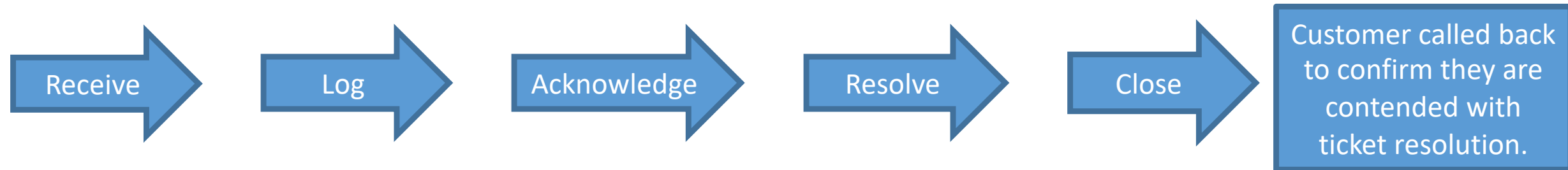


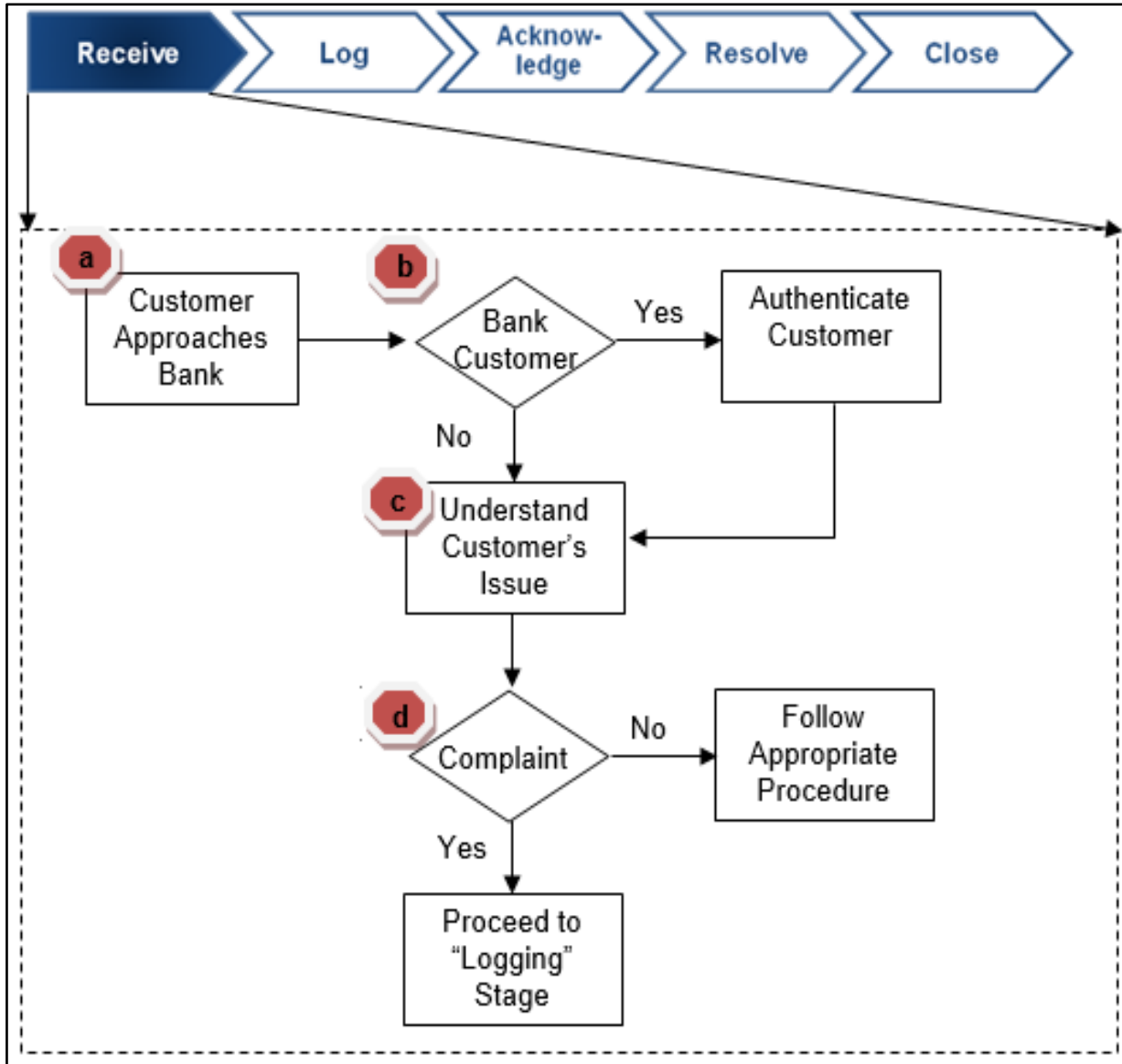
All our customers are expected to make a formal or informal complaint through any of our customer touchpoints available and convenient to them; eg Branches, Contact Centre, Website, our social media platforms, Campaign Feedback, Complaints via Regulator etc. There are 5 generic steps in complaint resolution that informed the creation of the **Natcare** platform (Customer relationship management system) namely;



