

# External Customer Complaint Handling Process

Industrial and Commercial Bank of China Limited  
Abu Dhabi Branch

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## **COMMITMENT**

Industrial and Commercial Bank of China Limited, Abu Dhabi Branch (“The Bank”) welcomes feedback and believes that being open to complaints and taking them seriously is an important component of its corporate culture. Feedback enables the Bank to improve the quality of its work, enhances the trust and confidence of stakeholders, identify areas of work that need to be improved, and ensures that the Bank learns from the feedback provided through the process. Anyone has the right to raise a complaint and has it addressed timely, while receiving a reasonable and thoughtful response. Every effort will be made to resolve the complaint in a satisfactory manner and, if appropriate, to keep the complaint’s identity confidential.

The Bank complies with Notice No.383/2017 issued by the Central Bank of the U.A.E and is committed to recognize the importance and value of listening, responding to concerns and complaints and ensuring its feedback and complaints handling process is fair, effective, safe, confidential and accessible to all related units without prejudice.

## **SCOPE OF THIS PROCESS**

This process is intended to apply to all external complaint with no exclusivity. This policy needs to be understood and used by all staff, interns, partners, contracted service providers and Senior Management members and should cover complaints made by those external to the Bank.

## **DEFINITION**

The customer complaint refers to the conduct in which the customer thinks the product, service or operating activity of the Bank has infringed on or may infringe on their personal/company property and other legitimate rights or interests. The complaint may be filled in writing, orally or in electronic form to the Bank.

A liable complaint means a complaint that the Bank shall reasonably resolve according to the applicable law after investigating the complaint and confirming that the mentioned product, service or operating activity of the Bank does not comply with the applicable laws, regulations, regulatory requirements, and policies of the Bank or agreement.

Customer complaints can be related but not limited to the following functions:

1. Compliance or legality of the function, charge or flow of the product or service of the Bank;
2. Compliance or legality of business policies, charters or agreements of the Bank;
3. Operation and use of business systems of the Bank;
4. Operation and use of service equipment of the Bank;
5. Error, non-compliance or offence during business processing of the Bank;
6. Service problems relating to service attitude, service environment and/or service efficiency of the Bank;
7. Any other matters relating to products, services or operating activities of the Bank.

## **GUIDING PRINCIPLES**

The following principles will guide the Bank in the handling of complaints and ensure that the regulatory requirements are complied with the standards relating to complaints handling as follows:

The Bank recognizes the importance and value of listening and responding to concerns and complaints.

The feedback and complaints handling process is as effective, safe, confidential and accessible to all related units as possible, irrespective of their gender, status or background and without prejudice to their future participation.

**Visibility:** Information about the process for making a complaint will be clear and well publicized to customers.

**Accessibility:** The complaints handling process is easily accessible to all stakeholders and is publicized on The Bank's website. There is readily accessible information about the process of making and resolving complaints in a range of formats so that no complainants are disadvantaged. The Bank will ensure that flexibility is provided to complainants to call, fax, write and e-mail complaints and/or to raise concerns in person or through third party.

**Responsiveness:** All complaints and constructive feedback will be taken seriously and handled as quickly as practicable. All complainants will be treated with respect and kept updated on the progress of their complaint through the complaints handling process.

**Objectivity:** All complaints will be addressed in a fair, equitable, objective and unbiased manner throughout the process. Issues of conflict of interest will be identified and managed to ensure objectivity.

**Confidentiality:** Information relating to the complainant will be safeguarded as far as reasonably practicable including the person(s) to whom the complaint is addressed.

**Accountability:** Accountability for handling complaints and reporting on complaints-related actions and decisions of the Bank with respect to complaints handling will be clearly established. All complaints will be recorded through one central point log before action is taken. Complaints will be addressed at a local level as much as possible using the agreed complaints procedure and where required, escalations will be made to management accordingly.

**Continuous improvement:** The Bank is committed to the continual improvement of the complaints handling process and the quality of the Bank's work. The commitment is

