



AGRICULTURAL BANK OF NAMIBIA

(AGRIBANK)

**STAKEHOLDER COMPLAINTS HANDLING
POLICY**

Version 2

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Ownership and Version Control:

Policy Reference	CHP	Effective Date	01/11/2017
Policy Owner	Executive: Marketing & Customer Strategy	Previous Review Date	None
Policy Champion	Manager: Marketing and Communication	Next Review Date	01/11/2020
Date (dd/mm/yyyy)	Editor	Description/Comment/Reason for Change	Version No.
11/10/2017	Rino Muranda	New policy	01
26/05/2020	Rino Muranda	Revision	02

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i. **Abbreviations and Definitions**

List of Definitions

Word/Phrase	Definition
Complaint	An expression of dissatisfaction made to an organisation, related to its products or service, or the complaints-handling process itself, where a response or resolution is explicitly or implicitly expected. An issue that has not been satisfactorily resolved at the first instance. – check definition
Complainant	Any person who, or any organisation which, is dissatisfied with a product or service provided by the organisation for any reason. In this instance, the organisation providing such product or service is the Agricultural Bank of Namibia.
CEO	Chief Executive Officer
SCHP	Stakeholder Complaints Handling Policy
EXCO	Executive Committee

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1. Introduction

Agribank is a customer-centric organization that is committed to delivering excellent customer service and experience to its customers at all times. To this end, various key initiatives are being undertaken to realise the Bank's Strategic Focus Area on the Customer which underpins excellent and professional customer service at all times.

The Bank recognizes that unintentional mistakes will sometimes be made and when this happens, the Bank will aim to resolve any and every complaint in a fair and transparent manner. Complaint's handling is part of this undertaking as a responsive corporate citizen to ensure the fair and transparent treatment of complaints.

2. Purpose

The Stakeholders Complaints Handling Policy (SCHP) details how complaints are handled from receipt to resolution. It also includes the responsibilities of all involved. The Policy is designed to provide guidance on the manner in which Agribank receives and handles complaints made against the Bank and its employees. The objective of the Policy is to assist the Bank and its employees in resolving complaints in an efficient, effective and professional manner.

3. Scope and Applicability

The SCHP applies to all Agribank employees at any level of employment. This includes, but is not limited to, part time, intern, temporary and contract employees.

A complaint may be oral or written. At times, complaints can be by way of negative feedback (i.e. newspaper SMSes, social media platforms etc.), which may not require a resolution or formal follow-up. While this type of feedback is valuable, the SCHP does not apply to feedback of this nature. However, such complaints will be assessed to inform the next course of action, such as whether to respond directly or through a deliberate and coordinated media response about the issue at hand.

4. Alignment with best practices

In preparing this policy Agribank has endeavoured to align the SCHP and procedures with the relevant legal requirements and current best practices. In particular, this Policy is designed to satisfy the requirements of ASISO 10002-2006 – Customer Satisfaction – Guidelines for complaints handling in organisations.

5. Reference to other documents

5.1 This policy must be read in conjunction with the Bank's Strategic Plan, in particular the Strategic Focus Area on the Customer as well as the core values of Agribank.

6. Policy Administration

6.1 This policy will be administered by the Corporate Governance Officer to ensure review by the policy owner is performed as per the next scheduled review date indicated on the ownership and version control section of this policy.

7. Monitoring and Review

This policy must be reviewed every two years and amended if necessary. All amendments to the policy must be approved by the Board.

8. Policy contents and guidelines (ANNEX 1)

8.1 Guiding principles of effective complaints handling

i) Visibility – Agribank's Stakeholders Complaints Handling Policy should be available on the Bank's Website and the Intranet.

ii) Accessibility – The SCHP should be readily accessible to all employees and clients. SCHP should be easy to understand and includes details on launching and resolving complaints.

iii) Responsiveness - Receipt of each complaint should be acknowledged to the complainant immediately. Complaints will be handled in a transparent, efficient and effective manner. Complainants will be treated courteously and kept informed of the progress of their complaint throughout the complaint-handling process.

iv) Objectivity - Each complaint should be addressed in an equitable, objective and unbiased manner through the complaints-handling process.

v) Confidentiality - Personally identifiable information concerning the complainant should be actively protected from disclosure unless the complainant expressly consents to its disclosure.

vi) Customer-focused approach – The Board, the CEO and the Management team, are committed to efficient and fair resolution of complaints. They actively solicit feedback from our clients on a regular basis and acknowledge a client's right to complain.

vii) Accountability - All employees accept responsibility for effective complaints handling.