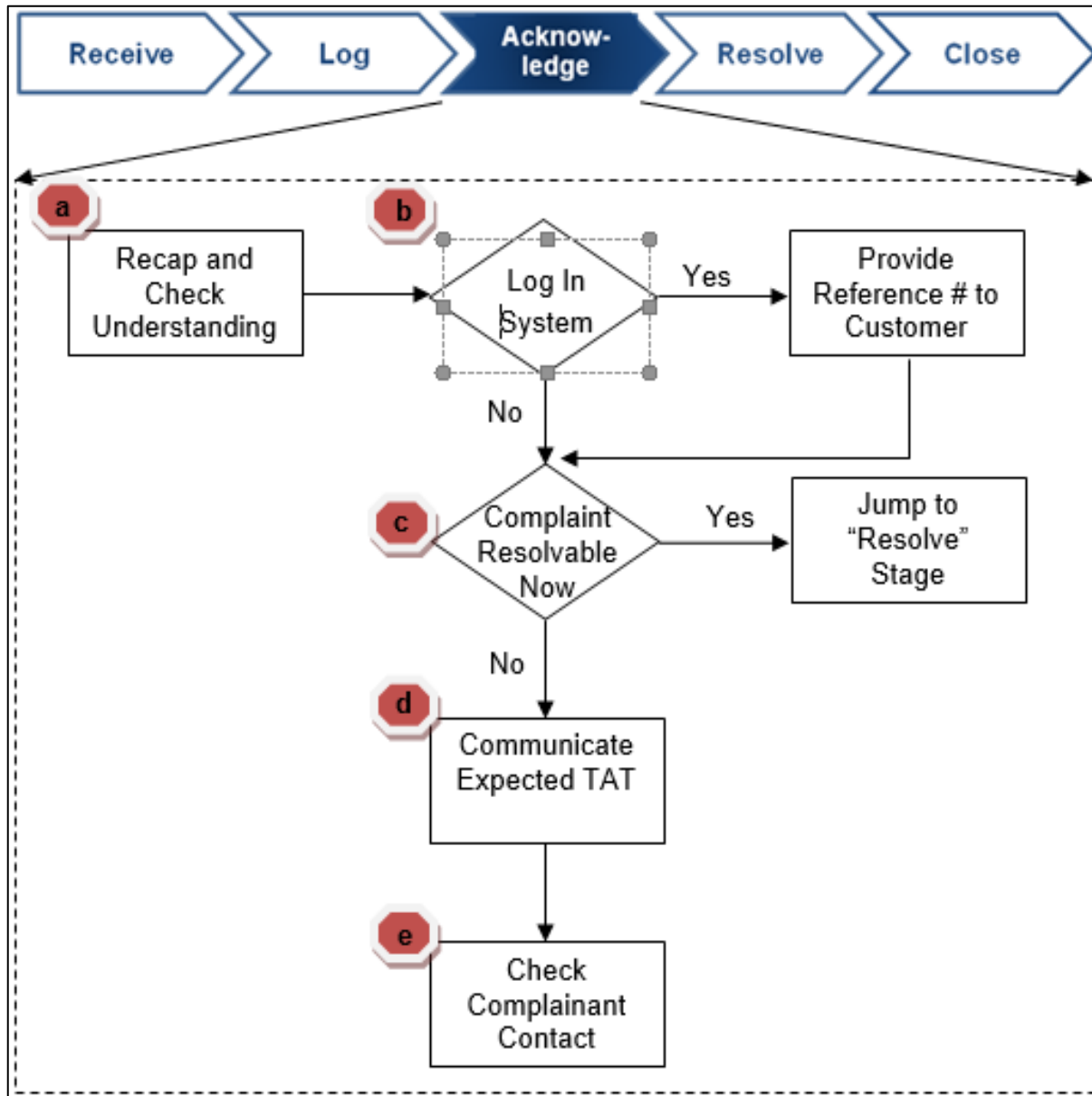
**Natcare** is a central platform that is accessed by all staff members to login, manage and track all customer related queries and complaints.

