CUSTOMER COMPLAINT MANAGERSYSTEM – Policies and Procedures

I. BACKGROUND

Diamond Bank is a customer-centric organization that is committed to delivering excellent customer service to its customers at all times. To this end, the Bank has put in place a Customer Charter to serve as a reminder of this commitment to our customers. With the above in mind, the Bank recognizes that mistakes will sometimes be made and when this happens, the Bank will aim to resolve any and every complaint in a fair and transparent manner.

Complaint handling is part of the promises included in the Customer Charter and to enable the fair and transparent treatment of complaints, the Bank has put in place policies and procedures to guide the handling of complaints. The Customer Complaints Process (CCP) details how complaints will be handled from receipt to resolution. It also includes the responsibilities of all involved. The CCP is supported by an automated Customer Complaint Management System (CCMS) which is a web-based application.

Similarly, the office of the Ombudsman has also been created to give opportunities to customers to further pursue the resolution of complaints not resolved to their satisfaction.

The policies and procedures required for this system’s use are as detailed below.

II. POLICIES AND PROCEDURES

1. Complaints from customers can be received through any of the following means:

   - The Online Complaints form (via Diamond Bank website or intranet for staff).

   - Telephone (customer hotlines phones in the banking hall/ATM locations; Contact Centre numbers – 07000 3000 000, 01-2793500, 01-6283892, 08082255322; CRU’s number – 01-7741214 or any of the Bank’s telephone numbers).

   - E-Mail (complaints@diamondbank.com / any other mailbox in the Bank).

   - The Customer Complaint form (paper-based form to be picked up in the banking hall).

   - Surface Mail [addressed to the Customer Relations Unit (CRU), a branch/ unit within the bank or any staff].

   - Face-to-face interaction (verbally).

2. The complaint MUST be logged into the Customer Complaint Management System (CCMS) by the staff (see Appendix for Customer Capture/Staff Capture forms) who receives the complaint. The staff must also ensure that the contact details of the customer are included to enable direct communication with the customer upon resolution of the complaint by CRU. The application shall auto-assign the complaint based on category & issue types to the respective case owners (Resolving Unit).
Note: The information received via the online complaint form shall be automatically integrated in the CCMS. Complaints not logged on the CCMS shall be resolved by the relevant unit but penalties shall apply to the staff who received the complaint but did not log it (please see reward and penalty scheme for logging of complaints).

3. CCMS shall automatically forward a notification to the customer stating that the complaint has been received and will be resolved within 2 working days. The case reference number and other complaint details shall also be forwarded to the customer via email.

4. The staff responsible for the complaint (Case Owner) shall attend to the complaint and resolve it in line with the Service Level Agreements (SLA) defined for the complaint category and issue. Detailed update actions shall also be entered into the CCMS until resolution is complete. A case owner is also responsible for ensuring that detailed resolution actions are entered into a case before case closure. Note: Case Owners shall be as determined by Head of the Resolving Unit. Reassignment of complaint within the unit shall apply as advised by the Head of the Resolving Unit. Case Owners shall only have access to their case records.

5. All complaints shall be resolved within the specified timeline (based on the SLA of the unit) from date of receipt. Complaints not resolved within stipulated timelines shall be duly escalated based on the SLA. For complaints that cannot be resolved within 2 working days, the first update will be sent within the first 2 working days and subsequently every 3 working days until resolved. However, complaints with immediate resolution shall be communicated to the customer same day of receipt, and logged as resolved on the CCMS.

6. On satisfactory resolution of a complaint, the Case Owner shall provide comprehensive resolution details which shall also include possible root causes of the complaint as well as attach supporting documents to back up the decision or action taken and then close the case. (Auto notification shall be forwarded to the CRU to show that the case has been resolved).

7. CRU shall monitor the complaint resolution process via the CCMS. All complaints shall be reviewed by CRU upon successful resolution of the complaints by the Case Owner. CRU staff shall notify the customer on the same day if received before close of business.

