



**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.

2. DEFINITIONS

Key terms	Definition
Customer Experience (CX)	CX refers to how customers, service providers and members of the public 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 customers, service providers and members of the public about the Bank's action or lack of action relating to a product or standard of service that does not meet their expectation or requirements.
Justified complaint	Complaints having sufficient evidence to support the dissatisfaction raised by customers, service providers and members of the public.
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, service provider and members of the public 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, service providers and members of the public 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, service providers and members of the public to staffs in appreciation of the efforts supplied to make an experience exceptional.

2.1 FEEDBACK/COMPLAINTS HANDLING

Complaints can originate from customers, service providers and members of the public. The Bank is committed to investigate complaints fairly, consistently, promptly, and equitably. Its priority is to resolve issues in a timely manner as established by the timeframe for resolution.

a. TIME FRAME FOR COMPLAINT RESOLUTION AT BUSINESS:

For timely resolution of complaints, it is favoured that complaints are resolved at the earliest at the first point of contact. If no solution is found within 24 hours, an acknowledgment should be issued to the complainant bearing a reference number.

Customers should be contacted as soon as their complaint is received and briefed on the process and timeframe for complaint resolution.

Complaints should be resolved within 10 days from the date logged unless the nature of the complaint require further investigation or processing time.

If the complaint requires more investigation time, the complainant should be informed accordingly. Once the complaint is resolved, a verbal response can be provided for quicker communication to the customer on the recorded line.

A formal written response with the Bank's stand should be provided within 30 days as from the date the complaint has been lodged.

a. APPEAL PROCESS

If the customer is not satisfied with the Bank's stand, Business should escalate the matter to the Head of Department (HOD)

If the outcome of the escalation is not to the expectation of the customer, Business should inform the customer, that he/she can make a final appeal to the Customer Experience department, following which a query will be initiated and the conclusion reached will be communicated to the customer.

b. ESCALATION TO THE OFFICE OF THE OMBUDSPERSON FOR FINANCIAL SERVICES

Should the customer still be aggrieved by the final outcome or 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 Ombudsman.

c. VOICING OUT COMPLAINT/FEEDBACK:

Complaint/feedback may be shared by any of the means listed below:

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

If a complaint is reported through channels such as SMS and Whatsapp, the complainant should be advised that the communication process will shift to any of the official channel mentioned above.

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

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.

d. 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 an 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 10 years from the date of receipt of the complaint.

3. RELEVANT LEGISLATION

Guidelines on Complaints Handling Policy and Procedures Applicable to Banks and Non-Bank Deposit taking Institutions Licensed by the Bank of Mauritius.

- The Banking Act
- Complaints guidelines from the Office of the Ombudsperson for Financial Services (OFS)