Customer Care Complaints Procedure

This document outlines the customer care complaints procedure used within a financial service provider. It explains how to handle general complaints, escalation rules if no feedback is received within 7 working days, and how to respond to priority issues. It also includes follow-up requirements and full resolution logging. This resource is useful for customer care and operations teams and can be adapted to other institutional settings.

Key words: Customer care complaints procedure - Financial service providers complaints protocol - Complaint escalation process - Customer complaint resolution steps - Priority complaints handling -Client feedback process

1. General complaints procedure

If the issue is not PRIORITY

- Call the person that the issue should be directed to (i.e. BM/ZM) to inform them of the complaint
- Whenever possible, do NOT disclose who made the complaint (i.e. client's name)
- Issue should never be directed to DF
- Immediately send an e-mail after the call (regardless if you were able to speak on the phone or not) outlining the complaint & the expectation that they should communicate how they will address the complaint within 7 working days
- Set up an reminder alert on the e-mail to be automatically sent to both you & the recipient in 5 working days
- Make sure to always copy the relevant area or regional supervisors (e.g., Zone Manager, Regional Manager) regardless of who the issue is initially directed to. Also copy the customer service coordination team and any other relevant colleagues involved in the complaints process. Allow 2–3 working days for the responsible person to review the email and respond.

After sending this e-mail, call the client back within 24 hours to inform them of the following:

That you have received their complaint (if it was left in a voicemail or SMS/WhatsApp)

What actions you took

Collaborate with Ops staff in coming to a timely & appropriate resolution

- If staff member says they will check in on a centre on a certain date, be sure to follow up with them after the date to see if the visit was done
- Send reminder e-mails when you haven't had continuous communication
- Require that the staff member sends you proof of resolution if there are receipts, memos, or letters involved

Once you've received a resolution, fill out the 'Resolution' section on the CC Log in FULL

- DETAIL outlining all the steps that were taken by the Ops manager and the resolution given to the client

Call the client and notify them of the resolution and find out if they are satisfied with the resolution

- If the client is not satisfied with the resolution (within reason), the issue is not resolved & must be escalated

Once the case is successfully resolved, be sure to thank the Ops staff member by e-mail for their efforts & cooperation

2. Escalation procedure

- If no communication is received from the individual you addressed the issue to within 7 working days, it is then immediately escalated to their manager (i.e. if you address an issue to a BM & receive no response, e-mail the ZM after 7 working days
- This does not necessarily mean the person must have a resolution in 7 working days but must have at least communicated to you their steps/plans to resolve the issue (i.e. If you e-mail the BM and they respond by telling you they will visit the branch on a specific date beyond the 7 days, this is acceptable).

3. PRIORITY complaints procedure

- Note: priority complaints are immediately escalated to QC (Sine), who then investigates the issue. CCR's are copied on all communication until resolution is found.