The system is embedded with SLAs from the various departments within the Bank and once an issue is logged in; the system is intelligent enough to give an estimated time frame when the issue will be resolved.

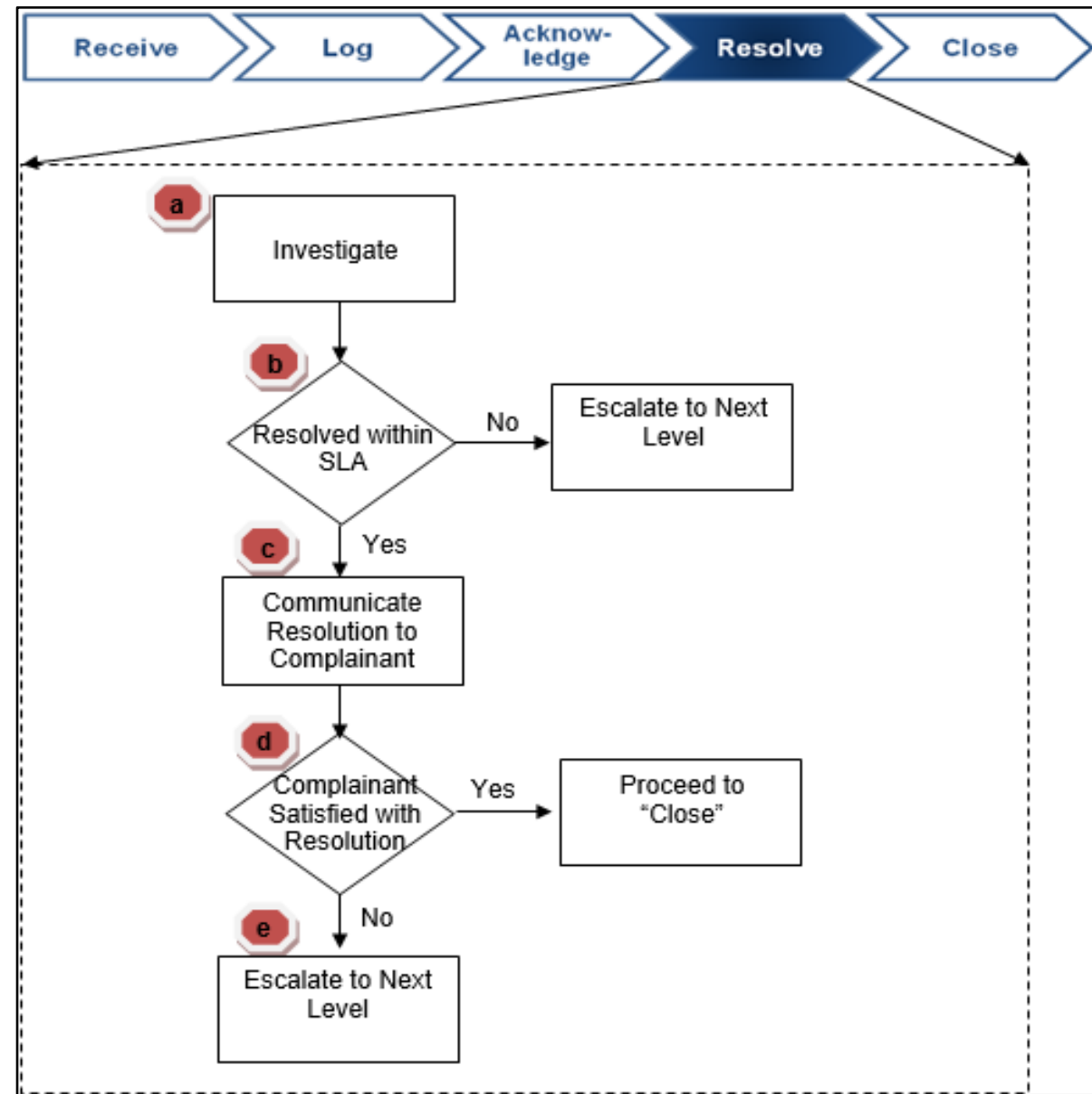
Escalation also happens up to Director Level incase a complaint resolution violates TAT.



