

AZANIA BANK LIMITED

GUIDELINES FOR HANDLING CONSUMER'S COMPLAINTS

1.0 INTRODUCTION

The Bank Of Tanzania [BOT] has issued Guidelines for Banking Consumers' Complaints, 2015 in which banks are required to have mechanism of handling customers complaints and report to BOT on quarterly basis. The guidelines provide for responsibilities of banking institutions and complainants in handling complaints.

From the regulatory perspective, the guidelines aim at promoting confidence and integrity of the banking industry as well as providing for procedures for submission, assessment and resolution of customers/consumers complaints. The BOT has restricted eligibility of complaints that may be referred to BOT on the following:

- i. Must be a complaint against a service or product offered by the bank.
- ii. Must have occurred less than two years ago.
- iii. The claim amount and remedy should not exceed **TZS 15,000,000.00**
The draft guide for handling customers/consumers complaints by Azania bank is intended to cover both, regulatory and business requirements. Effective customer complaints mechanism will help in identifying shortcomings in product features and service delivery and hence timely redress of grievances. The mechanism will facilitate improvement of product and services by tailoring them to customers' requirements/needs.

BOT has identified key principles on the relationship between the bank and customers/consumers which are fairness, reliability, accountability and transparency. These are to be reflected by banks by acting professionally, honestly, and full disclosure of material information of product and services.

2.0 COMPLAINT REDRESS SYSTEM

Customer complaints matters shall be included in the terms of reference of the Risk Committee of the Board. The committee will review quality of the services through customers' survey or any other means of getting feedback from customers. It will also oversee compliance with regulatory requirements regarding customer services through quarterly reports that will be prepared by management and customers' complaints that have been escalated to the BOT.

At management level there will be two levels of customer complaint redress.

The first level is at branches and second level is at head office.

All complaints received at every level will be immediately **acknowledged, replied to or forwarded to the next level within 21 days**. Depending on nature of the complaints, the bank will develop standards on response time in which the maximum time must be less than the regulatory set 21 days.

Branches designated officers will acknowledge complaints, redress and or reply within prescribed time frame.

All matters from branches requiring attention of head office will be referred to the head office designated officer.

Furthermore the designated officers at branches will be preparing and sending monthly reports to head office for review and for final consolidation of quarterly customer complaints report that has to be submitted to BOT. The monthly reports will be submitted within five (5) working days after the reference month.

Management will prepare report on quarterly basis to cover the regulatory requirement and other people related complaints as well as customers' perceived inadequacy of the functioning and gaps in products and services.

The designated officer at head office will be responsible with implementation of customer complaint system for the entire bank.

3.0 HOW TO COMMUNICATE

Customers may use the following channels to submit their complaints:

3.1 By visiting:

Submission of complaints by visiting respective branches and or head office.

3.2 By telephone:

This will be through designated branches' telephones numbers and designated head office telephone numbers.

3.3 By post

Post office box numbers for the Head Office and head office and Branches.

3.4 By email

Designated Head Office and Branches email addresses.

The submission will be in designated forms that may be made available electronically and in printed form at head office. Submission of ALL eligible complaints as per BOT regulations

4.0 MANDATORY DISPLAY

The bank shall display on conspicuous place for customers to see:

- i) Customer complaints forms appendix (i) and (iv)
- ii) Escalation matrix appendix (ii)
- iii) Bank's dispute resolution guideline appendix (iii)

5.0 DESIGNATED OFFICER AT BRANCH LEVEL-DUTIES AND RESPONSIBILITIES

Branch Manager or designated officer at branch/agency

- i. Shall ensure that front officers are informed of the bank customers complaints redress mechanism and their respective responsibilities in that regard.
- ii. Shall ensure that customers wishing to lodge complaints are availed with procedures, documentation and necessary explanation on how they can submit their complaints.
- iii. Shall ensure that verbal complaints are dealt with and feedback made to the customer within the day the customer communicates dissatisfaction.
- iv. Will review and determine whether the complaints are eligible complaints as per BOT guidelines.
- v. Will review and determine whether complaints with no direct monetary value qualify as eligible under “material distress and/or material inconveniences” criteria. In determining the said materiality, the officer must establish that the inconvenience/distress resulted from bank error and or maladministration. Furthermore the distress and the inconveniences must have negatively impacted the customer in aspects such as reputation/social standing and privacy.
- vi. Will ensure that complaints are properly registered in Complaint Register which shall include the following:
 - a) Complaint identification number
 - b) Name/account number of the complainant
 - c) Date of receiving the complaint

- d) Substance of the complaints
- e) Name of responsible employee and department/section for handling the complaints
- f) Remarks/action taken
- g) Date the response was submitted to the customer
- h) Date the matter was submitted to head office

The register shall be reviewed on monthly basis by branch manager/agency executive to identify:

- ✓ Frequent sources of complaints
- ✓ Systemic deficiencies
- ✓ Areas/sections where complaints are more frequently received
- ✓ Possible improvement of complaint redress mechanism

Submission of branch complaints report to head office [to DO] shall be in a prescribed form and will be done [by BM or AE] on monthly basis not later than five days following the reference month.

