 <b>CONVERSE BANK</b>	<b>“Converse Bank” cjsc</b>	<b>IN 82-01</b>		
	<b>Instruction on the maintenance of registers and boxes for letters of complaints and recommendations received from customers of “Converse bank ”cjsc</b>	<i>Date</i> 27.05.2009	<i>Version 1</i>	<i>1/ 7</i>

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### **Scope of operation**

The present instruction regulates the process of collection, analysis and feedback on customers' letters of complaints and recommendations by the Head Office Customer Operational Service Division and the Branches (hereinafter – Branches) of “Converse Bank” cjsc.

### **Sphere of application**

The present Instruction is applied by the Branches of the Bank and the Banking service division, the responsible for the quality.

### **Related documents**

ISO 9000: 2000

ISO 9001: 2008

Quality Manual


RA Law “On Financial Ombudsman”

RA Law “On the procedure of considering the applications and claims of the citizens”

### **Amendments**

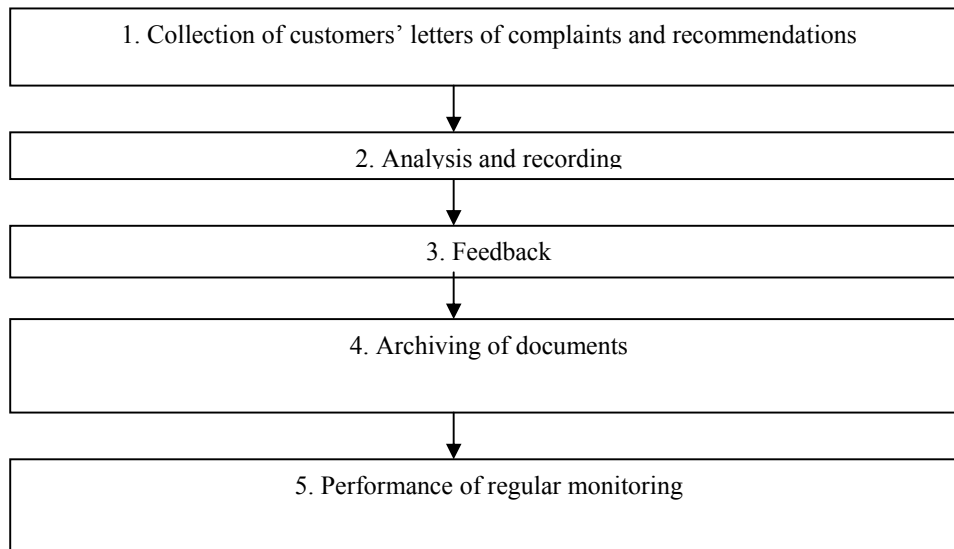
### **Appendices**

Register for customer recommendations and letters of complaints	<b>FO-82-04</b>
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### General provisions

1.1. In the Bank’s branches, the system of collection, analysis and feedback on customers’ letters of complaints and recommendations has the following organizational hierarchy.



1.2. The responsibility for collection, analysis, feedback and data archiving of customers’ letters of complaints and recommendations is borne by the Heads of the Bank’s Branches, and in the Head Office the Head of Customer Operational Service Division.

1.3. Recommendations, letters of complains presented by the customer are subject to proper attention, as they are the first indicator on the service quality.

### 2.Collection of customers’ letters of complaints and recommendations.

2.1. In a place visible, available and convenient for the Customers in Branches a closed or sealed box of letters of complaints and recommendations is fixed, as well as a book of recommendations and complaints is placed in a visible place

2.2. The Customer complaints and recommendations may be submitted through the book of recommendations, thrown into the abovementioned box, sent by post, or email, or by hand.

2.3. The Box and the Book are maintained by the Branches independently

2.4. At the end of each day the Branch opens the box and the records in the recommendations and complaints record book are considered. The letters of complaints are extracted from the Boxes. Thereafter the box is closed and sealed, by the responsible person.


2.5. The Branch manager appoints the responsible person.

2.6. The complaints by email are received by the responsible person of the Bank’s Head Office. The latter sends the received letters to the branch to which the complaint refers /if the complaint refers to a specific subdivision, it is sent to the Head of CS office/.

2.7. The Branch manager hands over the notes received by hand to the Branch manager.

### 3. Analysis by the Branches

3.1. At the end of each day, the Branch manager inspects the notes, the Branch manager inspects the notes, the records made in the Book of complaints and recommendations and messages otherwise received.

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3.2. The Branch Manager inspects the letters of complaints received from the customers and groups them per type, by separating the financial types of complaints from other types of complaints.

3.3 Undertakes measures to eliminate the defaults regarding other types of complaints, sends to other subdivisions to whom the matter refers, or moves other suggestions.

3.4 Financial types of letters of complaints, as well as recommendations and complaints are grouped per the level of priority and significance in order to undertake subsequent steps.

#### **4. Feedback**

4.1. The Manager responds to the letters of complaints of a financial nature and contacts the customer upon necessity, trying to fulfill the legitimate claim of the Customer. A special attention should be paid to the repeated complaints. If the letter of complaint is related to another subdivision, the manager addresses the letter of complaint to the corresponding division and follows up on its timely response. The response to this letter is sent by the head of subdivision, whose competency includes this subdivision, and a copy of the complaint is also sent to the manager of the branch where the claim was submitted.

4.2. Letters of complaints addressed to the Branch Manager are presented to the Branch manager, so that the latter will take the adequate actions.

4.3. A 10-day period is established for responding to the letters of complaints of the Customers

4.4. If the solution of the complaint or recommendation is outside the scope of the authorities of the Branch manager, the issue is presented to the immediate supervisor. The same principle is used in case of movement throughout the organizational hierarchy. Where the customer complaints refer to the same issue or the same complaint is repeated, the manager should present it to the immediate supervisor.

4.5. The manager should pay special attention to repeated claims.


4.6. If the claim refers to the quality of servicing of a specific customer, the Manager should speak to the employee, to identify the reasons and undertake measures to eliminate these, and take it into consideration during the quarterly reviews.

#### **5. Archiving of the documents**

5.1. Letters of complaints, recommendations of the Customer are recorded in the register of recording the customer recommendations and letters of complaints /FO-82-04/. The register includes an indication of the date of receipt of the letter of complaint or recommendation, the name of the Customer, card number and the bank account number, the brief description of the recommendation or complaint, the name/surname of the responding person, the date of solution of the complaint and/or the date of submission of letter to the Customer, the signature of the responding person. The letters of complaints and recommendations extracted from the Box, copied from the book, the results of the analysis, the ultimate results, are filed and archived in a special book (filing). On the top of the Book the register of the customer recommendations and letters of complaints are bound /FO-82-04/.

5.2. Where the response to the claim was provided by other subdivisions, the documents related to this claims together with their responses should be archived, both in the subdivision involved, and in the register maintained by the Branch.

#### **6. Performance of regular monitoring by the Head office of the Bank**

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7. On a monthly basis, before the 5<sup>th</sup> working day following each month, branch managers submit to the Head of the Bank Branches and the FRCD control division, a brief summary of the analysis, steps taken on the letters of complaint or recommendations received from the customers,
8. On a monthly basis, the FRCD control division performs monitoring of the register of letters of complaints, recommendations made by the customers in the Branches which is evidenced by the Signature of the controlling individual, and the results are presented to the Executive Director of the Bank.