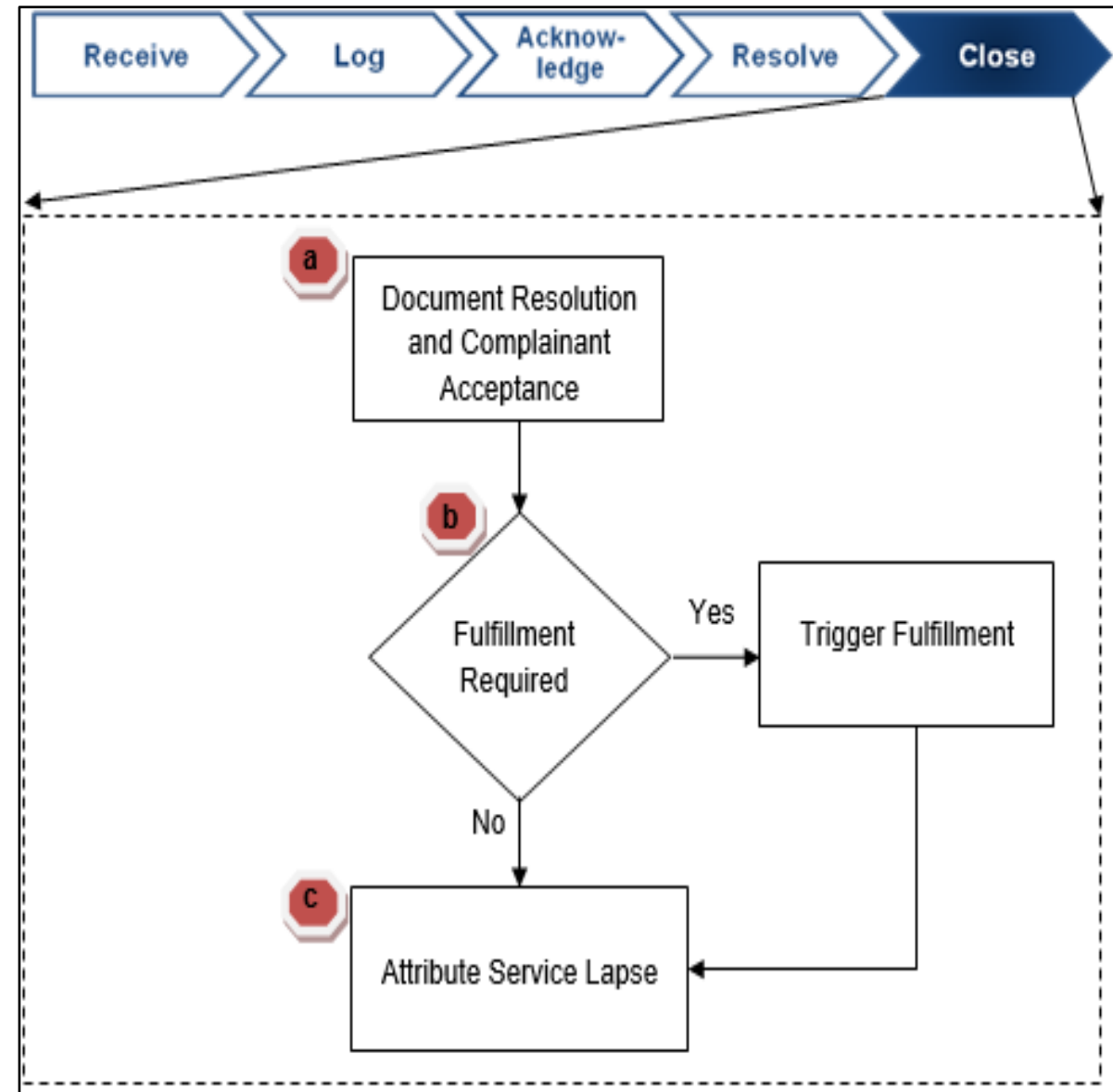
- Customers are required to make a complaint at any of our touch points available to them.
- Our Customer facing staff at the front office after listening to the customer are able to tell whether the customer issue is a complaint or not after interrogating the customer.



- The bank staff involved in the customer interactions when the complaints are received are responsible for capturing into the system the Complaint and gathering as much information as possible from the customer to enable the complaint resolver address the issue.
- After capturing the complaint in the system, they communicate to the client the expected time of resolution of their complaint.



- When a Complaint is logged into the system, the resolver is usually automatically notified of a pending task in his/her queue to resolve.
- If the Complaint is not addressed within the embedded SLA, it automatically escalates to the line manager, and sends a notification on Email to the ticket initiator, ticket resolver and the resolver line manager.



- After a Complaint is resolved, the ticket is closed once the customer is contacted by a bank representative and notified of the resolution/action taken.
- If the Customer is not satisfied with the resolution, at this point the ticket is re-opened and the cycle starts afresh.