



CUSTOMER COMPLAINTS PROCEDURE



CUSTOMER'S COMPLAINT PROCEDURE

Process Owner: Stakeholder Relations Unit



CUSTOMER COMPLAINTS PROCEDURE

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Overview

The Development Bank of Zambia recognizes that customers are the backbone of its operations and that the highest standard of customer service must be offered before, during and after the client has accessed services from the Bank. Being a public service organization, personalizing and customizing service delivery ensures the Bank sets itself apart from its competitors.

In order to achieve the highest levels of client satisfaction, the Bank focuses on providing good technical and customer support, putting customers first and responding to customer's complaints and inquiries promptly and adequately.

Purpose

This document has been developed to:

- a. Make available, in writing to customers, procedures for dealing with complaints made by customers concerning their relations with the Bank;
- b. Clearly identify a manager or employee to be the customer service officer to be responsible for implementing and administering these procedures, including receiving, dealing with or otherwise disposing of all complaints received;
- c. Ensure the creation and maintenance of a record of every complaint received and how it was dealt with or disposed with, for a period of at least two years

Scope

This procedure is applicable to Development Bank of Zambia clients.

Responsibility

The Senior Stakeholder Relations Officer ensures that this procedure is implemented, maintained and revised for continuous improvement

Procedure

Complaint Format and Submission

All complaints shall be addressed to the Stakeholder Relations Officer (unless they are being escalated).



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The complaint shall be sent in any of the following formats;

- (i) Electronic mail sent to customerservice@dbz.co.zm
- (ii) By post using P O Box 33955, Lusaka
- (iii) Feedback form found on www.dbz.co.zm
- (iv) Physical feedback form found at the reception – Development Bank of Zambia and submitted to the Stakeholder Relations Officer
- (v) Unformatted complaints/suggestions - Suggestion Box. The suggestion box is to be placed in a clearly visible area of the reception of the Bank and must be boldly labeled

The complaint should be submitted dated and signed.

Method

Logging/Recording

All Complaints will be logged/recorded and acknowledged by letter or email.

Upon receipt, the Stakeholder Relations Officer will record the complaint in the complaints register and assign the complaint a reference number. The referencing will be according to the department affected and the nature of the complaint.

Analysis and Response

The Stakeholder Relations Officer will analyze the data, process the information and respond to the client within two weeks from the date the complaint is received.

Should the client be dissatisfied with the information provided, or any aspect of the way their case was managed, the case will be escalated to the Senior Stakeholder Relations Officer.

Should the client still be dissatisfied, the customer may appeal to the Senior Stakeholder Relations Officer, clearly indicating the action taken by the Stakeholder Relations Officer in response to the complaint and why the customer is not satisfied.

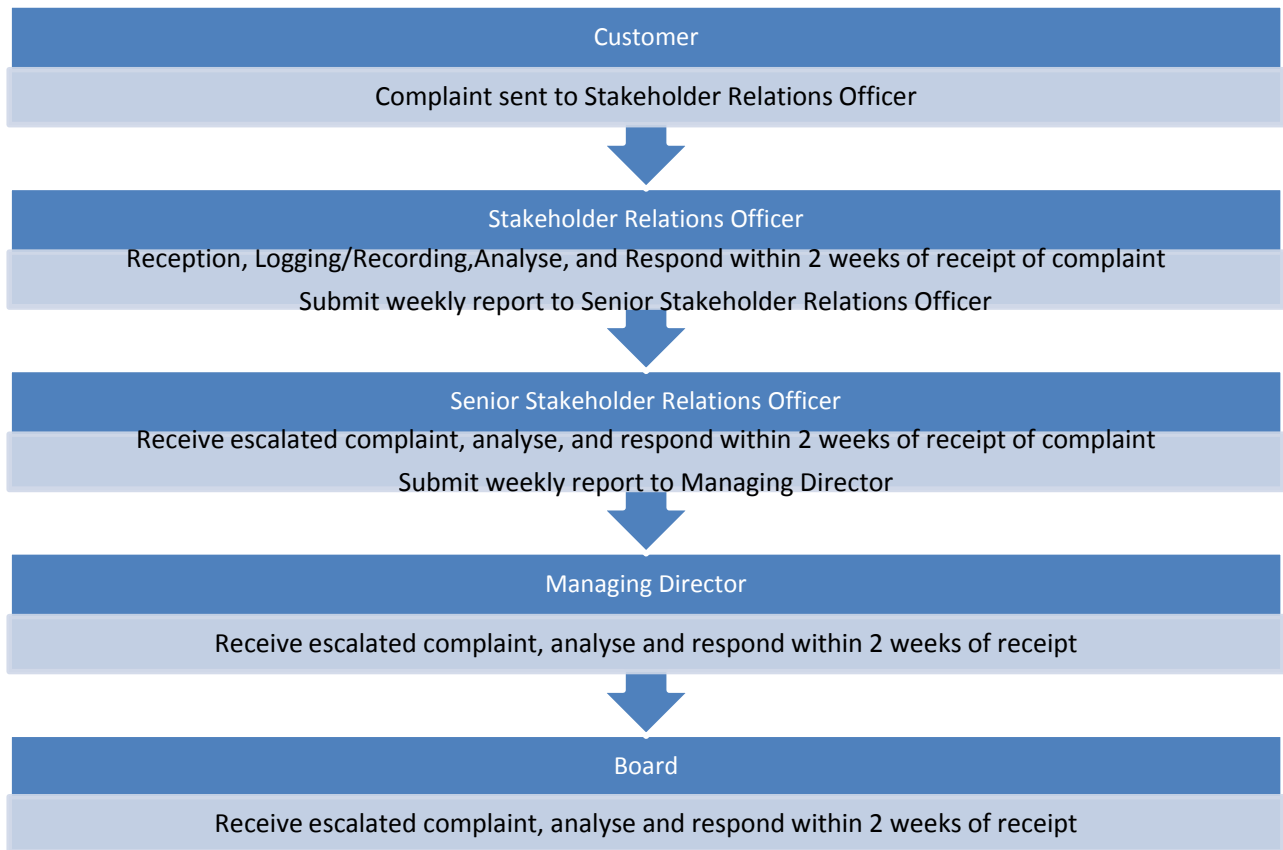
Should the client still be dissatisfied, the customer may appeal to the Managing Director, clearly indicating the action taken by the Stakeholder Relations Officer and Senior Stakeholder Relations Officer in response to the complaint and why the customer is not satisfied.

Should the client still be dissatisfied, the customer may appeal to the Chairman of the Board of Directors, clearly indicating the action taken by the Stakeholder Relations Officer, Senior Stakeholder Relations Officer and Managing Director in response to the complaint and why the customer is not satisfied.



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This procedure is summarized in the Flow chart below



Information that should be included in the customer's complaint:

Customer's details;

- 1) Client's Name
- 2) Company/Project Name
- 3) Postal and Physical Address
- 4) Contact Number
- 5) E-mail address

Analysing Complaint Details;

In preparing their response to a complaint, the officer reviewing the complaint will take note of the following:

- Description of the complaint.
- Explain how DBZ policies, procedures, contractual document were seriously violated.



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- Describe how the act or omission on the part of DBZ has led or may lead to a violation of the specific provision.
- Describe how the parties are, or are likely to be, materially and adversely affected by DBZ's act or omission.
- Describe the steps taken by the affected parties to resolve their problems with Bank staff, and explain why the response of the Bank staff was inadequate.

Records

Marketing monthly enquiries and complaints report.