



Complaints Handling Procedures

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1. Introduction

In order to ensure that complaints are managed effectively, a complaint desk is in place with appropriate complaints handling officers to ensure timely resolution of all complaints. The Manager of Port Louis Branch will act as the Complaint Coordinator besides being the Complaint Handling Officer of the bank of the branch in Port Louis. For the other branches, the Branch Manager will act as Complaint Officer.

The Complaints Handling procedures will be made available on the website of Habib Bank Limited so that the customers and members of the staff can have access on same.

The Complaints Handling Procedures shall be binding on HBL staff.

2. HBL Complaints Coordinator Roles and Responsibilities

All complaints will be managed by the Complaints Coordinator.

The Role of Complaints Coordinator is mentioned below:

- 2.1. The Complaints Coordinator will receive the customer's complaints through the Complaints Officers.
- 2.2. The Complaints Coordinator will liaise with various departments to ensure accurate and timely resolution of complaints.
- 2.3. A written reply should be provided to the complainant within 10 days as from the date the complaint is received. In case, a reply is not given to the person within 10 days, customer can contact the Office of the Ombudsperson on the same.
- 2.4. To communicate with the clients as and when required.
- 2.5. Provide client with an acknowledgement of complaint when complaint is received.
- 2.6. To provide a copy of this procedure free of charge to the customers upon request.
- 2.7. The Complaints Officers, on daily basis, will share the "Complaint Management Excel Sheet" (Annexure 2) to the Complaints Coordinator who will review the complaints and resolve the issue accordingly.
- 2.8. The Complaints Coordinator will share the "Complaint Management Excel Sheet" on a weekly basis to the Head of all departments and to the Country Manager.
- 2.9. To send the Statement of Complaints to the Finance Department on a monthly basis for Bank of Mauritius Reporting.
- 2.10. To send the Statement of Complaints to the Ombudsperson on a quarter basis. (refer to Annexure 1).
- 2.11. To send the Ombudsperson a monthly report consisting of the total number of clients visiting HBL on daily basis, the maximum time that they must wait before being served and the efforts that HBL has made to reduce waiting time.
- 2.12. To liaise with the Ombudsperson as and when required.
- 2.13. Regular reports to be sent to Management. These reports should include at least the following:
 - Statistics on the volume and type of complaints received;
 - How well the internal complaint management system meets prescribed performance standards;
 - The level of customer satisfaction;
 - Whether recurrent problems are being identified and corrected.
- 2.14. In the event where complaints have been escalated to a court of justice, all the related evidences should be retained till the relevant court hearing is delivered.

If the events relating to the complaint made by a party have been recorded via the CCTV services operational at HBL Mauritius, HBL will make a copy of this CCTV recording on CD/external drive and keep same for a

minimum of 10 years. Where complaints have been escalated to a court of justice, and the proceedings are more than ten years, the recordings should be retained till the relevant court hearing is delivered.

These records should be kept in a convenient and accessible form to facilitate discharge by the Ombudsperson or its Officers of its powers under section 5 (3A) of The Ombudsperson For Financial Services Act 2018.

- 2.15. Staff Training will be provided to ensure that all complaints are resolved in an effective and efficient manner. All the required resources will be provided by the bank in order to ensure all of them provide the same level of service every time.

3. Complaints Officers Role and Responsibilities

The Complaints Officers are responsible to act as intermediaries and liaise with the customers and the core units of bank to ensure accurate and timely resolution of complaints. The Complaint will be investigated by an officer who has not been directly or indirectly involved in the complaint.

The Role of Complaints Officers are mentioned below:

- 3.1. Maintaining all complaints in the "Complaint Management Excel Sheet" as per Annexure 2.
- 3.2. To escalate the "Complaint Management Excel Sheet" to the Complaints Coordinator on daily basis.
- 3.3. To resolve any complaint immediately if possible; incase it is not possible, clients must submit their complaints in writing using our internal complaint form as per Annexure 1 or they can also send us a mail on complaints@hbl.intnet.mu.
- 3.4. Monitoring, investigating and follow-up the complaint with the concerned units and from customers, if required. The complaint will be assessed, and remedial actions will be offered.
- 3.5. For all resolved/closed complaints, Complaints Officers will log the complaint in the "Complaint Management Excel Sheet". The status of all complaints should be referred to the Complaints Coordinator on a daily basis during the 10 days following the receipt of the complaint.
- 3.6. Complaints Officers will provide all necessary information to the Complaints Coordinator as required for resolution of complaint.

