

**HBL**

حبيب بنك المحدود  
HABIB BANK LIMITED

# Customer Complaints Redressal System HBL Oman

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## **1. Introduction**

Habib Bank Limited, Oman Branches (the "Bank") is the Branch of Habib Bank Limited (HBL), a banking company incorporated in Pakistan having its Head Office at Habib Bank Plaza, Karachi, Pakistan. The Bank is carrying on banking business in Oman with its 8 branches under the license from local regulatory authority (the Central Bank of Oman). HBL has the largest network of domestic branch branches in Pakistan and significant presence abroad. The principal activities of the Bank are to provide all kinds of commercial and personal banking services to its customers.

## **2. Purpose**

We greatly value the customer's feedback, critical look out and complaints which are guiding principle for pursuit of improvement in our Service Quality.

This document mainly aims at establishing the guidelines for handling Customer Complaints and recording their feedback to make our processes simpler and customer friendly. This will enhance customer's trust in HBL and ensure customer loyalty and long term relationship with the organization.

Customer Complaint Redressal System for HBL Oman has been drawn up to:-

- Ensure that Bank is in compliance with the requirements of Regulatory bodies.
- Create awareness for the customers about redressal mechanisms available in their banks
- Have a systematic process of dealing with complaints
- Streamline the requirements to address inadequacies of response to customer grievances and complaints and
- Have an organized and accountable system to meet Central Bank of Oman requirements.

## **3. Scope**

The policy is applicable to HBL Oman Operations and laid down the guiding principles for effectively addressing the Customer Complaints along with the role and responsibilities HBL Oman Operations.

## **4. Designation of Focal Functionary**

As required in CBO circular BM 1043, HBL Oman has nominated Head of Operations as focal functionary, a person who will act as a focal point of reference for all complaints not being solved by recipient - offices and coordinator for the redressal system as a whole.

## **5. Customer's Complaint / Feedback Channels**

We always encourage our customers to provide their feedback and suggestion for the improvement of service. For this purpose various channels are available. Customer complaints are usually received through following channels:-

### **5.1 Complaint / Suggestion Boxes at Branches**

Complaint/ suggestion drop boxes duly locked are installed at prominent places in the branches along with customer feedback/ suggestion forms.

### **5.2 Complaint / Over the Phone**

At times customers call the call center or on the other numbers advertised by the Bank to make a complaint or give suggestions.

### **5.3 Complaint / Feedback through an e-mail or written letters**

The customers send us their complaint and feedback through email or written letter via normal mail and courier service.

### **5.4 News item on Print & Electronic media**

At times a news item appears in Print & Electronic media regarding our Bank. Sometimes, these news items highlight positive image of our Bank and sometime identify gaps in our service quality. Bank will give due importance to such feedback and address such type of feedback and take corrective measures.

### **5.5 Government Agencies, Central Bank, HOK and other Financial Institutions**

Sometimes complaint/ feedback are received through Government agencies, Central Bank, HOK and other financial institution which will be also be addressed in timely manner to satisfy the complainants.

## **6. Complaint categories**

Effective categorization will drive root cause analysis and can really assist in highlighting emerging issues and identifying customer pain points quickly. Usually complaints are categorized as complexity and issue.

- Service Delivery
- Administrative Decision
- Staff Conduct (not including human resource grievances)
- Policy & Procedure
- Privacy
- Whistle blower

## **7. Complexity**

Standard complaints usually involve a single issue or concern of type that may have been raised previously.

Complex complaints may require detailed or lengthy investigation due to involvement of multiple issues or parties. In such instances, a formal investigation shall be conducted.

## **8. Distinguishing “Complaints” from “enquiries and other communications”**

For recording and tracking purposes, complaints shall be categorized by issues. If a complaint falls into more than one category, Complaint Handling Unit will determine which category is most appropriate.

### **A “Complaint” can be defined as:-**

An expression of dissatisfaction; could be anger, customer states they have a complaint, clearly annoyed or unhappy. A response or resolution explicitly expected; the customer states

they are seeking some action to address their concern, even if they are not able to identify and state what action is required.

A response or resolution implicitly expected; requires the customer service agent to interpret that the service provider is expected to take action to deal with the problem.

A key component of the definition is the requirement for a response or resolution to be explicitly or implicitly expected. This is designed to eliminate vexatious complaints, in that a customer must be seeking a response or resolution of some kind.

**An “Enquiry” can be defined as;**

A request by a customer for information about a product or service provided by the service provider that does not reflect dissatisfaction.

“Other communication” is where a customer contacts the service provider with an actionable request.

