



Bank SBI Botswana Ltd

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POLICY ON CUSTOMER COMPLAINTS & GRIEVANCES REDRESSAL

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Bank SBI Botswana Ltd

POLICY ON CUSTOMER COMPLAINTS & GRIEVANCES REDRESSAL

In the present scenario of competition in banking industry, excellence in customer service is the most important tool for sustained business growth. SBI Botswana believes that providing prompt and efficient service is essential not only to attract new clients but also to retain existing ones.

An integral part of excellence in customer service is to have a prompt and responsive mechanism to address customer grievances. This policy document lays down various provisions, systems and procedures to ensure prompt redressal of customer grievances through a well-defined structure.

1. Basic Philosophies on which the Policy is based are as follows:

- a. Grievance redress will always be a focus area of Senior Management.
- b. All the grievances shall be treated fairly.
- c. Grievances raised shall be handled and resolved within reasonable time as stipulated in the policy.
- d. All the aspects related to the grievance shall be taken into consideration before providing a solution.
- e. All employees need to be educated for handling grievances in good faith without any prejudices about the complainant.
- f. In case the complainant is not satisfied with the resolution provided, information shall be provided regarding escalation mechanism

2. Policy on Customer Complaints & Grievances Redressal.

Bank SBI Botswana's policy on customer complaints & grievances redressal is based on the following principle:

'The customer is the focus of the Bank's products, services and people. The Bank's business growth depends entirely on the satisfaction of customers with what the Bank offers them. A suitable mechanism must therefore exist for receiving and redressing customer grievances courteously, promptly and satisfactorily. Any mistakes made by the Bank should be rectified immediately. The details of complaints & grievances redressal mechanism must be in the domain of public knowledge'.

The above principle is incorporated in the Bank's policy of grievances redressal.

3. Policy Statement

Organizational Structure for Grievance Redressal Mechanism

The regulatory guidelines provide that every bank shall have a designated grievance officer of senior management level. It also stipulates that every office shall also have an officer nominated as grievance officer for that office. Accordingly the hierarchy of the grievance process in SBI Botswana will be as below:



- a. A dedicated Customer Relationship Officer will be nominated as Grievance Officer
- b. If Customer is not satisfied with the resolution provided by the branch, he/she can contact the Managing Director of Bank SBI Botswana Ltd Head Office.
- c. If complaint is still unresolved, the customer can approach and lodge the matter and seek redressal with the Banking Adjudicator. The Adjudicator contact details are provided as follows:

Banking Adjudicator

Contact No. +267 3935409

Fax No. +267 3935406

Email id: bankadjud@info.bw

Website: wwwbanking.adjudicator.org.bw

4. Grievances Relating to Branch Transactions:

- I. In case of any difficulty in transactions, the customers may approach the Supervisor at the branch or the Customer Relations Officer or the VP (Operations), who will ensure that the customers' banking needs are attended to. However, if this does not happen, customers may demand the complaint book, which will be available in the branch, and lodge a written complaint. A copy of the complaint shall be returned to customer with an acknowledgement of receipt. The branch shall make efforts to ensure that the redressal of the complaint takes place expeditiously and in any case within a maximum period of three weeks. If for any reason the branch is unable to redress the grievance within two weeks, the customer will be informed of the reasons and the action taken for early redressal.
- II. In case the customer is unable to visit the Branch, he can also send his complaints through email vpops.botswana@statebank.com. Complaints lodged on the email are forwarded for early redressal to concerned officer. Customers shall be given a complaint number with acknowledgement which can be used by the complainant for tracking his complaint status. The contact details of the officials is available in bank website.
- III. A Complaint Form will also be made available on the Bank's website for customers to print the format and submit their grievances to bank.

5. Nodal Officer for Handling Customer Grievances:

i) The Chief Nodal Officer for customer grievances redressal at Bank SBI Botswana is the Customer Relationship Officer. The Department functions under the direct control of the Managing Director. The Nodal Officer is responsible for implementation and monitoring of customer grievances redressal in the entire Bank. Aggrieved customers can write directly to the Nodal Officer regarding their grievances at the following address:

Customer Relationship Officer
Bank SBI Botswana Ltd
Customer Service Department
Head office



Exponential Building, 2nd Floor
CBD, Gaborone. Tel: 3919775;
Email: customerservice@sbiBOTSWANA.co.bw

The contact particulars are also available on the Bank's web site.