4. Customer Lodging Complaint by Email, Phone or Letter

- When a Customer comes to the Bank for concern/complaint & query, the Complaint Officer tries to resolve the concern/complaint or query on spot. The Complaint Officer should try to identify the issues, be clear about what the problem is about, understand everyone's interests and provide the best solution to the customer.
- In case the customer is not agreeable to the clarifications/ explanations given. The Complaint Officer will then request the customer to lodge the complaint in the internal complaint form, via a letter/ email or facsimile.
- The Complaint Officer sends the formal complaint to the Complaint Coordinator who in turn sends a duly signed acknowledgement letter to the customer on the same day, except where the complaint has been made verbally or over the phone, informing that the complaint has been received.
- The Complaint Coordinator will then send the Complaint Letter along with a copy of the acknowledgment letter to the Country Manager advising of complaint.
- The Complaint Coordinator is required to keep all supporting documents along with the acknowledgement letter and Complaint Letter for audit trail purpose.
- It is also required to update the Complaint Log register as per details of complaint received.
- The Complaint Coordinator will keep the customer updated on the matter until is resolved. (Should be addressed within 10 days) of date complaint has been received.
- Complaint Manager phones the customer and provides clarifications on the complaint lodged and decision taken and on the same day sends a letter to the customer informing that complaint has been resolved.
- In case, a reply is not given to the person within 10 days as from the date of their complaint, they will be informed of the reason accordingly. They can also contact the Office of the Ombudsperson on the same.

NOTE:

- FINCON should submit, on a quarterly basis, a Statement of Complaints to Bank of Mauritius and Complaint coordinator must provide the information.
- Complaint Coordinator must submit on a quarterly basis, a report to the Ombudsperson on the following:
 - (i) Statistics on the volume & types of complaint received and their current status.
 - (ii) Recurrent problems being identified, and corrective action taken.

5. Effectiveness

- HBL monitors its complaints to help identify whether its products and services are causing issues for consumers and whether its operations and processes are working as intended. Complaints can serve as helpful indicators of possible weaknesses in processes, training, and controls.
- HBL has in place an efficient information management system capable to monitor and review the quality of complaint handling, detect underlying problems and take actions to address issues identified.
- There is regular reporting to senior management for review as per section 10.3 of Guidelines on Complaints Handling Policy & Procedures Applicable to Banks & Non-Bank Deposit Taking Institutions Licensed by the Bank of Mauritius.
- A regular assurance exercise will be conducted by the Internal Control Unit. The assurance exercise should aim at examining whether the procedures are operating effectively.
- The results of the assurance exercise, which will be submitted to the Country Manager, should be used to improve the complaint handling procedures, operating processes, products and services as appropriate.

6. Template

6.1 Acknowledgement to Customer upon receipt of Complaint

From:

Subject: Complaint Resolution No xxx

Dear Sir/Madam,

We acknowledge receipt of your complaint dated (date) regarding (mention complaint details).

We regret any inconvenience caused and assure you of our support. We have initiated the investigation process and will reply within two working days.

Should you need further assistance, kindly contact us on 217 7640 or email us on complaints@hbl.intnet.mu.

Thank you for giving us the opportunity to assist you.

Sincerely,

6.2. Final Reply

From:

Subject: Re: Complaint Resolution No xxx

Dear Sir/Madam,

With reference to your complaint number xxxx, please find below the findings and resolution:

- 1.
- 2.
- 3.

We would be happy to receive your feedback. Should you need further assistance, kindly contact us on 217 7640 or email us on complaints@hbl.intnet.mu.

Should you not be satisfied with the outcome, you may refer to the Office of Ombudsperson.

Thank you for choosing to bank with HBL.

Sincerely,

Annexure 1:Statement of Complaints to the Ombudsperson

STATEMENT OF COMPLAINTS				
PERIOD.....				
DATE RECEIVED	NAMEAND ADDRESS	NATURE	RESOLVED (DETAILS)	UNRESOLVED (REASONS)

Annexure 2:Complaint Management Excel Sheet

[illegible]

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