Only complaints need to be classified, collected and reported. If dissatisfaction has not been expressed, or the customer has not sought resolution, the matter should not be classified and recorded as a complaint.

**9. Staff awareness and training**

Existing staff and new recruits will be trained on an ongoing basis to deal the customer complaints efficiently and meticulously through periodical communications and interface and formal including training programs.

**10. Customer’s Awareness**

- a. E-mail address [omancomplaint.suggestion@hbl.com](mailto:omancomplaint.suggestion@hbl.com) and normal mail address In-Charge Complaint Handling Unit HBL, PO BOX 1326, PC 112, Ruwi, OMAN will be publicized through advertisement materials.
- b. Contact details (Name, Addresses & phone numbers) of focal persons to whom complaints may be addressed displayed on Notice Boards of the branches, operating outlets and Country Office.
- c. Drop boxes will be installed in the branch with printed feedback forms available in the pocket of drop box.

**11. Role of Branch Manager/ Operation Manager**

The Branch Manager/ Operation Manager will be responsible for addressing the customer complaints about the branch and customer service issues with due courtesy and fairness. They will provide instant solution and resolution of grievance and take appropriate steps for improvement ensure non recurrence.

## **12. Complaint Handling Procedure**

Following procedure will be adopted to deal with grievances and complaints.

### **12.1 Complaint Receiving and lodgment**

- a. Complaint/ suggestion drop boxes duly locked are installed at prominent places in the branches along with customer feedback/ suggestion forms. The suggestion box keys are in the possession of Branch Managers. The Managers are responsible to check the suggestion box on a daily basis. Branch managers will be responsible to check the complaint drop box every morning. In case any suggestion/ feedback are found, scanned copy will be sent to In-charge Complaint Handling Unit, Country Office Muscat, OMAN by mail.
- b. All staff are responsible to inform Complaints Handling Unit about all the complaints brought to their knowledge in writing, on telephone, news item in media, word of mouth.
- c. All customer complaints received through other channels will also be sent to Complaint Handling Unit.
- d. Complaints Handling Unit will lodge/ register all the complaint in the system (if & when available) or manually in a register/ excel sheet and allot distinctive number for future reference and MIS.

### **12.2 Acknowledgement to complainant**

Complaints Handling Unit will immediately send the acknowledgement to the complainant informing the tentative resolution date.

### **12.3 Handling procedure**

- a. Complaints Handling Unit will analyze the nature and complexity of complaint and will send to respective branch/ Unit for immediate resolution. Complaints related to legal will be addressed to Risk Management and Bank's Legal Counsel within the turnaround time.
- b. Branch Manager will contact the complainant if it relates to his/ her branch and will carefully listen to grievance and complaint of the complainant. He/ She will assure the complainant to resolve the issue within shortest possible time. In case if the customer goes to any other branch for lodging complaint, the branch will forward the complaint to the concerned branch with a copy to Complaint Handling Unit. On receipt of the response from the concerned branch, the branch Manager will call the customer and will handle the complaint.
- c. When the matter is resolved or letter of satisfaction is obtained from the complainant, a report will be sent to Complaints Handling Unit mentioning reasons for complaint and measures taken to address the issue and non-occurrence in future and recommendation for closure of complaint.
- d. Complaints Handling Unit will follow up with respective branch/ Unit on due date and obtain satisfactory resolution.

- e. Complaints Handling Unit will review the resolution and recommend to Country Operation Head for closure of complaint.

Complaints Handling Unit will also inform the complainant about the action taken on his/ her complaint.

#### **12.4 Turnaround Time and resolution**

- a. The turnaround time (TAT) for a normal complaint resolution will not be more than 07 working days. In case the branch / unit require more time to resolve the complaints due to unavoidable circumstances, the same should be communicated to Complaints Handling Unit with justification.
- b. Complaints Handling Unit will inform the complainant about the delay with specific reasons.
- c. If the Branch/ respective units are unable to resolve the issue within stipulated time, matter will be escalated to senior management for taking appropriate action.
- d. Complaints Handling Unit will also escalate serious issues like staff behavior, procedural gaps and misappropriation to the senior management including the focal person (head of operations) through weekly report or immediately depending upon criticalness of matter.
- e. Based on branch / unit response, whether it is due to staff attitude or gaps in our process or system malfunction, Complaints Handling Unit will update the same in MIS and forward to Head of Operations for review and necessary action.
- f. If Head of Operations feels that matter should be further probed he will assign the inquiry to a senior person of the Bank, who is not directly involved with that particular complaint.
- g. In situations where complaints received require legal proceedings and other professional investigatory skills, the bank must exercise adequate actions to cover these areas of complaint handling. Such complaints also need to be recorded and updated.
- h. Complaints Handling Unit will prepare a comprehensive analysis of each Complaint and suggest remedial measures to the management.

