritius.org
☎ (+230) 460 0473/4
📠 (+230) 468 6473

4. Feedback and Suggestions

At MHC, we highly value customer feedback, welcome suggestions to help us enhance our services and develop new products tailored to your needs.

We invite you to share your feedback and suggestions with us via email or through the dedicated feedback section on our website at www.mhc.mu/feedback.

5. Review of this Charter

This Charter will be reviewed, as and when required.

Last updated in June 2025



Mauritius Housing Company Ltd

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