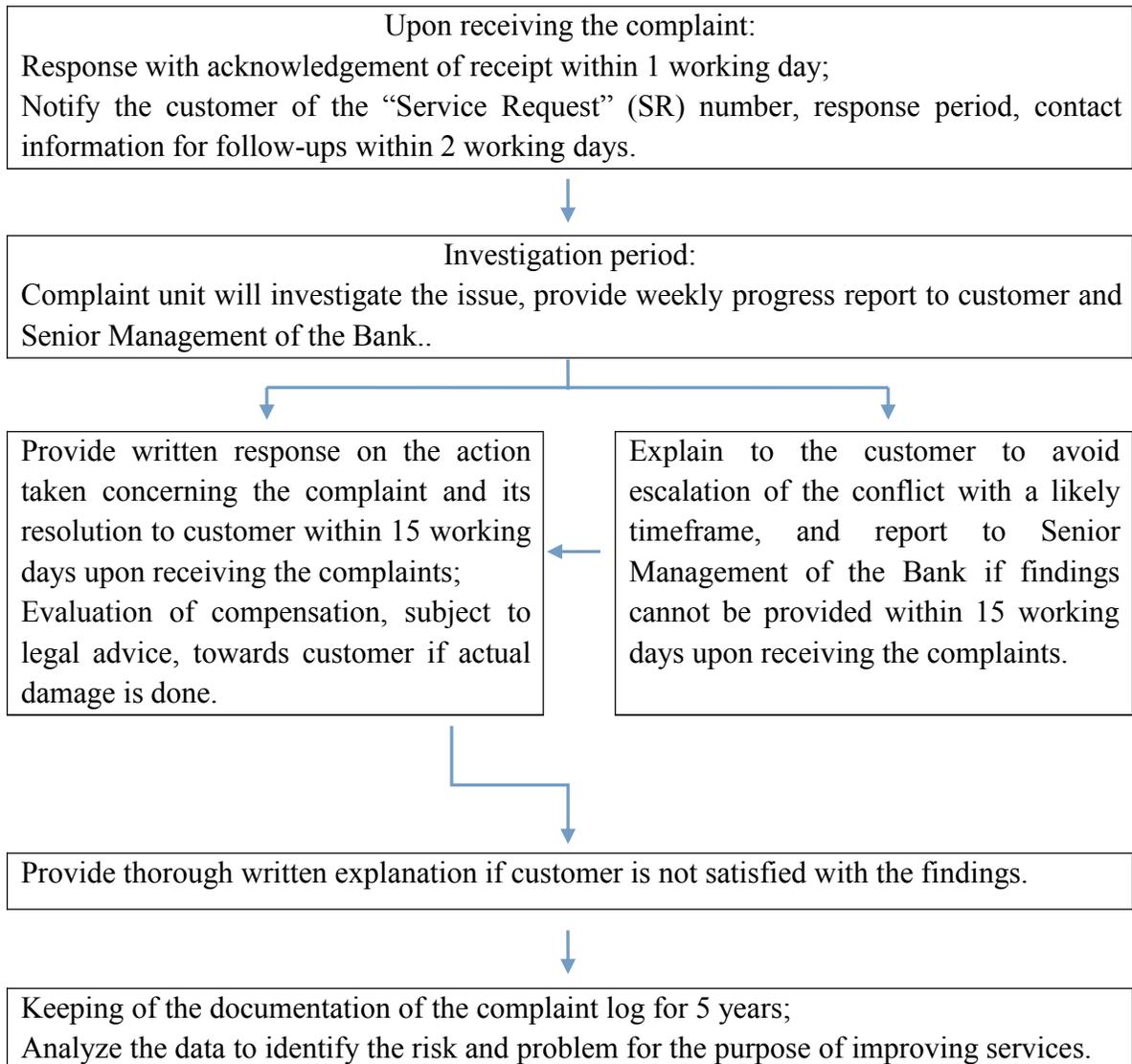
practically supported by: the collection and classification of complaint trends; analysis and reporting of complaints trends; monitoring of complaints handling processes; and independent reviews.

Organizational commitment to this policy: The Bank will ensure that sufficient resources and expertise are provided to handle complaints. Staff will be briefed on the nature and purpose of the policy and handling process, and senior managers dealing with the complaints will be provided with training in handling complaints. Complaints will be handled in accordance with the Bank's policies and procedures and in accordance with applicable laws and regulations.

## STANDARDS

The Bank's handling of complaints will meet the following minimum standards: All complaints will be acknowledged as soon as possible, ideally within one working day. All complainants will receive a full response to their complaint including the outcome (within applicable legislation, legal advice and practice requirements) as soon as possible or at least within fifteen working days from receipt. Where the timeframe proves impossible owing to a complex nature of complaint, the complainant will be notified of the likely timeframe for resolution.

Standard procedures:



The Bank is committed to ensuring that the *External Complaints Handling Process* is accessible via The Bank's website. The Bank will initiate internal training lessons to ensure awareness of the policy.

The customer complaints handling process and timeframe are also included in the customer services charter, which is available in the Bank's premises and website.

## **TRAINING FOR STAFF**

Training will be provided to all relevant staff who handles complaints and is involved in complaint handling process. The training will include:

Identifying complaints;

Receiving complaints: listening and empathizing skills;

Responding to complaints: using tact, understanding the complainant's point of view and responding using constructive language;

Investigating the complaint: gathering factual information, interviewing skills; and

Handling difficult complainants: The Art of responding when under pressure.

## **MONITORING AND REVIEW OF POLICY**

The complaint unit is accountable to the General Manager of the Bank for the responsibility of managing and maintaining this Process.

All departments are accountable for ensuring that their functional teams understand and adhere to this policy in their day-to-day work. Where compliance issues surface, the complaint unit will work with the relevant staff to address these issues promptly.

The complaint unit will coordinate the development of a summary analysis of all complaints to the Senior Management team on a monthly basis. The Senior Management team will then decide if the report reveals systematic problems and, if so, how these issues will be addressed.

Any updates/revisions to the policy must be endorsed by the General Manager and Senior Management before being made effective. Accordingly, the policy will be reviewed at the frequency of every 3 years or as and when required in adherence to local regulatory changes.