

COMPLAINTS REPORTING MECHANISM CHARTER

Excellence in customer service is one of the most important tools for sustained business growth. Since inception Consolidated Bank has prioritised customer satisfaction. However, like with any business, complaints do arise. We commit to ensure that complaints are resolved not only in the short time possible but in the most effective manner.

In order to address all customer complaints, our Complaints Reporting Procedure will guide on the steps to follow in five stages:

1. **At any point of Service delivery:** Front line Staff raise any issues raised by the Customer to their Line Manager. Social Media platforms capture complaints which are responded to immediately. While at the Call Centre, complaints are addressed immediately or the Customer is referred to their respective branch for assistance.
2. **Within the Relevant Branch:** If as a Customer you are not satisfied after Stage 1 above, you will be advised by the Customer Service Advisor (at the Branch) to either write a letter, an email, call the Call Centre or visit the Branch Manager.

If the resolution is likely to take more than a day, you will be kept informed about the progress and action being taken.

A written response will be sent to you within 2 working days upon receipt of the investigation request. The response will inform you of the availability of the third stage of the procedure and the Ombudsman's Service. Final accountability for the conduct of the investigation lies with the Branch Manager.

3. **By the Manager, Customer Experience:** If you as a Customer are still not satisfied with the Branch that is handling the complaint, you can request to forward the complaint or ask that the complaint be considered by the Manager, Customer Experience. The Manager, Customer Experience will review the handling of the complaint and carry out any inquiry to resolve the matter satisfactorily. As the customer you will be kept informed of the action taken, the Staff responsible and the expected response date.
4. **By the Chief Commercial Officer:** If you as the Customer are still not satisfied with the response /conclusion of the complaint by the Manager, Customer Experience, you may request for the complaint to be forwarded or considered by the Chief Commercial Officer. The complaint will be forwarded to the Chief Commercial Officer who will review the handling of the complaint and carry out any inquiry to resolve the matter satisfactorily. As the customer you will be kept informed of the action taken, the Staff responsible and the expected response date.

If the resolution of the complaint is not satisfactory to the customer, the complaint will be forwarded to the Chief Executive Officer for further review.

5. **By the Chief Executive Officer:** If you as the Customer you remain dissatisfied with the prior stages, you may request for the complaint to be considered by the Chief Executive Officer (CEO). The CEO personally, or an appropriate person nominated by the CEO will consider the complaint and gather any information they require in order to review the complaint. The Customer will be kept informed of any action taken, the Staff responsible and the expected response date. The CEO will review the complaint within 15 working days and a response will be sent in writing to the Customer detailing the outcome of the complaint.
6. **Office of the Ombudsman:** This is the final stage of the Bank's process where the Customer is referred to the Government Ombudsman for resolution of the complaint.

Contact us:

Visit us at Consolidated Bank House – 1st Floor, Koinange Street or any of Consolidated Bank branch offices countrywide.

You can locate your nearest branch at www.consolidated-bank.com

Tel: (M) + 254 703016115, + 254 703016116, + 254 703016117

Find us online: www.consolidated-bank.com; tellus@consolidated-bank.com

Social Media: www.facebook.com/Consolidated-Bank-Kenya;

Twitter: @consolidatedBK;

Contact our 24-hour Consolidated Bank Call Centre on 0703016016 or use our Toll Free Lines on 0800 7200 39 or 0729 111 637 (WhatsApp) daily.

Write to the:-

Manager, Customer Experience

P.O. Box 51133 - 00200, Nairobi.

Kenya

Consolidated Bank of Kenya Limited is regulated by the Central Bank of Kenya