8.2 Receiving Complaints

It is of vital importance that Agribank understands the exact nature of any complaint and therefore all complaints should be received in writing (via website, social media, post, fax or email). In instances where a complaint is received via the telephone, staff should write down the relevant

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details exactly as provided by the complainant and forward it to the Marketing and Communication Division for investigation.

There is often a fine line between a customer providing feedback on how Agribank might improve its service/products, and a customer making a complaint. If a customer contacting the Bank believes they have a legitimate complaint then they should be encouraged to make it, regardless of whether the employee personally think it is a legitimate complaint or not.

All complaints should be referred to the Marketing and Communication Division immediately.

8.3 Information required when receiving complaints

The following information must be provided when making a complaint:

- i. Name, position and contact details of the complainant;
- ii. The relationship with Agribank (i.e. client/service provider, etc.);
- iii. The nature of the complaint (including when the conduct giving rise to the complaint occurred);
- iv. Details of the Agribank employee involved (if applicable); and
- v. Copies of any documentation supporting the complaint (if applicable).

If the complainant is not sure to whom to refer the complaint, or deem it inappropriate to address it to an employee, the complainant can use the website or email directly to the Marketing and Communication Division at info@agribank.com.na.

Alternatively, the complainant can write directly to:

The Chief Executive Officer
Agribank
Private Bag 13208
Windhoek

8.4 Acknowledgement of complaints

Agribank is committed to acknowledging all complaints immediately upon receipt. Once a complaint has been received, the Public Relations Officer shall undertake an initial review of the complaint. The Public Relations Officer will endeavour to resolve complaints within two (2) days of receiving it, but this will not be possible on all occasions. Where the review exceeds two (2) days, the Public Relations Officer shall contact the complainant to inform him/her of the reasons for the delay and indicate when the Bank expects to be in a position to complete the review of the complaint.

8.5 Complainant's rights during the complaint process

The complainant has the right to enquire on the status of the complaint by contacting the employee who has been identified as handling the complaint.

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8.6 Response to a complaint

Once the complaint is reviewed, the Bank will provide a written response. If the complainant is dissatisfied with the response, he/she has the right to ask for reconsideration of the response by the Bank. Such a request should be made in writing and forwarded by website, social media, post, email or , post to the Chief Executive Officer (CEO), Private Bag, 13208, Windhoek.

Agribank staff must provide the Marketing and Communication Division with all required information in order to allow for a full investigation to be made in a timely and objective manner. Upon receiving a request, the Marketing and Communication Division shall make an initial assessment as to the gravity of the complaint (minor, medium or major).

8.7 Escalation of Complaints

The Public Relations Officer should ensure the complainant is advised that should they remain dissatisfied with the Bank's response, the next level of escalation is to the CEO.

8.8 Record Keeping Requirements

The Marketing and Communication Division will keep records of each complaint for at least five (5) years from when it is received.

In particular, the following must be maintained:


- i. Identity of the complainant;
- ii. Substance of the complaint;
- iii. Name of the employee who investigated the complaint;
- iv. Any correspondence between the Bank and the complainant, including details of any redress offered by Agribank; and
- v. If applicable, the steps the Bank has taken to remedy a recurring or systemic problem.

The Marketing and Communication Division shall circulate a summary report of complaints received and the status of the same, to the Executive Committee (EXCO) on a monthly basis.

8.9 Quality control


Complaints shall be analysed by the Marketing and Communication Division on a monthly basis for the identification of systemic or recurring problems. If such problems are identified, the Bank will consider what actions it may need to take to address these problems.



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9. Policy Approval


9.1 Recommended/not recommended by EXCO for consideration and comments by the Credit and Investment Committee (CIC) and subsequent recommendation to Board for approval.



EXCO Chairperson

31/01/2022
Date

Recommended/not recommended/amended by CIC for approval by the Board.



CIC Chairperson

21/01/2022
Date

Approved/not approved by the Board

Resolution number (if any) _____



BOARD Chairperson

22.1.2022
Date



Board Secretary

26.01.2022
Date

10. ANNEXURE 1

Complaints Handling Process Flowchart