Unresolved Complaints

1. Complaints not resolved to the customers’ satisfaction shall be referred to the office of the Ombudsman, who shall be any officer designated by the Bank). Customers are expected to send feedback to the office of the Ombudsman not later than 14 days after receipt of resolution status.

2. The Ombudsman shall only accept complaints via email – ombudsman@diamondbank.com, telephone – 234-1-7412607 or a formal letter of complaint written to the office of the Ombudsman.

3. The Ombudsman shall make rulings within the shortest possible time after the complaint has been received. Feedback on decisions taken shall be forwarded to the customer and CRU.
III. REWARD AND PENALTY SCHEME FOR LOGGING OF COMPLAINTS

The Reward and Penalty Scheme for CMMS is designed to encourage staff to log complaints and also to boost staff confidence in the Bank’s Complaint Management process. This will in turn increase customer satisfaction and loyalty.

**Categories**

The following categories exist under the scheme:

- Staff that logs the most complaints
- Branch that logs the most complaints
- Region that logs the most complaints (Business Banking and Operations)

**Reward Structure**

A target will be set for every staff/branch and region in any of the categories mentioned above. The targets will be reviewed bi-annually by the Customer Relations Unit.

**REWARD** – To be determined and communicated by the Customer Relations Unit.

**Penalty**

Failure to log a complaint - This involves staff/branch’s failure to log a complaint. This can be monitored if the duplicate copy of the complaint form (retained by the customer) is returned to the branch by the customer.

A caution letter will be sent to the indicted staff and depending on the weight of the complaint and its impact on the business, the Head of Internal Control and Human Capital Management will determine the sanction to be applied.

Where a branch or region is indicted and depending on the weight of the complaint and its impact on the business, the Head of Internal Control and Human Capital Management will determine the sanction to be applied.

IV. BENEFITS OF CUSTOMER COMPLAINTS MANAGEMENT

1. This will enable a fair and transparent treatment of all customer complaints.
2. This will enable the Bank redesign services with the customer as the focal point.
3. The Bank will be in a better position to continuously re-assess customer’s needs.
4. The CCMS will highlight where there is a need to change organisational practices to better serve the customer.
5. Staff can be re-trained on service delivery based on number of complaints and resolution of said complaints.
6. The CCMS will enable the tracking of complaints.
V. ROLES AND RESPONSIBILITIES

1. ALL STAFF

All staff of Diamond Bank shall be responsible for:

All staff of the Bank shall take responsibility for complaints brought to their notice by customers until the complaint is logged in the CCMS. All complaints (in whatever form) received by staff MUST be logged into the CCMS to help the bank determine areas of improvement in policies, processes and product offerings.

2. Customer Relations Unit

The CRU shall be responsible for:

i. Ensuring the prompt and appropriate resolution of customer complaints.

ii. Ensuring that all complaints are appropriately logged into the CCMS.

iii. Provision of resolution status to customers and communication of the resolution outcome on all complaints.

iv. Ensuring the proper escalation of customer complaints.

v. Review of resolved cases to ensure appropriate resolution by case owners.

vi. Root cause analysis and initiation of service improvement actions as applicable.

vii. Provision of reports for management and as requested.

viii. Creating Case Owners in the CCMS application.

3. Internal Control Unit

Internal Control Unit shall be responsible for:

Ensuring adherence to the procedures and policies guiding the use of the CCMS.

4. Ombudsman

The office of the Ombudsman will be responsible for the following:

i. Review of cases that have not been resolved to the satisfaction of the customer.

ii. Serve as an adviser where a customer is uncertain about which policy, procedure, or regulation applies to his/her situation.

iii. Mediate between a customer and the Bank where the customer feels that he/she has been unfairly or inequitably treated or that a policy, procedure, or regulation has been applied unfairly or erroneously, or is itself fundamentally unfair.