



**Customer Experience and Feedback/Complaints  
Handling Policy  
Abridged version**

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## **1. PURPOSE**

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.

The policy should be compliant with guidelines from the Regulatory authorities and applies to all staff of the Bank, and in particular to those who are in direct contact with customers or on the front line to ensure service delivery and customer related treatments.

## **2. SCOPE/AUDIENCE/PERSONS AFFECTED**

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

All staffs 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.

The CX department inspires itself from the corporate values of the Bank and it has aligned its actions to the Bank's vision to build the infrastructure to have more satisfied and engaged customers while providing them with the best experience.

The department has two main objectives:

- (i) Drive customer related initiatives
- (ii) Manage the Complaints Helpdesk

### **MANAGING COMPLAINTS**

Complaints can originate from customers and members of the public.

A complaint may be lodged by any of the means listed below:

- (i) Email
- (ii) Telephone
- (iii) In writing
- (iv) In person

(v) Facsimile

It would be recommended to avoid channels such as SMS and WhatsApp. However, if a complaint is reported by any of those means, the complainant should be advised that the communication process will shift to email as an official channel and all communication will emanate from there.

Special assistance should be provided to customers having disability or language difficulties.

The Customer Experience department should remain the focal point for complaints collection, treatment and monitoring.

All staff remain a touchpoint for the Bank and may take cognizance of any dissatisfaction reported by consumers of the Bank's facilities. It is their responsibility to route the dissatisfaction to the Customer Experience department.

Front liners 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 must be referred to the CX department via email within 24 hours, following which a complaint acknowledgement will be sent to the customer.

A Customer Experience log should be maintained by Business for all complaints resolved on the spot at their level and shared with the Customer Experience department. All complaints should be duly acknowledged and state the name, job title and contact details of the person handling the complaint.

**Guidelines for complaint resolution**

	<b>Internal Guidelines</b>	<b>OFS Guidelines</b>
Immediate resolution	On the spot	<i>Will be inserted upon release of new guideline</i>
Written acknowledgement	Day 1 for complaints that have not been resolved within 24 hours	<i>Will be inserted upon release of new guideline</i>
Reply following complaint resolution	Within 30 days as from the date the complaint is received.	<i>Will be inserted upon release of new guideline</i>

**Timeframe to resolve complaints.**

If a complaint has not been resolved within 30 days due to the complexity of the issue and requires additional time for investigation, an interim reply should be issued by day 30 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 30 days as from the date the complaint was lodged, they may refer their complaint to the Office of the Ombudsperson.

### 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.

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.

### Complaint Escalation

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. Complaints should be escalated to the appropriate authority depending on the severity of the issue.

## 3. DEFINITIONS

Key terms	Definition
Customer Experience (CX)	CX refers to how customers feel or perceive the whole series of encounters across touchpoints when they engage or interact with the Bank.
Complaint	Bank's definition: 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.  Definition by Regulator: <i>(N/A. To be updated upon receipt of new guideline)</i>
Justified Complaint	Complaints having sufficient evidence to support the dissatisfaction raised by a customer
Unjustified complaint	Complaints having no basis for redress as the Bank has complied to its internal procedures and regulatory procedures where applicable
Query	An unfulfilled request of a customer with a wish not to give rise to a formal complaint

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 advice provided by customers to further refine the quality of a product or service delivery.
Appreciation	Expressing gratitude in form of a thank you note for the service provided and experience received
Praise	Compliment offered by customers to staffs in appreciation of the efforts supplied to make an experience exceptional.

**4. POLICY/KEY PRINCIPLES**

The Bank shall take the interest of its customers at heart by:

- Offering good value and delivering the same through excellent and consistent service
- Designing customer journeys by identifying the needs of the customers and offering clients the products that meet their requirements
- Ascertaining that a CX strategy is in place to drive the initiatives to offer the best possible Customer Experience
- Building synergy across the Bank to work collaboratively to serve the customer with respect and in a most professional manner
- Ascertaining that all outgoing communications project an image which is consistent with the brand values of the Bank
- Communicating clearly and in a transparent manner the fees and charges while ensuring that they are fair and reasonable
- Acting with integrity and avoiding false or exaggerated claims
- Being considerate and adopting a responsible attitude towards those clients who find themselves facing financial difficulties
- Maintaining confidentiality of customers at all times
- Empowering staff to resolve customer complaints promptly, diligently, fairly, and responsively
- Having an established process to measure customer satisfaction
- Identifying and achieving best practices through benchmarking exercises
- Evaluating the risks perspective and taking appropriate action to minimise any potential impact on the reputation of the Bank
- Avoiding situational instances that could lead to conflict of interest or behaviour that may be perceived as a conflict between a personal gain and the common interest of the Bank

**5. ROLES & RESPONSIBILITIES**

**The Customer Experience Department should 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