

# COMPLAINTS HANDLING PROCEDURE

## DEFINITION OF A CUSTOMER COMPLAINT.

Bank of Uganda Financial Consumer Protection Guidelines 2011 (FCPG) define a customer complaint as:

“Any oral or written expression of dissatisfaction about the provision of, or failure to provide, a financial product or service:

- A** Which is made to a financial services provider by, or on behalf of, a consumer; and
- B** Which alleges that, as a result of an act or omission by or on behalf of the financial services provider, the consumer has suffered or may suffer:
- C** Financial loss
- D** Material inconvenience; or
- E** Material distress

*Note: Absence of geographical representation is therefore not a complaint but a suggestion to the institution.*

## TBL CUSTOMER COMPLAINTS HANDLING STANDARDS

- ☉ Take all customer complaints very seriously and accept them as an aid to deliver quality service.
- ☉ Register every complaint for follow up and record purposes
- ☉ Always politely ask the customer for their phone number so that they are called back where they reach out with a complaint.
- ☉ Bring all complaints to the attention of line managers.
- ☉ Where customer complaints cannot be responded to immediately, assure customers that response shall be given within 24 hours to 3 working days. While those that may require investigation, feedback would be given within 14 working days (2 weeks).
- ☉ When a written complaint is received, to call the customer on the same day.
- ☉ Once the complaint has been resolved, to give the customer a courtesy call to check that they are happy with the service.
- ☉ Remember when handling a complaint always to:  
Listen, Empathize, Apologize, Resolve and Notify (LEARN)

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