

## Grievance Redressal Mechanism – Kabul Bank

### **Grievance Redressal Policy of Kabul Bank**

Kabul Bank realizes that quick and effective handling of complaints as well as prompt corrective & preventive actions to improve processes are essential to provide excellent customer service to all segments of customers.

To achieve this, the bank has in place a well documented policy for redressal of customer grievances.

Through this policy, the bank shall ensure that a suitable mechanism exists for receiving and addressing complaints from its customers / constituents with specific emphasis on resolving such complaints fairly and expeditiously regardless of sources of the complaints.

#### **The policy seeks to ensure that:**

- Adequate information will be made available to all customers on the various channels for seeking redressal of grievances arising out of any perceived deficiency in service by the Bank or noncompliance to the Code of Commitment. This will be updated as and when any change occurs in the processes emerging out of internal reasons or change in guidelines from the regulators.
- Bank will develop a detailed procedure to execute the grievance redressal policy. The Procedure shall be reviewed and updated every Quarter.
- Any complaints received - either verbally, via email or in writing - from the customers, will be logged into Kabul Bank corporate office (for Credit Card related complaints). The bank will not only ensure that all the complaints received are recorded and resolved, but also ensure effective monitoring / escalation mechanism to the senior functionary responsible so as to ensure that none of the complaints remain unresolved.
- All complaints received at the Kabul Bank branches will be entered into register, and followed up for resolution by the branches. Complaints to be tracked and will get closed only after resolution of the customer's grievance.
- Quality Initiatives Team of the bank will be responsible to track the pending complaints and provide support to ensure faster resolution.
- Complaints on credit cards, received telephonically, will be captured online at the time of customer contact with the bank and be referred to the appropriate backend unit for necessary resolution.

- All complaints pertaining to Credit Cards will be managed by the Kabul Bank Card Operations Management (except for collections related complaints) and will ensure that complaints received are resolved as per the defined Turn around Time.

## **Grievance Redressal Mechanism**

Dedicated Customer Service officer will cater to customer queries/complaints pertaining to credit card segment.

All credit card complaints received at the corporate office of the Kabul Bank will be forwarded to the Card Management Department for handling in a prompt manner. The Card Management Department shall inform the Chief Compliance Officer & the Chief Operations officer of receipt of such complaints. A weekly update of all complaints received by the Card Management Department shall be made to the Dy. C.E.O & C.E.O.

All complaints received through the below mentioned channels will be handled centrally by a dedicated resource under the Audit and Compliance departments.

- Complaints made at Da Afghanistan Bank and received at Kabul bank Corporate Office as and when forwarded by Da Afghanistan Bank;
- Complaints made to other regulatory and law enforcement agencies of Afghanistan and such complaints received at Kabul bank Corporate Office as and when forwarded by such agencies;
- Notice of complaints served on Kabul Bank at Financial Disputes Resolution Commission.

The Bank will appoint Zonal Manager, wherein all the branches are grouped under various zones and a list of such Zonal Managers along with their contact details is to be made available on bank's website and through displays at the Branches. The same will be updated periodically.

The Bank will provide a dedicated email ID to facilitate the receipt and informing the status of customer complaints received for / against Kabul Bank. The Bank will inform this email ID through various channels and an employee of the Bank not below the rank of officer will be nominated to manage this email ID. Any complaints received in this email ID will be informed to the Chief Operations Officer and the Chief Compliance Officer who in turn will be responsible for resolution of these complaints as per the defined turn-around time. A weekly update will be provided to the Deputy C.E.O and C.E.O about the status of the complaints received in this email ID.

The Bank will inform the 24\*7 dedicated customer care number on the Bank's website for customers to register their complaints and any query/complaints pertaining to Credit Cards.

Customers shall also be provided detailed information on how to escalate the matter in case the redressal is not found to be adequate or appropriate. Through posters in branches, bank shall take necessary steps to do wide publicity about creating awareness among customers that in case they are not happy/satisfied they can approach Branch Manager, followed by Zonal Managers and then to Corporate Office.

## **Grievance Redressal Mechanism**

Complaints shall be resolved in a proper and time bound manner with detailed advice to the customer. In case the resolution needs time, an interim response, acknowledging the complaint shall be issued.

Customer Complaints received through Emails will be responded through Email Only.

Feedback by way of complaints as well as in structured Customer Service Committee meetings will be analyzed and acted upon. Quality Initiatives Group of the bank will be responsible to drive process improvement in coordination with other functions of the bank. All employees at the customer facing channels and other support departments will be periodically trained in handling of complaints.

The internal mechanism for recording and resolution of complaints shall operate smoothly at all times and shall be monitored on daily basis. In this direction, the Bank shall establish a Complaints Management Cell within the Quality Initiatives Group of the bank to monitor on a regular basis.

To ensure adequate closure of Customer Complaints and to improve Resolution of Complaints within the defined TAT, bank shall institute 2 Level Escalation Boards.

### **Level 1 Escalation Board – to meet Weekly**

### **Senior Escalation Board – to meet Monthly**

The quality of customer service rendered by the Bank shall be reviewed / examined by Kabul Bank Top Management at regular intervals. The same shall also be discussed in the meeting of the Standing Committee on Customer Service and will be reported to the Customer Service Committee of the Board of Directors.

Various elements of the Grievance Redressal Policy will be elaborated in the form of a detailed procedure which shall be reviewed on a quarterly basis.

### **Effective Date of the Policy**

This policy comes in to effect from the date it is approved by the Board of Directors of Kabul Bank.

*Kabulbank*

کابل بانک

Amendments

Original Version

V 1.0