

Customers Complaints Handling Policy & Procedures



Corporate Office
July 2008

Version 1.0

S.No	Index	Page#
1.	Policy	03
2.	Complaint Definition	05
3.	Lodgment of Complaints	06
4.	Procedure: Resolution of Complaints	07
5.	Complaint Cell	08
Appendix		
I.	Complaints Letter/Leaflet (Format)	10
II.	Complaints Register (Format)	11
III.	Acknowledgement Letter (Format)	12
IV.	Interim Reply Letter	13
V.	Final Reply Letter	14

Policy

In the present scenario of stressful competitive environment in banking industry, excellence in customer service is the most important tool to sustain the business growth and attract new business.

At Khushhali Bank Limited (KBL) as a service organization, customer service and customer satisfaction will be the prime concern. Customer complaints are a part of the business of any corporate entity. KBL not only believes that providing prompt and efficient service is essential but also recognizes the right of its customers to complain and indeed welcomes their complaints as a valuable form of feedback to improve our services and products.

The policy is prepared in compliance with SBP BPD Circular 17 of 2004 which requires that customer complaints and grievances are reviewed and timely responded. Customer dissatisfaction could severely damage a bank's image/repute. KBL's policy on complaints resolution is based on:

- Customer complaints are recognized as a tool to address shortcomings, if any.
- Customers are treated fairly and to the highest professional standards at all times.
- Complaints raised by customers are dealt efficiently and with utmost courtesy.
- Customers are fully informed of avenues to escalate their complaints/grievances within the organization and their rights to alternative remedy, if they are not fully satisfied with the response of the bank to their complaints.
- The bank employees must work in good faith and without prejudice to the interests of the customer to minimize complaints.

A customer may not be satisfied with the service offered by the Bank. The impoliteness of the staff members, undue delays in servicing clients, unsatisfactory manner of sending the periodic statements and other information etc. are some of the grounds on which a customer may become unhappy. In such a situation the Bank must take stock of its position and should re-review servicing standards on periodic basis, and appropriate steps are taken for improvements.

The particulars, name, designation, contact details (phone, fax, mobile etc), of designated employees in the Branches as well as in corporate office will be forwarded to State Bank of Pakistan. Any

change will also be immediately advised to SBP but not later than 2 days.

KBL customers have full rights to register their complaints, if they are not satisfied with the services provided by the bank.

2 Complaint Definition

A complaint is a communication received by the bank through any means (oral/written/mail/e-mail) which expresses dissatisfaction about any aspect of the Bank's Products, Services, Employee behavior/attitude, Processes, Systems, etc.

2.1 Types of Customer Complaints:

- i. Inadequacy/poor services.
- ii. Relative to Products offered by Banks.
- iii. The employees' attitude/dealing.
- iv. Branch/Departmental culture/environment.
- v. Delay in responding customer inquiries.
- vi. Non availability of Staff in the Branch (Time Management).
- vii. Cumbersome/malfunction/noncompliance of processes procedures and benchmarks:
 - Application Processing delays
 - Delayed Disbursement
 - Fraudulent activities (Cash collected not deposited)
 - KBL clearance (Customer need for loan from another Bank)
- viii. Non-availability of required documentation/printed stationery
- ix. Recovery (No or informal receipts are issued to client)
- x. Funds not transferred to designated Bank
- xi. Incorrect accounts record due to errors & emissions; weak internal controls.
- xii. Gaps in standards expected and actual services rendered.

- 3 Lodgment of Complaints:
- 3.1 A complaint box will be placed in the main banking hall/Customer dealing area. Key of the box will be kept with Branch Manager/Relationship Manager.
- 3.2 RM may assign a designated officer in the Branch to receive oral complaints. The following particulars of that designated will be affixed at notice board for customers’ knowledge:
- 3.3 Name:
- 3.4 Designation:
- 3.5 Phone No.
- 3.6 Fax:
- 3.7 Mobile Number:
- 3.8 It is mandatory for the bank to make available the complaint leaflets and the same should be placed at prominent places of main banking hall and also displayed at the Notice board. The leaflet shall mention a toll free number (if available), an e-mail address i.e. “Complaints@kb.com.pk” and surface mail address of Corporate Office to receive complaints centrally.
- 3.9 A “Complaint Cell” will be established at Corporate Office to receive, coordinate and respond the customer complaints, and will be headed by a designated officer.
- 3.10 RM to ensure that all staff members are familiar with complaint lodgment process.

