

**CUSTOMER EXPERIENCE AND  
FEEDBACK/COMPLAINTS HANDLING POLICY  
(Abridged version)**

**CONFIDENTIAL DOCUMENT**

**(FOR INTERNAL USE ONLY)**

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| Custodian        | Customer Experience Department |

## CUSTOMER EXPERIENCE AND COMPLAINTS HANDLING POLICY

### 1. PREAMBLE

The Bank is committed to delivering the highest level of service to its customers. Its aim is to ensure that a framework is in place to drive customer experience (CX) initiatives bank-wide and develop a monitoring process that will help proactively improve its services.

The Bank also recognises that customer complaints and suggestions for improvement are an important form of feedback and actively encourages such responses to improve the quality of service and enhance the customers' experience. It should be compliant with the Guidelines on Complaints Handling Policy and Procedures Applicable To Banks And Non-Bank Deposit Taking Institutions Licensed By The Bank Of Mauritius published by the Office of the Ombudsperson for Financial Services (OFS) governed by the Ombudsperson for Financial Services Act 2018.

This policy applies to all staff, particularly those in direct contact with customers or on the front line for service delivery and customer related treatments, who are expected to adopt a customer-first approach and a philosophy of permanent improvement as regards CX. It is applicable to all aspects of customer interactions and should be embedded into day-to-day bank operations and processes.

### 2. SCOPE

This policy covers the organisation and principles applying to Customer Experience management within Bank One (under the coordination of the CX department), as well as the mechanisms in place for a swift and proper treatment of client complaints.

### 3. MANAGING COMPLAINTS

Complaints can originate from customers and members of the public.

A complaint may be lodged by any reasonable means, for example in person, in writing, by phone, email or facsimile and special assistance should be provided to customers having disability or language difficulties.

Complaints should be distinguished from feedbacks or suggestions received from customers or the public, as per the following definitions:

| Key terms | Definition   |
|-----------|--|
| Complaint | An expression of dissatisfaction by one or more customers about the Bank's action or lack of action relating to a product or standard of service that does not meet the expectation or requirements of the customer. |

|            |  |
|------------|--|
| Feedback   | Can take the form of comments, both positive and negative, about services provided by the Bank without necessarily forming the basis of a complaint. |
| Suggestion | Constructive advices provided by customers to further refine the quality of a product or service delivery.   |

All staff dealing with customers are empowered to handle complaints in the first instance and it is preferred they are dealt with promptly at the initial point of contact i.e. resolved on the spot. In case that no immediate solution is found, it is advised that the complainant submits his/her complaint in written form.

If no immediate solution is found, it has to be referred to the CX department via email within 24 hours, following which a complaint acknowledgement will be sent to the customer.

The acknowledgement should state the name, job title and contact details of the person handling the complaint.

### 3.1. Guidelines for complaint resolution

|                                      | Internal Guidelines  | OFS Guidelines   |
|--------------------------------------|--|--|
| Immediate resolution                 | On the spot  | On the spot  |
| Written acknowledgement              | Day 1 for complaints that have not been resolved within 24 hours | Within 2 working days of receipt                           |
| Reply following complaint resolution | Within 10 days as from the date, the complaint is received.      | Within 10 days as from the date the complaint is received. |

### 3.2. Timeframe to resolve complaints.

| Type                    | Timeframe to resolve issue |
|-------------------------|----------------------------|
| Regular complaints      | 24 hours - 3 days          |
| Medium / Complex issues | Up to 5 days               |
| Very complex issues     | 7-10 days                  |

If a complaint has not been resolved within the specified timeframe due to the complexity of the issue and requires additional time for investigation, an interim reply should be issued by day 10 to the complainant advising him/her of the status and expected resolution date if possible.

Adequate measures should be taken to advise complainants that in case they are still aggrieved by the decision provided to them by the Bank or if they have not received a reply within 10 days as from the date the complaint was lodged, they may refer their complaint to the Office of the Ombudsperson.

### **3.4. Accessibility**

A section on complaints handling should be incorporated in the terms and conditions booklet that is handed over to customers at the time of opening of account.

The Bank should also ensure that a copy of the policy and procedures is provided to customers free of charge upon request.

Customers should be made aware how and where complaint/feedback/suggestions can be channelled. This information should be published on the Bank's website.

An escalation process should be maintained to ensure that complaints are resolved according to the set timeframe and appropriate action is taken for timely resolution.

The Bank must record and retain details of complaints for at least a period of 7 years from the date of receipt of the complaint.

## **4. RESPONSIBILITIES**

### **4.1. The Customer Experience Department**

#### **4.1.1. To represent the customer through the Complaints Helpdesk by**

- Investigating complaints competently, promptly and impartially
- Assessing the complaint fairly and determine whether the complaint should be upheld and offer remedial action/redress as appropriate
- Ensuring that in the event a complainant accepts an offer of remedial action or redress proposed by the Bank, the latter shall promptly comply with same
- Explaining to the complainant in a clear and simple manner that is not misleading, the assessment of the complaint and the decision reached by the bank
- Ensuring that complaints are resolved as per the set timeframe
- Conducting root cause analysis of complaints and produce statistical data and metrics to be shared with Management Ensuring that the staff are continuously trained in complaints

handling and enhancing the level of customer service and that the appropriate framework is in place for prompt resolution of customer service issues.

- Providing timely reports to Bank of Mauritius and the Office of the Ombudsperson for Financial Services.

#### **4.2 The Internal Audit Department (IAD)**

- Conduct regular assurance exercise to examine whether the procedures are operating effectively.

#### **5. EFFECTIVE DATE**

This policy is effective as from 15 November 2019