6. Process of Registration of Grievances and Disposal of Grievances

The account holder / customer can approach the bank through any medium like letter/ email/ phone calls / SMS/ toll free numbers or can directly approach any of the SBI Botswana branches for redressal of grievance.

1. Process of Receiving the Grievances

The account holder / customer can approach the bank through any medium like letter/ email/ phone calls / SMS/ toll free numbers or can directly approach any of the SBI Botswana branches for redressal of grievance

2. Process for Registration of Grievances

The grievance of the account holder / customer received shall be registered in our Customer Complaints Handling Register and a unique number known as Customer Complaints Register (CCR) will be allocated to the grievances

3. Process for Disposing of Grievances

Once the grievance is logged in CCR with a unique number, the grievance is looked into in detail and resolution provided according to the nature of the grievance.

- A written acknowledgement shall be sent to the complainant within 3 working days from date of receipt of grievance. In case grievance is resolved within three days, resolution letter is sent to the complainant.
- The acknowledgement letter will be signed by the official authorized along with his name designation and contact details.
- The acknowledgement letter will detail the grievance redressal procedure and the time needed to resolve the grievance.
- In respect of grievances not resolved within 3 working days, the interim reply may be given and the same will be resolved within 2 weeks of its receipt and SBI Botswana will arrange to forward the final resolution letter to the complainant.
- The resolution letter will redress or reject the grievance and the reasons for the same will be advised to the customer
- The complainant will also be advised that if no escalation is received from the complainant within 8 weeks from the date of receipt of response from SBI Botswana the grievance will be treated as closed.
- Once the grievance is closed, the gist of resolution is also recorded in CCR. This helps us in tracking all the grievances logged along with the resolution comments

7. Process of Escalation

The complainant is advised as to how to pursue a grievance if the resolution provided is not acceptable to him.

- i. For the grievance resolved at branches escalation will be available to customer up to Managing Director at Head Office.



- ii. For any further dissatisfaction our response letter will also give information on availability of Banking Adjudicator's office for appeal. The address of Ombudsman is furnished in the Banking Hall and Website.

Escalation matrix for customer complaints

Within the overall maximum period of two weeks a complaint needs to be redressed. There will be a prescribed escalation matrix for redressal of the complaints at different levels in the Bank. The matrix prescribes the time period for unresolved complaints/grievances not redressed to customer's satisfaction to be escalated by customers to higher authorities. The escalation matrix for customer is given below:

Sl. No.	Lodging / Escalation / Auto Escalation of complaints	Day of lodging / Escalation	Days (*) available for redressal (Within the maximum two weeks)
1	Branch	Day 1	10 days
2	Head Office	11days	14 Days

(*) = (Holidays excluded)

- i) The complaint lodged by a customer is first assigned to the Branch for redressal. If the complaint is not redressed within 10 days or the customer is not happy with the redressal by the branch, he may escalate his complaint to Head Office on the 11th day of first lodging of the complaint.

8. Categorization of Grievances

Though all the grievances are treated fairly and transparently, some grievances requiring special attention shall be categorized as well as prioritized for prompt attention. These will be classified as:

- **Major Grievances:** A grievance shall be categorized as Major if received through Central Bank, Banking adjudicator or addressed to Managing Director etc. These shall be handled by Senior Management Representative
- **Legal Grievances:** Grievances received through consumer forums, courts, ombudsman's office and legal notices shall be separately handled by our legal representative.
- **General Grievances:** Any grievances of any nature received directly from the customer by the Bank.

A monthly report on total grievances received / resolved and pending along with category analysis will be put up to the Senior Management and the Managing Director. Detailed report on grievances will be submitted to Customer Service Committee of Bank SBI Botswana Limited Board.



12. Pre-empting Occurrence of Customer Grievances & Sensitizing Operating Staff on Handling Complaints

Customer grievances provide valuable feedback on quality of service at branches and whether the initiatives taken by the Bank in technology and re-engineering of business processes are having the desired impact on business growth and improved customer satisfaction. The Bank also understands the importance of sensitizing staff to handling customer transactions / requests with courtesy, empathy and promptness.

The Branch shall form a Customer Service Committee with representation of officers, award staff and subordinate staff as well as customers. The Committee shall hold a meeting every month and deliberate on all issues relating to customer service at the branch and take suitable action as decided by the Committee for improvement of customer service at the branch.

Customer Relations Programmes shall be organized at branch at least once every quarter where staff and customers meet and interact freely on service related issues. While these shall be structured meets, the customers will also be free to meet the VP (Operations) at the branch and/or/ Customer Relation Officer at Head Office to discuss their grievances.