- 4 Procedure: Resolution of Complaints
- 4.1 At the end of day the BM/RM will open the complaint box and will review all complaints
- 4.2 RM shall maintain a Complaint Register (as prescribed under Appendix-II) of all complaints lodged. All complaints shall be logged in the register by the end of same day.
- 4.3 RM will acknowledge in writing (as prescribed under Appendix-III) the receipt of complaint latest by next day of the date of receipt of such complaint.
- 4.4 RM will be responsible for forwarding each & every complaint along with responses given by him to Complaint Cell at Corporate Office by the end of same day.
- 4.5 Copy of complaints and subsequent responses by RM shall be maintained in a separate file.
- 4.6 If any complaint falls under category 2.1.i to 2.1.vi RM will be allowed to respond to the complaints after due inquiry / investigation at his end.
- 4.7 It is foremost duty of RM to ensure that the complaints are resolved completely to the customer's satisfaction
- 4.8 RBM/TPM to review complaints register along with responses and the un-responded complaints during their periodic visit to Branches. RBM/TPM will ensure that complaint redressal procedures are complied with.
- 4.9 Internal Audit will also review the complaint handling at Branches during their audit visits.

- 5 **Complaint Cell**
- 5.1 Complaint Officer may issue instructions to RM for responding the complaints under 2.1.i to 2.1.vi. He may also take up the matter for further inquiry before or after responding the complaint, if he deems necessary.
- 5.2 Complaint Officer at Corporate Office will maintain a Complaint Register to log all complaints received either through branch or directly. The Complaint Officer shall assign a unique complaint tracking number to each & every complaint.
- 5.3 Complaint Officer will acknowledge in writing (as prescribed under Appendix-III) the receipt of complaint under clause 2.1.vii, latest by next day of the date of receipt of such complaint.
- 5.4 Complaint Officer will ensure that RM has responded to complainants, as referred in clause 4.6 above, with a copy to Complaint Cell within 10 days of receipt of complaint.
- 5.5 Complaint Officer will be responsible to respond to complaints mentioned under 2.1.vii after due inquiry / investigation.
- 5.6 For inquiry/investigation of complaints, Complaint Officer will forward such complaints within 48 hours to relevant departments like HR/IA/Fraud desk and other relevant department/unit to which complaint belongs.
- 5.7 Complaint Officer will work as coordinator for arranging inquiry/investigation.
- 5.8 BM/RM will ensure that all complaints are responded at highest priority within 10 days of the receipt of complaint. If inquiry can not be finalized within 10 days, an interim response (as prescribed under Appendix-IV) shall be given stating the reason for delay.
- 5.9 It is foremost duty of Complaint Cell to ensure that the complaints are resolved completely to the customer's satisfaction.
- 5.10 If a complaint requires further investigation, an interim reply must be sent indicating the reasons for the time to be taken and expected date of action/response.

- 5.11 The final reply however must be sent within a period not exceeding 45 working days. The format of final reply is given at Appendix-V)
- 5.12 Due consultation should be made with legal counsel/concerned authorities while handling any complaint where legal/expert opinion deems necessary (e.g. Legal Notice etc.)
- 5.13 If the complaint is in Urdu language the response should be in Urdu language too.
- 5.14 Closed Complaint (Original) and resolution letter (Photocopy) shall be filed in order in a Complaint file maintained at Complaint Cell.
- 5.15 RBM/TPM will ensure that complaint redressal procedures are complied with, Internal Audit will also review the complaint handling at Branches during their audits.

Preprinted Form No.

Appendix-I

Customer Complaint Letter/Leaflet (Format)

Khushhali Bank Limited
Dated:

Complaint # ____

Re: Customer Complaint Letter

Dear Sir/Madam,

Khushhali bank is committed to provide you excellent banking services. Bank's efficient and professional team is always ready to help and resolve your banking needs, but if you have any reservations about our services/products or any other concern, you may identify the same hereunder and drop in the complaint box placed at all Branches. In case you would like to route complaint to Corporate Office "Complaint Cell", you may call at our Toll Free number XXXXX or at e-mail address Complaint@kb.com.pk or surface mail at 94, west, Jinnah Avenue, Blue Area, Islamabad.

We assure you that your complaint will be addressed at highest priority and in a professional manner.

Complaint Text (English/Urdu):

Customer Name and Signatures:
Account Number:

Appendix-II

Complaint Register (Format)

Complaint Register:

Branch Name
Date/Time
Complaint Number
Received through
Details/Particular
Received by (Officer)
Acknowledge by (In-charge)
Acknowledgement letter date
Forwarded to
Action/In progress
Reviewed by
Inquiry receipt date
Resolution mode (Branch/Regional Office/ Head Office)
Follow-up (In case of Regional Office/Head Office)
Resolution Date
Copy sent to corporate office
TSM/RBM Review Sign/Date

Appendix-III

Acknowledgement

Dated: __/__/____.

Dear Mr./Mrs./Ms _____

Subject: Customer Complaint No.xxxxxxx

We acknowledge receipt of your complaint dated __/__/____, and have allotted serial number XXXOOO, to your complaint.

Please be advised that we have initiated the investigation process and will forward to you our reply at an early date.

We assure you of our priority attention at all times.

Yours faithfully,

(Authorized Signature)

Appendix-IV

Interim Reply Format

Dated: / / .