## 12.5 Responsibility and Action required for handling Customer Complaints

Sr. #	Process	Action Required	Responsibility
1.	Receipt	Upon receipt of customer complaint, Branch Manager send scanned copy of complaint to Complaints Handling Unit	Branch Manager/ Operation Manager
2.	Lodgment	Upon receipt of customer complaint, Complaints Handling Unit will allocate complaint reference number.	Branch Manager/ Operation Manager
3.	Acknowledgement	All complaints received will be immediately acknowledged by Complaints Handling Unit and letter or email will be sent to the complainant in an appropriate and courteous manner informing that matter is being investigated, we will respond shortly but not later than 10 days.	Branch Manager/ Operation Manager
4.	Resolution Complaint	of All Branches / Units are required to resolve the complaint by end of 3rd Business day. If any case require detailed investigations the time extension will be approved by Country Operation Head	Branch Manager/ Operation Manager / Head of Department
5.	Resolution Complaint.	of Any complaint that remains unresolved by end of 6th Business day will be escalated to next level which is Head of Operations – Oman.	Branch Manager/ Operation Manager / Head of Department
6.	Escalation Complaint.	of If any complaint that remains unresolved by the end of 6th Business Day, Head of Operations – Oman will intervene and resolve the complaint.	Head of Operations – Oman
7.	Response Complainant	to Upon resolution reply will be sent immediately to the complainant clearly indicating the reasons/ rationale of the decision being conveyed to him/her.  Reply will be sent in the same language as used by the complainant.	Branch Manager/Manager Operation/Head of Department
8.	Further Investigation (if required)	Where 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.	Head of Operations – Oman



Sr. #	Process	Action Required	Responsibility
9.	Final Response	In any case, the final reply must be sent within a period not exceeding 45 working days, barring cases where reasonable grounds exist on record for not complying within the prescribed time period.	Head of Operations – Oman
10.	Analysis of Complaints	Identify the complaints of recurring nature and ensure that immediate corrective action is taken in relevant area to ensure non recurrence.	Head of Operations – Oman
11.	Reporting	A regular report, containing statistics on the volume and type of complaints received, settled/redressed, outstanding etc., should be submitted monthly to Head of Operation for review.	Branch Manager/ Operation Manager
12.	Review	Periodical review of Operation Department will be conducted by ICU to check the performance, effectiveness and utility of unit/section.	ICU

### 13. Disciplinary Action

If Bank staff is found at fault for negligence, complacency, misconduct, arrogance, violation of Bank policies & procedures or misappropriation disciplinary action will be initiated against him/her depending on severity or seriousness of the matter that include:

- severity and frequency of the discrimination or harassment
- weight of evidence
- The behavior was intentional or malicious
- existence of any prior incidents or official warnings
- Whether there are any mitigating circumstances.

Depending on severity or seriousness of the matter following action could be taken:

- counseling
- warning
- Reprimand
- Stoppage of annual increment / promotion.
- Termination of Employment

For all non-account holders and those complaints which do not require a written response, the same will be communicated to Complaint Handling Unit.

#### **14. Closure of Complaint & MIS**

- a. Upon receiving the final response from the concerned area, Complaint Handling Unit will update the Complaint Tracking Sheet with resolution details and close the complaint.
- b. A Daily resolution update will be sent to all concerned areas for necessary action.
- c. Complaint Handling Unit will maintain and release monthly update on progress/status and a monthly MIS/Analysis of various complaints and reasons for the same with relevant areas to work out and implement permanent solutions to ensure non recurrence.

#### **15. Monitoring of Complaint Handling and Resolution**

Complaint Handling Unit will send monthly MIS to update the Management regarding status of resolved and unresolved complaints.

These updates will include:

- Complaints received
- Complaints substantiated
- Complaints acknowledged or resolved outside target time and those that remain outstanding
- Complaints going to court
- Suggestions from customers arising from complaint
- Complainants who remain dissatisfied with the resolution of the complaints

#### **16. Analysis of Regulatory Requirements**

Central Bank of Oman has issued Circular # BM 1043 dated 23 July 2008 and BDD/CBS/CB/2009/1419 dated 5 March 2009, whereby minimum requirements have been stipulated. HBL Oman Customer Complaint Redressal System not only meets all the requirements outlined in the circular but also adopted best practices to address customer complaint issues.

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