



Procedure Name:	Resolve Customer Complaint
Process Name:	L4 Resolve Customer Complaint_D1.0
Created on Date:	22/10/2012
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Compiled By:	

Step	Action	Narrative	Responsibility	System Used	Supporting Documentation
	General	<ul style="list-style-type: none"> <li>The primary focus of this process is to ensure that Complaints are acknowledged timeously, progress is communicated frequently, and complaints are resolved efficiently</li> </ul>	Branch Consultant Call Centre Agent	N/A	N/A
		<p><b>Query Definition:</b></p> <ul style="list-style-type: none"> <li>An enquiry or expression of doubt on customer's account or product and may only require clarity or explanation.</li> </ul>	Branch Consultant Call Centre Agent	N/A	N/A
		<p><b>Complaint Definition:</b></p> <ul style="list-style-type: none"> <li>Any expression of dissatisfaction (justified or unjustified) or grievance conveyed to the Bank either verbally or in writing, through any channel.</li> <li>The complaint may relate to damages that can or have been suffered by the customer or it can be a request for corrective action.</li> </ul>	Branch Consultant Call Centre Agent	N/A	N/A
		<ul style="list-style-type: none"> <li>All customer complaints must be acknowledged with a Call Centre Reference number within <b>24 hours</b> if the complaint could not be resolved immediately (that is during the first customer contact).</li> </ul>	Branch Consultant Call Centre Agent	N/A	N/A
		<ul style="list-style-type: none"> <li>Employees assigned with the responsibility of to resolve the customer complaints must acknowledge receipt within <b>24 hours</b>, ideally with the expected resolution time. The resolution time must be communicated within <b>2 business</b> days at the most if the complaint has not been resolved at that stage.</li> </ul>	Branch Consultant Call Centre Agent	N/A	N/A
1	Record Complaint in Register	<ul style="list-style-type: none"> <li>Record every complaint on the Complaint Register. Not all queries need to be logged on the register unless if these were unique in nature or if the consumed more time to resolve</li> </ul>	Branch Consultant	N/A	N/A
2	Determine if Complaint can be Resolved at Branch	<ul style="list-style-type: none"> <li>Analyse the complaint request and determine if it can be resolved at the branch. The outcome can be as follows:</li> </ul>	Branch Consultant	N/A	N/A
		<p><b>Complaint can be Resolved at Branch:</b></p> <ul style="list-style-type: none"> <li>Proceed to the step "Resolve Complaint" below.</li> </ul>	Branch Consultant	N/A	N/A
		<p><b>Complaint cannot be Resolved at Branch:</b></p> <ul style="list-style-type: none"> <li>Proceed to the step "Log Complaint at Ubank Call Centre" below.</li> </ul>	Branch Consultant	N/A	N/A

3	Resolve Complaint	<ul style="list-style-type: none"> <li>Follow Ubank Operational Policies, Processes and Procedures and resolved the complaint accordingly and educate the customer</li> </ul>	Branch Consultant	N/A	N/A
4	Update Complaint Register	<ul style="list-style-type: none"> <li>Capture full resolution</li> <li>Inform customer on resolution</li> </ul>	Branch Consultant	N/A	N/A
		<p><b>Customer Authenticated(Call Centre):</b></p> <ul style="list-style-type: none"> <li>Proceed to the step "Register Customer Complaint" below.</li> </ul>	Branch Consultant	N/A	N/A
		<p><b>Customer Authenticated (Complaint Received via Various Other Sources):</b></p> <ul style="list-style-type: none"> <li>Proceed to the step "Log Complaint at Ubank Call Centre" below.</li> </ul>	Branch Consultant	N/A	N/A
5	Log Complaint at Ubank Call Centre	<ul style="list-style-type: none"> <li>Phone Call Centre on 086000 8322 or e-mail <a href="mailto:callcenter@ubank.co.za">callcenter@ubank.co.za</a></li> </ul>	Branch Consultant Customer	N/A	N/A
6	Register Customer Complaint	<ul style="list-style-type: none"> <li>Access the clientele system</li> <li>Select complaint category</li> <li>Enter full details of complaint on the system</li> <li>Issue the reference number.</li> </ul>	Call Centre Agent	Clientele	N/A
7	Determine if Complaint can be Resolved	<ul style="list-style-type: none"> <li>First call resolution attempt</li> </ul>	Call Centre Agent	Clientele	N/A
		<p><b>Complaint can be Resolved:</b></p> <ul style="list-style-type: none"> <li>Proceed to the step "Resolve Complaint (Call Centre)" below.</li> </ul>	Call Centre Agent	Clientele	N/A
		<p><b>Complaint cannot be Resolved:</b></p> <ul style="list-style-type: none"> <li>Proceed to the step "Escalate Call" below.</li> </ul>	Call Centre Agent	Clientele	N/A
8	Resolve Complaint (Call Centre)	<ul style="list-style-type: none"> <li>Capture full resolution</li> <li>Inform customer on resolution</li> <li>Close call.</li> </ul>	Call Centre Agent	Clientele	N/A
9	Escalate Call	<ul style="list-style-type: none"> <li>Assign the complaint to the relevant department</li> <li>Confirm receipt of escalation within an hour</li> <li>Update the status of the call</li> <li>Obtain confirmation of expected resolution time within <b>24 hours</b></li> <li>If feedback on expected resolution time is not provided within <b>24 hours</b>, escalate to line manager and advise that an extension for the provision of this time is <b>24 hours</b> at most - since the policy allows for upto <b>2 business days</b> to revert back to the customer</li> <li>Provide regular feedback to the customer on the progress of the complaint.</li> </ul>	Call Centre Agent	Email	N/A

10	Resolve Complaint and Provide Resolution (Business Unit)	<ul style="list-style-type: none"> <li>• Confirm receipt of escalation within an hour</li> <li>• Confirm expected resolution time within <b>24 hours</b>, additional <b>24 hours</b> reserved for escalation to BU manager</li> <li>• Provide regular status update if resolution is in progress</li> <li>• The business Unit to resolve the complaint within a reasonable time, maximum is <b>7 days</b></li> <li>• Business Unit to provide resolution feedback in writing (if required by customer or Call Centre) together with supporting documents, the letter should contain at-least:                             <ul style="list-style-type: none"> <li>- The reference number</li> <li>- The nature of the complaint</li> <li>- Matters investigated</li> <li>- Resolution statement</li> </ul> </li> <li>• Business unit to ensure that feedback provided is aligned to internal policies, processes, product terms and conditions, our values, our promise, the Code and the law.</li> </ul>	Business Unit	Email	N/A
11	Request to close	<ul style="list-style-type: none"> <li>• Contact and educate customer on feedback and to request to close the call</li> <li>• Close call when customer is satisfied</li> <li>• Escalate to Customer Service Manger (CSM) if not satisfied</li> </ul>	Call Centre	Clientele	N/A