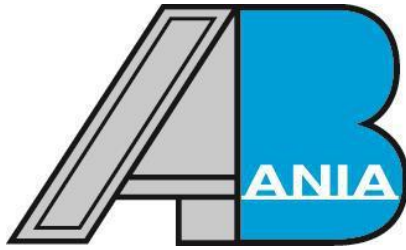
6.0 DESIGNATED OFFICER AT HEAD OFFICE-DUTIES AND RESPONSIBILITIES

Designated customer complaint officer at Head Office:-

- i. Shall ensure that branch designated officers for handling customer complaints are informed of customers complaints redress mechanism, their respective responsibilities and development on the regulatory requirements/practices in handling customer complaints.
- ii. Shall ensure that customers complaints lodged through identified communication media are attended within the set time of dealing with such complaint and shall not exceed 21 days. Customers will be informed if the complaint cannot be resolved within 21 days, reason for that failure and expected disposition time

- iii. Shall ensure that branches are submitting monthly report on customers' complaints and bank's quarterly reports on the same are prepared and submitted to the BOT.
- iv. Will review and report to MD on monthly basis, the trends and issues relating to customers complaints which call for further review of bank's products and service.
- v. Shall ensure bank's compliance with operating and reporting requirement on customer complaints matters as per BOT guidelines.
- vi. Will review and determine whether complaints with no direct monetary value from branch qualifies as eligible under "material distress and or material inconveniences" criteria. In determining the said materiality, the officer must establish that the inconvenience/distress resulted from bank error and or maladministration. Furthermore the distress and the inconveniences must have negatively impacted the customer's in aspects such as reputation/social standing and privacy.
- vii. Will ensure that complaints are properly registered in Complaint Register which shall include the following:-
 - a. Complaint identification number.
 - b. Name/account number of the complainant.
 - c. Date of receiving the complaint.
 - d. Substance of the complaints.
 - e. Name of responsible employee and department/section for handling the complaints.
 - f. Remarks/action taken.
 - g. Date response sent to the customer.
 - h. Date response/details sent to BOT

The register shall be used in preparing report to the Risk Committee of the Board as well as identifying matters requiring attention of MD, and in complying with regulatory requirements



AZANIA BANK LTD

The One Stop Financial Centre

COMPLAINT FORM: BANKING SERVICES

PARTICULARS OF COMPLAINANT

FULL NAME _____

EMAIL ADDRESS _____

ACCOUNT NUMBER _____

MOBILE NUMBER _____

BRANCH _____ DATE _____

SIGNATURE _____

NATURE OF COMPLAINT:

ATM

MOBILE BANKING

INTERNET BANKING

TELLER

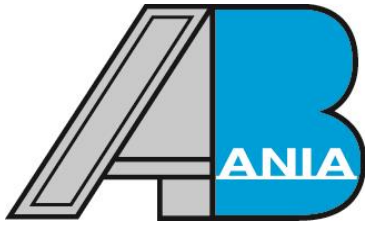
OTHERS

DESCRIPTION OF THE COMPLAINT

RECEIVED BY.DATE.....SIGNATURE.....

CHECKED BY.DATE.....SIGNATURE.....

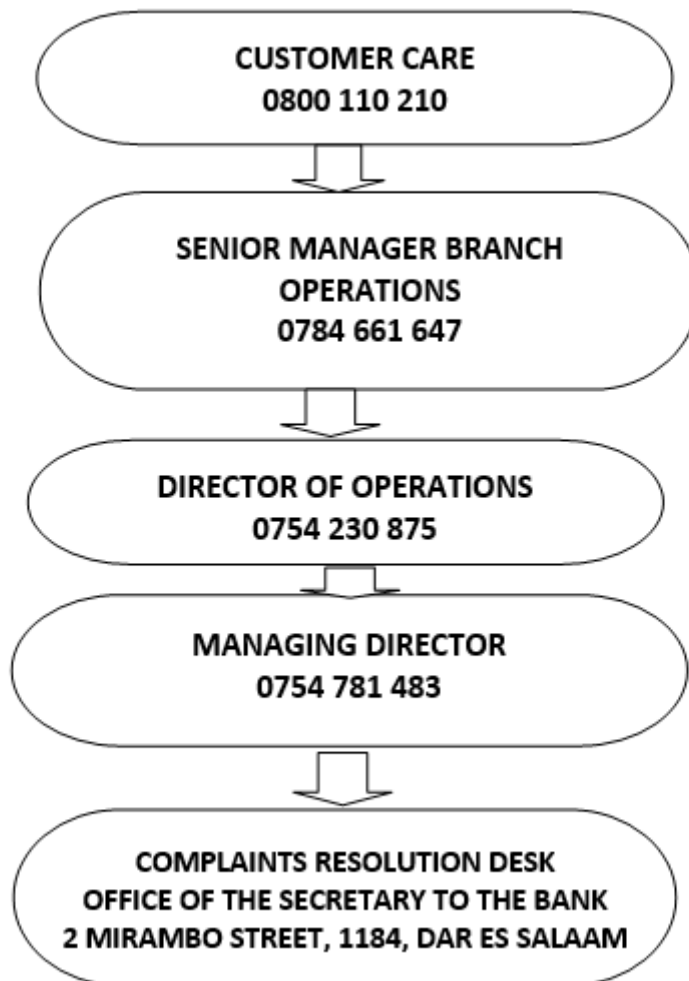
NB: You may also send your complaints via our email address: customercare@azaniabank.co.tz