Dear Mr./Mrs./Ms

Subject: Customer Complaint No.xxxxxxx

Reference to your complaints number XXXOOO, please be advised that the Management of KBL is rigorously following the matter and best available HR is designated to provide you the best solution and all efforts are being made to close the matter in minimum time limit.

We will reply you in full context as all possible finding and resolution are marked.

We assure you of our priority attention at all times.

Yours faithfully,

(Authorized Signature)

Appendix-V

Final Reply Format

Dated: / / .

Dear Mr./Mrs./Ms _____

Subject: Customer Complaint No.xxxxxxx

Reference to your complaint number XXXOOO, please find below the findings and resolution:

1 _____ TEXT _____
2 _____
3 _____

We assure you of our priority attention and we hope that our sincere efforts would have provided you the best solution of your concern.

Yours faithfully,

(Authorized Signature)

فارم برائے تجاویز/شکایات

ہماری خدمات آپ کی نظر میں

صارف کا نام: _____ قرض دار کا نمبر: _____

رابطے کی تفصیلات:

پتہ: _____

ذیلی فون نمبر/موبائل نمبر: _____

خدمات برائے صارفین:

• میں اظہار خیال کرنا چاہتا ہوں؟

تجاویز: شکایات: عمومی امور:

• کیا آپ کو بروقت خدمات فراہم کی گئیں؟

عمدہ: اچھی: مناسب: غیر تسلی بخش: ناقص:

• کیا آپ کو تصحیح /درستگی کے لیے برائچ میں دوبارہ آنا پڑا؟

عمدہ: اچھی: مناسب: غیر تسلی بخش: ناقص:

• کیا آپ کو اپنا چیک/ڈیمانڈ ڈرافٹ بروقت ملا؟

عمدہ: اچھی: مناسب: غیر تسلی بخش: ناقص:

• کیا آپ کو بینک کی شرائط و ضوابط سمجھنے میں مشکل پیش آئی؟

عمدہ: اچھی: مناسب: غیر تسلی بخش: ناقص:

• کیا آپ برائچ کی ظاہری صورت حال اور بنیادی ضروریات مثلاً پانی کی دستیابی اور صاف واش رومز وغیرہ کی فراہمی سے مطمئن ہیں؟

عمدہ: اچھی: مناسب: غیر تسلی بخش: ناقص:

• آپ KBL سٹاف کے رویے کے متعلق کیا خیال رکھتے ہیں؟

عمدہ: اچھا: مناسب: غیر تسلی بخش: ناقص:

کوئی اور تجاویز: _____

کوئی اور شکایات: _____

ہم آپ کی آراء/تجاویز/شکایات کے لیے یہ حد مشکور ہیں اور یقین دلاتے ہیں کہ آپ کی شکایات پر سات دنوں کے اندر کارروائی کی جائے گی۔





اپنڈیکس V

حتمی جواب کا خاکہ

مورخہ: _____

محترم جناب / محترمہ _____

عنوان: صارف شکایت نمبر:

بحوالہ شکایت نمبر آپ کی اطلاع کے لیے درج ذیل نتائج تحقیقات اور اُن کا حل پیش ہے -

متن

_____ (1)

_____ (2)

_____ (3)

ہم آپ کو یقین دلاتے ہیں کہ آپ ہماری اولین ترجیح رہیں گے اور امید کرتے ہیں کہ ہماری مخلصانہ کاوشوں سے آپ نے مسئلے کا بہترین حل پایا ہوگا۔

آپ کا مخلص

مجاز دستخط



عبوری جواب کا خاکہ

مورخہ: _____

محترم /محترمہ _____

عنوان: صارف شکایت نمبر

بحوالہ شکایات نمبر..... براہ کرم مطلع رہیں کہ KBL کی انتظامیہ نے آپ کی شکایت پر فوری قدم اٹھاتے ہوئے مسئلے کے حل کے لیے بینک کے بہترین افراد کو نامزد کر دیا ہے اور حتیٰ الوسعی کوشش کی جارہی ہے کہ معاملے کو جلد از جلد ختم کیا جائے۔ آپ کو متعلقہ تمام تفصیلات ممکنہ حل کے ساتھ جواباً بھجوا دی جائیں گی۔

ہم آپ کو یقین دلاتے ہیں کہ آپ کی خدمت ہماری اولین ترجیح رہے گی۔

آپ کا مخلص

مجاز دستخط



وصولی کی رسید

مورخہ: _____

محترم جناب / محترمہ _____

عنوان: صارف شکایت نمبر

آپ کی شکایت بتاریخ _____ ہمیں موصول ہو چکی ہے اور آپ کی شکایت کو سیریل نمبر _____ دیا گیا ہے۔

براہ کرم تسلی رکھیے آپ کی شکایت پر فوری کارروائی عمل میں لائی جا چکی ہے اور آپ کو جلد ہی جواب سے مطلع کیا جائے گا۔

ہم آپ کو یقین دلاتے ہیں کہ آپ کی خدمت ہماری اولین ترجیح رہے گی۔

آپ کا مخلص

مجاز دستخط