AZANIA BANK LTD

The One Stop Financial Centre

Dear Customer, our goal is to serve you better, however if not satisfied with the service rendered and you would like to get more clarifications from the management, kindly escalate your case in the following sequence.



Email: customercare@azaniabank.co.tz

DISPUTE RESOLUTION REQUIREMENTS

Dear customer, please be informed that the bank has put in place a customer complaint mechanism aimed at safeguarding your legitimate interest and providing you with a system of protecting your rights in addition to the judicial system. This system is overseen by the Bank of Tanzania which has designated the Complaints Resolution Desk [CRD] which upon fulfilment of the set conditions your complaints will be attended to by CRD at no fee.

I The following are to be observed

- i The complaint must be against a service or product offered by the bank.
- ii The complaint must have occurred less than two years from March 2015.
- iii The claim amount and remedy should not exceed **TZS 15,000,000.00** or evidence of there being material inconveniences or distress to the customer by the bank acting or not acting.

II Further conditions include:

- a) Observing Azania Bank complaint redresses stages before referring the complaint to BOT CRD. The Azania Bank redress channels/procedures are given in Appendix iii b.
- b) The CRD will not handle a complaint which is the subject of examination/under review by the court or by the arbitration tribunal.
- c) Comply with CRD complaint lodging procedure as provided in Guidelines for Banking Consumers' Complaints 2015.
- d) Refrain from misrepresenting facts of the complaints.
- e) Provide relevant information to the bank and to the CRD
- f) Fully cooperate in the bank and CRD complaints resolution process

III Important notice

The decisions of CRD are not subject to judicial review

CUSTOMER COMPLAINTS HANDLING PROCEDURE

A. Customer Rights And Handling Process

In case of any dissatisfaction and or claim arisen as a result of provision or non-provision of the services/products as promised the customer can:

(i) Call our designated telephones numbers at branches and or head office:

(ii) Contact your Branch/Head office through email, mail and physical visit

The designated officer will attend/redress your complaint in accordance to the given pr. If you prefer to file a written complaint, it will be registered in the prescribed form that will be availed to you

You will be informed about your rights and the bank's procedure on handling customer complaints and time [not exceeding 10 days] when the response will be given.

B. If You Are Not Satisfied With Branch Response

If you do not receive response/solution within 7 working days or you are not satisfied with the response given, you can contact and forward your complaint to the head office through given email, mail box or by visiting head office. The escalation will be done through the prescribed form that will be availed to you.

C. Handling of Complaint At Head Office

The complaints submitted at head office will be forwarded to the respective head of the department/section for further examination of the nature and for initiating corrective action and or appropriate response to customer. This will be done within 7 working days.

D. Submission Of Complaint To BOT Complaint Resolution Desk [CRD]

After exhausting the aforesaid channels, if still not satisfied and or you have not received a response within 10 working days, you may write to the CRD through the following address

Complaints Resolution Desk,
Office of the Secretary to the Bank,
2 Mirambo Street,
P.O.BOX 11884
Dar Es Salaam

Submission of complaint to CRD shall be done by filling the below form (Appendix iv) As provided in Guidelines for Banking Consumers' Compliant 2015

COMPLAINT FORM

TO
Name
.....
Position

FROM
Customer Name, Surname

COMPLAINT NO

COMPLAINT

I confirm to have been availed with necessary information on submission of complain which include the bank's customer redress procedures and procedures for submission of complaints to the Bank of Tanzania Complain Resolution Desk. (CRD)

Mail/email to which the response should be sent

Customer Signature

Date.....

RECEIPT

Date Complaint Received

Assigned Complaint Identification Number.....

Name of Bank Officer to be contacted in following up response

.....

Name and Signature of bank officer receiving the complaint

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